

Pradhan Mantri Awas Yojana Gramin (PMAYG)

Pradhan Mantri Awas Yojana Gramin (PMAYG) is targeted towards the provision of houses to the poor and economically weaker sections of the society. With monetary assistance in the form of home loan interest subsidy, the Central government has endeavoured to achieve the goal of 'Housing for All by the year 2022. If data collated by the Union government is referred to, out of the total target of PMAYG, SC/ST communities formed around 60 percent of the total target. Over 25 percent of the targeted group belonged to the others category. Over 15 percent belonged to the minority category.

In addition to this, over 95 percent of the houses allocated are completed, and the amount is released. Around 5 percent of the houses are under construction, but the amount under PMAYG is released.

Category PMAYG	Numbers (As of August 2022)
MoRD Target for PMAYG	2,71,85,815
Registered Houses	2,70,33,765
Sanctioned Houses	2,44,78,811
Completed Houses	1,96,06,249

Pradhan Mantri Awas Yojana URBAN (PMAYU)

“In-situ” Slum Redevelopment (ISSR): The centre will provide an assistance of Rs 1 lakh for slum dwellers. The land will be provided in partnership with private developers for the slum rehabilitation in respective States & UTs.

2. Credit Linked Subsidy Scheme (CLSS): Under this scheme, you can avail a subsidy upto Rs 2.67 lakh under Economically Weaker Section/Low Income Group, Rs 6 Lakh under Mid Income Group 1 & Rs 9 lakhs under Mid Income Group 2 seeking housing loans to construct or purchase the houses. Along with interest subsidies of 6.5%, 4% and 3% for Economically Weaker Section (EWS), Middle Income Group (MIG) 1- & Middle-Income Group (MIG) 2, houses measuring 60, 120 & 200 sq. mtr.

3. Affordable Housing in Partnership (AHP): The central Govt. will provide an assistance of Rs.1.5 Lakh per EWS house in projects where at least 35% of the houses in the projects are for EWS category with a minimum capacity of at least 250 houses.

4. Beneficiary-led individual house construction/enhancements (BLC): This component takes care of those EWS category of people who can't avail benefits in the above-mentioned schemes. The central Govt. will provide an assistance of Rs 1.5 lakh to construct or upgrade the pucca or semi-pucca house measuring 21 sq mtr. to 30 sq. mtr. Also, in case of enhancement, it can't take place more than 9 sq. mtr. for the construction of bathroom, kitchen, toilet, etc. as per NBC norms.

Progress so far (As of August 2022) in PMAY Urban

- **Houses sanctioned:** 112.69 Lakhs
- **Houses grounded for construction:** 103.01 lakh
- **Houses completed:** 62.21 lakh
- **Houses With New Technologies:** 16 lakhs
- **Central Assistance Committed:** 2.03 Lakhs Cr
- **Central Assistance Released:** 120130 Cr
- **Total Investment:** 8.31 Lakh Cr

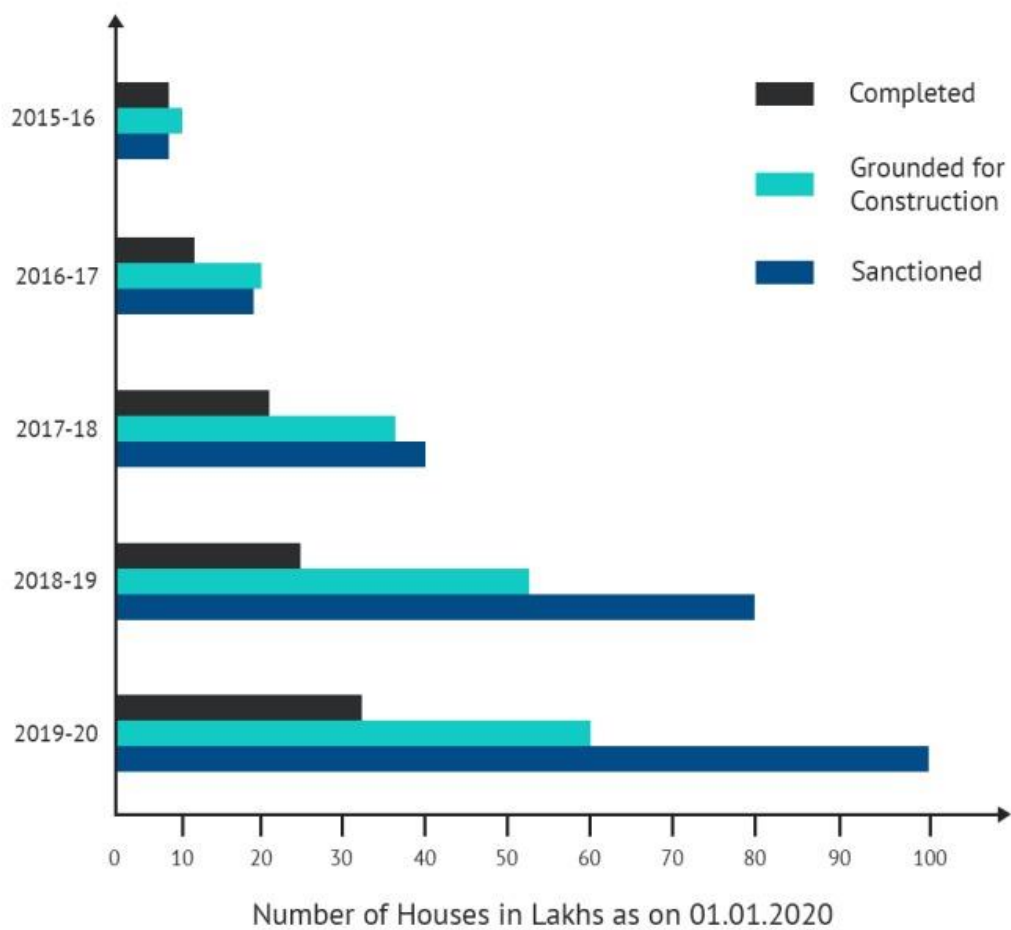
Over 60 per cent of India's current GDP comes from the cities and towns. The construction sector accounts for 8.2 per cent of GDP which includes housing and employs about 12 per cent of the workforce. Therefore, the investment made under PMAY (U) not only provides pucca houses to the eligible families to achieve the goal of 'Housing for All' but also triggers a multiplier effect on the overall economy. PMAY-U is one of the largest housing schemes of the world covering complete urban India. PMAY (U) is being implemented through four verticals. The scheme of PMAY (U) is rapidly moving towards achieving the vision for providing a pucca house to every household by 2022. Out of 1.03 crore houses approved, 60 lakhs have been grounded for construction, of which 32 lakh houses have been completed and delivered.

State Name	MoR D Target	Registered	Sanctioned	Completed	Fund Transferred	% of Sanction	% of Completion
Total	27185815	27033765	24478811	19606249	259844.01	90.04	72.12
Arunachal Pradesh	41596	36126	35760	5677	81.51	85.97	13.65
Assam	2084070	1548112	1306448	639463	11230.6	62.69	30.68
Bihar	3883611	4196867	3679628	3012655	39931.33	94.75	77.57
Chhattisgarh	1097150	1217801	1096478	825574	10614.31	99.94	75.25
Goa	1707	269	244	138	2.3	14.29	8.08
Gujarat	449167	574655	433264	385103	4520.1	96.46	85.74
Haryana	30789	31261	27513	21082	319.28	89.36	68.47
Himachal Pradesh	15483	15399	15259	10352	177.34	98.55	66.86
Jammu & Kashmir	201633	233791	195183	93912	1728.83	96.8	46.58
Jharkhand	1603268	1623571	1583891	1265179	18224.07	98.79	78.91

Kerela	42212	36580	34562	20741	314.79	81.88	49.14
Madhya Pradesh	3789400	4394036	3732727	2690657	38818.15	98.5	71
Maharashtra	1505983	1433821	1268085	844213	11412.16	84.2	56.06
Manipur	46166	49092	35055	15613	245.28	75.93	33.82
Meghalaya	81677	63976	62762	30924	549.92	76.84	37.86
Mizoram	13538	18351	15515	5896	98.23	114.6	43.55
Nagaland	24775	28265	22301	5189	89.3	90.01	20.94
Odisha	2695837	1852300	1838164	1698886	21974.69	68.19	63.02
Punjab	41117	59761	37606	23184	310.73	91.46	56.49
Rajasthan	1733959	1771960	1726778	1343474	17962.04	99.59	77.48
Sikkim	1409	1383	1370	1071	14.74	97.23	76.01
Tamil Nadu	817439	810397	756429	396411	5470.65	92.54	48.49
Tripura	282238	316211	234722	156593	2471.79	83.16	55.48
Uttar Pradesh	2615951	2900418	2605133	2574793	31271.89	99.59	98.43
Uttarakhand	29052	71538	28469	24779	344.34	97.99	85.29
West	34823	34687	346813	33614	41546.	99.59	96.53

Bengal	59	39	7	41	04		
Andaman & Nicobar	1337	1576	1347	1117	11.28	100.75	83.55
Dadra & Nagar Haveli	6763	5545	5536	2253	93.27	81.86	33.31
Daman & Diu	68	48	47	13	0.16	69.12	19.12
Lakshadweep	53	56	53	44	0.6	100	83.02
Puducherry	0	0	0	0	0	0	0
Andhra Pradesh	256270	101237	67559	46719	0	26.36	18.23
Karnataka	307746	168466	160880	101675	0	52.28	33.04
Telangana	0	0	0	0	0	0	0
Ladakh	1992	2157	1906	1428	14.29	95.68	71.69
Total	27185815	27033765	24478811	19606249	259844.01	90.04	72.12

PHYSICAL PROGRESS OF PMAY-URBAN



Source: Ministry of Housing and Urban Affairs.

INDIA INFRAHUB