

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

**LOK SABHA
UNSTARRED QUESTION NO. 2686
ANSWERED ON 05/08/2025**

FINANCIAL SETTLEMENT UNDER PMGSY

2686. Shri B Y Raghavendra:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) whether the Government is aware that a number of houses sanctioned under the Pradhan Mantri Awaas Yojana – Grameen remain incomplete due to cessation of financial assistance beyond the stipulated completion timeline;**
- (b) whether the Government is cognisant of the fact that beneficiaries belonging to economically weaker sections in rural areas often face delays in construction due to financial constraints and limited access to resources;**
- (c) whether the Government proposes to consider a one-time financial settlement or special dispensation to enable completion of such partially constructed houses;**
- (d) if so, the details thereof; and**
- (e) whether the Government has undertaken any review or assessment to identify the number of such incomplete houses and the quantum of funds required for their completion?**

ANSWER

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

(a) & (b): In order to achieve the objective of “Housing for All” in rural areas, the Ministry of Rural Development is implementing Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) with effect from 1st April 2016 to provide assistance to eligible rural households with basic amenities. A total target of 2.95 crore houses have already been allotted to States/UTs by March 2024 which was the set timeline approved by the Cabinet. To address the arising housing needs in rural areas, the Union Cabinet in its meeting dated 09.08.2024 approved 2 crore additional houses under PMAY-G to be

constructed during FY 2024-25 to 2028-29. The beneficiaries under PMAY-G are identified based on the housing deprivation parameters under Socio-Economic Caste Census (SECC) 2011 database and finalized Awaas+ 2018 survey list.

As on 31.07.2025, out of the cumulative target of 4.95 crore houses, 4.12 crore houses have been allotted to the States/UTs out of which 3.84 crore houses have been sanctioned and more than 2.81 crore houses have been completed.

Under PMAY-G, the Ministry releases Central Share of funds directly to States/UTs considering them as a single unit based upon their Annual Financial Allocation which is decided for each State/UT on the basis of previous year's performances - houses pending for completion and utilization of available funds & targets allocated in the current year.

Further disbursal of funds as installments of assistance to the beneficiaries is done by the States/UTs. The assistance under the scheme is provided to the beneficiaries directly into their bank account/ post office account through Aadhaar Based Payment System/Direct Benefit Transfer (DBT) in construction linked installments by the States/UTs.

The following steps are being taken to provide construction materials to the beneficiaries under PMAY-G:-

- i. States have advised to orient beneficiaries to procure the BIS-certified (ISI marked) construction material.**
- ii. States/ UTs have also been asked to take necessary steps to ensure the sustained availability of good quality construction materials.**
- iii. The State/UT may tap into CSR funding / assistance and funding from bilateral/multilateral agencies to promote environment friendly green construction designs, technologies and materials.**
- iv. The Gram Panchayats may facilitate beneficiaries in accessing materials required for construction at reasonable rates and help in identification of trained masons**
- v. Further, Self-Help Groups (SHG) can undertake production of quality building materials for supplying the same to the beneficiaries of PMAY-G at reasonable rates.**

- vi. PMAY-G converges with other government schemes to provide additional support for house construction, including assistance for toilet construction and employment opportunities, etc..**
- vii. The beneficiaries are being assisted in house construction by States/UTs with a bouquet of house design typologies inclusive of disaster resilient features that are suitable to their local geo-climatic conditions, cultural preferences and availability of construction material.**

(c) & (d): At present, no such proposal is under consideration in the Ministry.

(e): The PMAY-G is monitored very closely at all levels. There is a special emphasis on quality and timely completion of construction. The Ministry is taking various steps to increase the pace of house sanction & completion and achievement of the targets under the scheme. Some of which are as under:

- i. Timely allocation of targets to the States/UTs**
- ii. Launch of PMAY-G analytic Dashboard for monitoring and supervision of the scheme.**
- iii. Micro monitoring of house sanction and completion using latest IT tools and technologies.**
- iv. Regular review by Hon'ble Minister, Secretary and Deputy Director General**
- v. Focus on completion of those houses where 3rd or 2nd installment of funds has been released**
- vi. Separate review of States with high targets**
- vii. Timely release of funds as per requirements of States/UTs**
- viii. Continuous follow-up with States / UTs on providing land to landless beneficiaries of PMAY-G.**
