

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

RAJYA SABHA
UNSTARRED QUESTION NO. 620
TO BE ANSWERED ON 07/02/2025

PRADHAN MANTRI AWAS YOJANA-GRAMIN (PMAY-G)

620 SHRI BABURAM NISHAD:
SMT. SANGEETA YADAV:
SHRI MADAN RATHORE:
SMT. KIRAN CHOUDHRY:
SHRI NARHARI AMIN:
SMT. MAYA NAROLIYA:
SHRI LAHAR SINGH SIROYA:
SHRI SUBHASH BARALA:
SHRI BRIJ LAL:
DR. ANIL SUKHDEORAO BONDE:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the specific impact expected by the Ministry on rural development and poverty alleviation through Pradhan Mantri Awas Yojana-Gramin (PMAY-G) initiative, including the target of sanctioning 10 lakh houses as part of the 2024-25 targets under PMAY-G in January;
- (b) whether there is any mechanism in place to monitor and prevent misuse of resources allocated at the local level; and
- (c) if so, the details thereof?

ANSWER

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

(a): 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 4.95 crore eligible rural households with basic amenities by March 2029. As on 02.02.2025, a cumulative target of 3.79 crore houses have been allotted to States/UTs out of which 3.34 crore houses have been sanctioned and 2.69 crore houses have been completed.

The Union Cabinet has approved the proposal for "Implementation of the Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) during FY 2024-25 to 2028-29" for construction of additional 2 crore houses. Ministry has allocated targets of **84,37,139** houses during 2024-25 to the 18 States viz. Assam, Bihar, Chhattisgarh, Gujarat, Haryana, Himachal Pradesh, Jharkhand, Kerala, Madhya Pradesh, Maharashtra, Manipur, Odisha, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh, Andhra Pradesh, and Karnataka. Out of 84,37,139 houses, target of **46,56,765** houses has been allocated in the months of December, 2024 and January 2025 to the 9 States viz Assam, Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Maharashtra, Rajasthan, Tamil Nadu, and

Karnataka. Out of targets **84,37,139** houses, 39,82,764 houses has been sanctioned as on 02.02.2025.

The PMAY-G scheme has had a significant positive impact on rural India by improving access to affordable housing and had played a key role in transforming the rural housing landscape, reducing poverty, improving living standards, and fostering social and economic development in rural India. The scheme of PMAY-G has also been evaluated through various Independent institutes such as National Institute of Public Finance and Policy, NITI Aayog, National Institute of Rural Development & Panchayati Raj, etc..

(b) & (c): PMAY-G is monitored very closely at all levels. There is a special emphasis on quality and timely completion of construction. The details of the monitoring mechanism adopted under the scheme are as follows:-

- i. All data regarding beneficiaries, the progress of construction, and the release of funds, including photographs and inspection reports are placed on AwaasSoft and this forms the basis for follow-up of both the financial and physical progress of the scheme.
- ii. The physical progress of construction of a PMAY-G house is monitored through the geo-tagged, time and date-stamped photographs to be uploaded at every stage of construction and upon completion.
- iii. National-level Monitors and Officers of the Ministry also visit PMAY-G houses during the field visits to assess the progress, the procedure followed for the selection of beneficiaries, etc.
- iv. The Project Management Unit (PMU) at the State level is to undertake the tasks of implementation, monitoring, and quality supervision. Officers at the Block level are to inspect, as far as possible, 10% of the houses at each stage of construction; district-level officers are to inspect 2% of the houses at each stage of construction. Every house sanctioned under PMAY-G is to be tagged a village-level functionary whose task is to follow-up with the beneficiary and facilitate construction.
- v. Social Audit is to be conducted in every Gram Panchayat at least once a year.
- vi. Payment of assistance to the beneficiaries, who have been sanctioned houses, is to be made directly into their bank/ post office accounts through the AwaasSoft- PFMS platform electronically. This ensure increased transparency by enabling real-time monitoring of funds disbursed to beneficiaries.
- vii. To prevent misuse of funds under PMAY-G, the assistance is provided to the beneficiaries directly into their bank account/ post office account through Aadhaar Payment bridge System/Direct Benefit Transfer (DBT) in construction stage linked installments. At every fixed stage of construction of the house, the geo-referenced and time-stamped photograph of the house along with beneficiary is also captured.
- viii. The progress of different parameters for implementing the scheme is monitored through the Performance Index Dashboard which is helping in planning appropriate intervention in required areas.
- ix. There is also a procedure of lodging of complaints on the Centralized Public Grievance Redress and Monitoring System (CPGRAMS) portal (pgportal.gov.in) by the public. The complaints received in the Ministry of Rural Development through CPGRAMS or otherwise are forwarded to the respective State Governments/ Union Territory (Union Territory) Administrations for redressal of the grievance. Apart from this, there are mechanisms like IGRS and CM helpline at the State Level for grievance redressal. The State-wise details of complaints related to misuse of funds are given at *Annexure*.

Annexure referred to in reply to part (b) & (c) of Rajya Sabha Unstarred Question No.620 to be answered on 07.02.2025 regarding Targeted Houses Under PMAY-G

State-wise details of complaints related to irregularities and misappropriation of fund under PMAY-G from 01.04.2016 to 30.01.2025

State Name	Brought Forward	Received During	Pending During	Disposed During
Andaman And Nicobar Islands	0	0	0	0
Andhra Pradesh	0	2	0	2
Arunachal Pradesh	0	2	0	2
Assam	0	274	0	274
Bihar	0	451	2	449
Chandigarh	0	0	0	0
Chhattisgarh	0	28	1	27
Dadra and Nagar Haveli and Daman and Diu	0	0	0	0
Daman and Diu	0	0	0	0
Delhi	0	8	0	8
Goa	0	0	0	0
Gujarat	0	8	0	8
Haryana	0	7	1	6
Himachal Pradesh	0	5	2	3
Jammu And Kashmir	0	10	0	10
Jharkhand	0	68	2	66
Karnataka	0	2	0	2
Kerala	0	2	0	2
Ladakh	0	0	0	0
Lakshadweep	0	0	0	0
Madhya Pradesh	0	327	2	325
Maharashtra	0	74	1	73
Manipur	0	1	0	1
Meghalaya	0	1	0	1
Mizoram	0	0	0	0
Nagaland	0	0	0	0
Odisha	0	79	0	79
Puducherry	0	0	0	0
Punjab	0	10	0	10
Rajasthan	0	55	0	55
Sikkim	0	0	0	0
Tamil nadu	0	84	0	84
Telangana	0	3	0	3
Tripura	0	1	0	1
Uttar Pradesh	0	824	3	821
Uttarakhand	0	16	0	16
West Bengal	0	59	0	59
Total	0	2401	14	2387
