

Brief note on Pradhan Mantri Awaas Yojana – Gramin (PMAY-G)

1. To achieve the objective of “Housing for All” by 2022, the erstwhile rural housing scheme Indira Awaas Yojana (IAY) has been restructured to Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) w.e.f 1st April, 2016. The PMAY-G has entered its Phase II w.e.f 1st April, 2019. The main features of the scheme of PMAY-G are as below:

- i. Identification of beneficiaries as per the housing deprivation parameters and exclusion criteria prescribed under Socio Economic Caste Census (SECC) 2011 after due verification by Gram Sabha.
- ii. Providing assistance for construction of 2.95 crore pucca houses for eligible rural households by March, 2022 in phases:- 1.00 crore houses in Phase I (2016-17 to 2018-19) and 1.95 crore houses in Phase II (2019-20 to 2021-22). The target set for 2019-20 is completion of 60 lakh houses, out of which target of 51.05 lakh houses have already been allocated to States/UT.
- iii. Enhancement of unit assistance from Rs. 70,000 (IAY) to Rs. 1.20 lakh in plain areas and from Rs. 75,000(IAY) to Rs.1.30 lakh in Hilly States, NE States, difficult areas and IAP districts.
- iv. Provision of assistance for construction of toilets amounting to Rs. 12,000/- through SBM-G, MGNREGS or any other dedicated source of funding and 90/95 days of unskilled wages under MGNREGS over and above the unit assistance.
- v. Enhancement in the minimum unit size of house from 20 sq.m.(IAY) to 25 Sq.m.
- vi. Facilitating willing beneficiaries to avail loan from Financial Institutions for an amount of upto Rs 70,000.

2. **Earmarking for focus groups** - 60% of the funds are earmarked for SC/ST and 15% for minorities. As far as possible, 5 % of beneficiaries are to be from persons with benchmark disabilities.

3. **Fund sharing pattern** -The grants under the scheme are shared between the Centre and States in the ratio of 90:10 in case of NE States, Himalayan States & Himalayan UTs. For all other States, funds are shared in the ratio of 60:40 by the Centre and the States. In cases of other UTs, entire funds are provided by the Centre.

4. **Selection of beneficiaries under PMAY-G** - Identification and selection of beneficiaries under PMAY-G is done from SECC, 2011 data. The universe of eligible beneficiaries under PMAY (G) includes the houseless and households living in zero, one or two room kutcha houses with kutcha wall and kutcha roof. Priority is assigned on the basis of objectively verifiable parameters reflecting socio economic deprivation. The use of such norms to identify eligible beneficiaries has increased transparency and reduced scope for discretion in selection.

5. **Comprehensive online monitoring through AwaasSoft (MIS)** - The progress of construction of houses at different stages of construction is monitored through geo-tagged photo graphs uploaded on AwaasSoft and end to end monitoring and tracking of transactional processes is being done on the basis of reports available in the public domain on AwaasSoft.

6. **Physical and Financial progress under PMAY-G** – Data related to House allocated and constructed, funds released and utilized during the years 2016-17 to 2018-19 under PMAY-G is reported by the States/UTs and available on AwaasSoft. As on 17.11.2019, a total of **86.67 lakh** houses have completed. In Phase I, a total of 85.19 lakh houses have been constructed out of the target of 1 crore house. The target allocated to States/UTs for Phase II is 51.05 lakh houses of which 1.53 lakh houses have been constructed till 17.11.2019. Under PMAY-G, funds amounting to **Rs. 86,588.42 crores** has been released to the States/UTs as central share of funds till **17.11.2019** since inception of the scheme.

7. **Improving workmanship and quality of construction through Training, Assessment and Certification of Rural Masons** - The Ministry of Rural Development (MoRD) has developed a Qualification Pack (QP) for Rural Mason Training (RMT) which is approved by National Skill Development Corporation (NSDC). The Ministry has also issued comprehensive guidelines for implementation of mason training to all States/UTs. The revamped scheme has also laid focus on use of local material and by training of rural masons under the Rural Mason Training Programme of PMAY-G. The Ministry under its programme of Rural Mason Training which aims to improve

quality of construction and generate employment has successfully enrolled a total of 90,064 candidates and certified 53,370 candidates.

8. Increasing choices available to beneficiaries by providing a menu of design typologies based on climate, topography, cultural and traditional housing practices and vulnerability to disasters.

9. Ministry has also released 'PAHAL', a compendium of different house design typologies of 15 states which includes 108 design typologies belonging to 62 housing zones of these states. This has increased the options before beneficiaries in choosing a house design as per their choice as these house designs conform to the local climatic, social, cultural and geographical conditions. These houses also promote use of local material which bring down costs leading to construction of larger houses.

10. Extra budgetary support through borrowing from NABARD for uninterrupted flow of funds from State Nodal Account (SNA) to beneficiary accounts to maintain smooth implementation of PMAY-G. The Union Cabinet had approved borrowings of Rs.21975 crore from NABARD for PMAY-G Phase I of which Rs.18008 crore have been availed. For Phase II, the Union Cabinet has approved borrowing loans from NABARD as per the existing terms and condition. The EBR component of Rs.26170 crore has been given in the budget document of 2019-20.

11. Provision of Special Projects- 5% of the annual allocation under PMAY-G is kept reserved at the Central Level which can be used for financing proposals under Special Projects of PMAY-G for the purpose of rehabilitation/ relocation of victims of natural hazards, law & order problems, STs benefitted under Forest Rights Act, 2006, occupational hazards like silicosis, asbestosis, etc.

12. Landless Beneficiaries: As on 25.06.2019, a total of **4,23,381** landless PMAY-G beneficiaries have been identified by States/UTs and **97,291 (23%)** beneficiaries have been provided land. The Govt. of Tamil Nadu, Bihar and Assam have come up with their respective scheme of providing land to landless beneficiaries.

13. Updation of Permanent Wait List- During the implementation of 1st phase of PMAY-G the Government has come across households which are possibly eligible but have not been included in the permanent waitlist of PMAY-G. A mobile application Awaas+ was developed to capture the details of such left-out households. The last date for uploading the data of households using Awaas+ app was 7th March, 2019. Approximately **3.53 crore** registrations have been received through Awaas+ and the Ministry is under the process of validation of same in order to finalize the eligible beneficiaries list. **An expert committee has been constituted by MoRD for analysis of the Awaas+ data.**

14. Closure of IAY- The States/UTs were requested to complete pending IAY Houses as soon as possible from their own financial resources and settle the IAY accounts. It has been decided that no funds will be released to the States/UTs in advance towards completion of IAY houses. The Central Share (if required) will be released on reimbursement basis only after the completion of the house and its house completion report is uploaded on AwaasSoft.

15. Rural Housing Interest Subsidy Scheme (RHISS) - Ministry has launched RHISS for providing interest subvention on housing loan which came into effect from 19th June, 2017. The universe of beneficiaries includes any rural household which does not appear/figure in the Permanent Wait List (PWL) of PMAY-G. The rate of interest subsidy is 3% on the principal amount of the loan & this subsidy shall be admissible for a maximum loan amount of first Rs. 2.00 lakh, irrespective of the quantum of housing loan, for 20 (twenty) years or full period of the loan, whichever is less. The maximum amount of subsidy for a beneficiary is Rs.38,359/- which subvents EMI payable by the beneficiary. National Housing bank (NHB) has been identified as Central Nodal Agency (CNA) for channelizing this subsidy to the lending institutions and monitoring the progress of RHISS. An amount of **Rs. 48.54 crore** has already been released to NHB for channelizing the subsidy to PLIs for providing subsidy to **12,000** eligible beneficiaries. The subsidy has been disbursed to 1158 beneficiaries as on 17.11.2019.

APS/AS