

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

**LOK SABHA  
UNSTARRED QUESTION NO. 1540  
ANSWERED ON 29/07/2025**

**HOME LOANS TO BENEFICIARIES UNDER PMAY-G**

**1540. Shri Vishnu Datt Sharma:**

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

- (a) whether the Government is implementing Pradhan Mantri Awaas Yojana-Gramin (PMAY-G);**
- (b) if so, whether the Government has provided financial assistance and subsidy on interest rates on home loans to beneficiaries in the districts of Panna, Katni and Khajuraho of Chhatarpur district;**
- (c) if so, the details thereof; and**
- (d) if not, the reasons therefor?**

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

**(a) to (d): The Ministry of Rural Development is implementing the Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) w.e.f. 1st April, 2016 to construct 2.95 crore houses by providing assistance to eligible rural households with basic amenities in the country by March 2024 including the State of Madhya Pradesh. The Union Government has approved an 2 crore additional rural houses under PMAY-G to be constructed in the next five years from FY 2024-25 to FY 2028-29 with an outlay of Rs 3.06 lakh crore to meet the additional housing requirements due to increase in the number of families in rural areas across the country. The State of Madhya Pradesh has been allocated a cumulative target of 57,74,572 houses, out of which 49,38,196 houses have been sanctioned and 38,47,563 have been completed as on 24.07.2025.**

**Under PMAY-G beneficiaries has been provided financial Assistance of Rs.1.20 lakh in plain areas and Rs.1.30 lakh in North-eastern States, and Hill states of Himachal Pradesh, Uttarakhand, UTs of Jammu & Kashmir and Ladakh. The Central share under PMAY-G is released directly to the State/Union Territory (UT), considering the State/UT as a unit, on the basis of balance targets, liabilities and unspent balance available. Further, release of funds to beneficiaries in various districts is done by the respective State/UT. The total central share released to the State of Madhya Pradesh since 2016-17 under the PMAY-G (including PM-JANMAN) is Rs. 35,076.60 crores.**

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