

**GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT**

**LOK SABHA  
UNSTARRED QUESTION NO. 2015  
ANSWERED ON 11/03/2025**

**DIFFERENCE IN GRANTS**

**2015. SMT. DHANORKAR PRATIBHA SURESH:**

**Will the Minister of RURAL DEVELOPMENT be pleased to state:**

- (a) whether there is a difference in the grants given under the Pradhan Mantri Awas Yojana (PMAY) in urban and rural areas, if so, the details thereof;**
- (b) whether the Government proposes to give equal grants under the PMAY for urban and rural areas;**
- (c) whether it is true that the grant under PMAY is not given on time, if so, the reasons therefor; and**
- (d) whether the Government is planning to increase the amount of grant under the said yojana to rupees five lakh in future?**

**ANSWER**

**MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT  
(DR. CHANDRA SEKHAR PEMMASANI)**

**(a) to (d):**

**Pradhan Mantri Awas Yojana- Gramin (PMAY-G)**

**In order to achieve the target of “Housing for All” in rural areas, the Ministry of Rural Development is implementing Pradhan Mantri Awas Yojana- Gramin (PMAY-G) with effect from 1st April, 2016 to construct 4.95 crore houses by providing assistance to eligible rural households with basic amenities by 31st March 2029. As on 06.03.2025, a cumulative target of 3.79 crore houses have been allotted to States/UTs out of which 3.53 crore houses have been sanctioned and 2.71 crore houses have been completed.**

**Under PMAY-G, the unit assistance of Rs. 1.20 lakh in plain areas and Rs. 1.30 lakh in North Eastern States, Hilly States**

**(including UTs of J&K and Ladakh) is provided. In addition to the unit assistance, the beneficiaries are facilitated with 90/95 man days of unskilled labour wages through mandatory convergence with Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). Support of Rs. 12,000 for construction of toilet is also provided through Swacch Bharat Mission - Gramin (SBM-G), MGNREGS or any other dedicated source of funding.**

**The Union Cabinet has approved the continuation of PMAY-G till March, 2029 as per the existing unit assistance for construction of 2 crore more houses. The unit assistance provided to beneficiaries under PMAY-G is as per the approval of the Union Cabinet and at present, there is no proposal under consideration in the Ministry of Rural Development for increasing the unit assistance.**

**The Government is committed to provide funds for achieving the targets as per the guidelines of the Scheme. The Central share release is contingent on the balance targets, pending liability, utilization of funds including the release of state share, submission of utilization certificate, etc. as per Scheme & Ministry of Finance Guidelines. The Ministry of Rural Development has been releasing Central share of funds to States/UTs for implementation of PMAY-G since 2016 and a total of Rs.2,48,694.53 crore of Central share has been released to States/UTs till 05.03.2025.**

#### **Pradhan Mantri Awaas Yojana- Urban (PMAY-U)**

**The Ministry of Housing and Urban Affairs, under the vision of 'Housing for All', supplements the efforts of States/Union Territories (UTs), by providing Central Assistance under Pradhan Mantri Awaas Yojana- Urban (PMAY-U) since 25.06.2015 to provide pucca houses with basic civic amenities to eligible urban beneficiaries of Economically Weaker Section (EWS), Low Income Group (LIG) and Middle Income Group (MIG) categories across the country.**

**Houses under PMAY-U are being constructed using Central Assistance, State share as well as beneficiary contribution. Government of India provides fixed Central Assistance of ₹1.5 lakh under AHP and BLC verticals of PMAY-U. The remaining cost of the house, as per Detailed Project Report (DPR), is shared by States/UTs/Urban Local Bodies (ULB)/Beneficiaries. However,**

**States/UTs are free to contribute their share in a such way to make the houses affordable. Funds are released to States/UTs for sanctioned houses based on physical and financial progress and compliances as per scheme guidelines. The scheme period, which was earlier upto 31.03.2022, has further been extended upto 31.12.2025 to complete the sanctioned houses without changing the funding pattern and implementation methodology.**

**Based on 9 years of experience and learning from implementing PMAY-U, MoHUA has revamped the scheme and launched PMAY-U 2.0 ‘Housing for All’ Mission with effect from 01.09.2024 for implementation in urban areas across the country to construct, purchase and rent a house by 1 crore additional eligible beneficiaries at affordable cost through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS). BLC, AHP and ARH verticals are implemented as Centrally Sponsored Scheme by State/UT Governments, and ISS vertical is implemented as Central Sector Scheme through the identified Central Nodal Agencies such as National Housing Bank (NHB), State Bank of India (SBI) & Housing and Urban Development Corporation (HUDCO) by Housing Finance Companies and Primary Lending Institutions. As per the scheme guidelines of PMAY-U 2.0, the fund required for purchase/construction of houses under the scheme is shared between the Central Government, State/UT Government/ULBs/ Implementing agencies and the beneficiaries.**

**A fixed amount of Central Assistance is provided by Government of India under different verticals and mandatory State share has been provisioned under the scheme as under:**

S. No.	States/UTs	PMAY-U 2.0 Verticals		
		BLC & AHP	ARH	ISS
.	North-Eastern States, Himalayan States and UTs with legislature (Assam, Arunachal Pradesh, Meghalaya, Manipur, Mizoram, Nagaland, Tripura, Sikkim, Himachal Pradesh, Uttarakhand, UTs of Jammu and	Central Govt. - ₹2.25 lakh per unit State Govt. - Min. ₹0.25 lakh per unit	Technology Innovation Grant Gol: ₹3,000/Sqm. per unit State Share: ₹2,000/Sqm. per unit	Home Loan Subsidy - up to ₹1.80 lakh (Actual Release) per unit by Government of India as Central Sector Scheme

	<b>Kashmir, Puducherry &amp; Delhi)</b>			
.	<b>All UTs without legislature</b>	<b>Central Govt. - ₹2.50 lakh per unit</b>		
.	<b>All other States</b>	<b>Central Govt. - ₹1.50 lakh per unit State Govt. - Min. ₹1.00 lakh per unit</b>		

\*\*\*\*\*