

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

**LOK SABHA  
UNSTARRED QUESTION NO. 5003  
ANSWERED ON 01/04/2025**

**TRANSPARENCY AND ACCOUNTABILITY UNDER PMAY-G**

**5003. SHRI ASHISH DUBEY:**

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

- (a) the steps taken by the Government to ensure transparency and accountability in the allocation of houses under Pradhan Mantri Awas Yojana-Gramin (PMAY-G) (Phase-II);**
- (b) the steps taken by the Government to contain potential cost escalations and ensure that these houses remain accessible and affordable to the economically weaker sections; and**
- (c) whether additional infrastructure support such as water supply, electricity and roads is being provided to sustainable living conditions to these beneficiaries?**

**ANSWER**

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

**(a): The identification of beneficiaries under Pradhan Mantri Awas Yojana Gramin (PMAY-G) is based on the housing deprivation parameters and exclusion criteria prescribed under Socio Economic Caste Census (SECC)-2011 and due verification by the respective Gram Sabhas and completion of an Appellate Process. These parameters/criteria were applied on SECC 2011 database & Awas+2018 to identify the eligibility of beneficiaries under PMAY-G.**

**The Union Cabinet has approved the extension of PMAY-G for 5 more years (FY 2024-25 to 2028-29) to provide assistance for the construction of 2 crore additional rural houses. The Cabinet has also approved the updating of the Awas+ List using modified**

**exclusion criteria. A new survey is being conducted by the states/UTs using the technology-based (eKYC face based authentication) solutions to maximize transparency and ensure sanctity in the process right from the identification to completion of the houses as per the detailed below:**

- i. Awaas+ 2024 app- a unique app specially designed under the Pradhan Mantri Awaas Yojana-Gramin (PMAY-G), having features of assisted survey through pre-registered surveyors, housing technology selection, face authentication, Aadhar based e-KYC, data capture of household, conditions of the existing house, time stamped, and geo tagged photo capture of existing house proposed site of construction. The app works in online as well as offline mode. "Self-Survey" facility is available for eligible household in Awaas+2024 app Survey for next phase of PMAYG (2024-29).**
- ii. Usage of AI/ML model to curb fraudulent activity and provide information about possible malpractices.**
- iii. Recommendation System – This module identifies various house attributes such as pucca wall, pucca roof, kutcha wall, kutcha roof, logo, window, door, and person in the uploaded photos of a completed house and recommends a final photograph for approval.**
- iv. e-KYC feature – The app is integrated with Aadhaar and uses AI-enabled face authentication technology to conduct verification of PMAY-G beneficiaries.**
- v. Liveliness Detection: Eye Blink/ Motion detection feature in Awaas App for identification of the beneficiaries.**
- vi. 100% Aadhaar-Based Payments: Directly transferred to beneficiaries' accounts.**

**(b): The unit assistance provided to beneficiaries under PMAY-G is as per the approval of the Union Cabinet and at present 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. The funding pattern between the Centre and the State for the NER States and Himalayan States [Uttarakhand, Himachal Pradesh and Jammu and Kashmir (UT)] is 90:10 whereas for the rest**

**of the States is 60:40 and for Union Territories without legislature, 100% funding are borne by the Centre.**

**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 a toilet is also provided through Swacch Bharat Mission - Gramin (SBM-G), MGNREGS or any other dedicated source of funding.**

**Some of the States/UTs are also providing top-up financial support over and above unit assistance to the PMAY-G beneficiaries for the house construction. To further support affordability, the scheme incorporates State-specific housing designs and promotes the use of local materials, reducing costs and environmental impact.**

**(c): Yes. Under the scheme, to provide PMAY-G beneficiaries with the maximum number of benefits from different schemes, convergence with other schemes is encouraged. The guideline aids with the construction of toilets to be leveraged through convergence with SBM-G, MGNREGS, or any other dedicated source of funding. Convergence for piped drinking water, electricity connection, LPG gas connection, solar lanterns and cleaner cooking energy, solar roof-top, fulfillment of requirement of construction material through MGNREGS and linkage with SHGs platform for livelihood opportunities under Government programs is also being done.**

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