

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

**LOK SABHA  
UNSTARRED QUESTION NO. 3917  
ANSWERED ON 25/03/2025**

**CONSTRUCTION OF PUCCA HOUSES UNDER PMAY-G**

**3917. SHRI RAJKUMAR ROAT:**

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

- (a) the number of families who have been provided pucca houses under Pradhan Mantri Awas Yojana-Gramin (PMAY-G)-State, year and block-wise details in Banswara Parliamentary Constituency;**
- (b) whether it is true that financial assistance of only Rs. 1.3 lakh is provided for construction of permanent pucca houses in hilly areas under PMAY-G, whereas at present, there has been a huge increase in the cost of construction material and labour rates and if so, the details thereof;**
- (c) whether the Government proposes to increase the said financial assistance to Rs. 8-10 lakh considering the increase in construction material and labour rates and if so, the details thereof and if not, the reasons therefor;**
- (d) whether pucca houses are built by providing loans to eligible families at 3-6.5 per cent interest rate under PMAY-G, if so, the details thereof; and**
- (e) whether the Government proposes to provide interest-free loans to homeless families in urban areas, if so, by when and if not, the reasons therefor?**

**ANSWER**

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

**(a): The state-wise and year-wise details of number of families who have been provided pucca house under Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) and also block-wise details of Banswara Parliamentary Constituency since inception of the scheme are provided in Annexure- I.**

**(b) & (c): The Union Cabinet has approved the construction of 2 crore additional houses under PMAY-G from financial year 2024-2025 to 2028-29 with unit assistance of Rs. 1.20 lakh in plain areas and Rs. 1.30 lakh in North Eastern Region (NER) States and Hill States. Additional assistance of Rs. 12,000/- is extended for construction of toilets through convergence with Swachh Bharat Mission – Gramin (SBM-G), Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) or other dedicated source of funding. Under PMAY-G it is mandatory to provide support of 90/95 person days to unskilled wage employment at the current rates to a beneficiary for construction of his / her house in convergence with MGNREGS. At present, there is no proposal under consideration for revision in the unit cost under the PMAY-G.**

**(d): The beneficiary under PMAY-G, if he/she so desires, should be facilitated to avail institutional finance of up to Rs.70,000. To ensure that the willing beneficiaries of PMAY-G are facilitated to avail loan, the following may be adopted:-**

- i. Hold meeting of State /District Level Bankers Committees (SLBC / DLBC) to discuss the modalities and terms and conditions, including rate of interest and repayment period, for providing loans to the beneficiaries of PMAY-G.**
- ii. Discuss with Primary Lending Institutions (Scheduled banks, Co-operative and Regional Rural Banks, Housing Finance Companies, Non-Banking Finance Companies etc.) the conditions to be satisfied and documents needed.**
- iii. State/UT and Banks should give wide publicity, including during the sensitization of beneficiaries, about loan products offered by the Primary Lending Institutions (Scheduled banks, Co-operative and Regional Rural Banks).**
- iv. Once the beneficiary is sanctioned a house and is willing to avail institutional finance, the State/UT may devise a process and assign the job for the same to local level functionaries to facilitate the process of availing loan by the beneficiaries.**
- v. Monitoring of sanction of the loan to the beneficiaries of PMAY-G should be done at the Block, District and State levels including at BLBC/DLBC/SLBC levels. At the District and State level, a senior officer should be made responsible for responding to grievances related to non-sanction of loan and to resolve the same in consultation with the bank concerned.**

**(e): There is no proposal to provide interest free loans to homeless families in urban areas under the scheme of Pradhan Mantri Awaas Yojana-Urban (PMAY-U) of the Ministry of Housing and Urban Affairs.**

**Annexure – I**

**Annexure referred to in reply to part (a) of the Lok Sabha Unstarred Question No. 3917 to be answered on 25.03.2025 REGARDING “CONSTRUCTION OF PUCCA HOUSES UNDER PMAY-G”**

**(i) Total Completion of houses under PMAY-G (State - wise and Year-wise)**

SN o	State Name	2016 - 2017	2017- 2018	2018- 2019	2019- 2020	2020- 2021	2021- 2022	2022- 2023	2023- 2024	2024- 2025
1	Arunachal Pradesh	0	0	85	747	2,417	992	9,343	21,373	634
2	Assam	4	26,059	1,59,017	84,010	1,30,878	1,17,694	10,09,133	3,91,030	93,930
3	Bihar	1	28,135	5,81,825	3,76,216	9,42,613	5,08,362	11,46,997	76,813	63,197
4	Chhattisgarh	136	3,65,867	3,41,378	34,587	59,684	23,289	33,575	2,32,562	1,22,222
5	Goa	0	0	22	3	87	19	12	94	3
6	Gujarat	12	95,280	83,097	35,589	50,742	77,282	65,545	1,50,929	10,582
7	Haryana	1	6,675	5,961	6,670	1,215	263	5,403	2,618	9
8	Himachal Pradesh	1	3,504	3,096	447	605	1,884	3,654	4,602	9,258
9	Jammu And Kashmir	0	1,966	13,850	5,016	21,569	42,515	79,270	79,820	61,446
10	Jharkhand	25	1,88,295	2,72,678	1,56,974	2,35,011	2,95,036	3,63,310	51,023	3,035
11	Kerala	48	9,444	6,519	779	686	2,440	8,825	5,136	290
12	Madhya Pradesh	152	6,36,365	7,00,447	2,72,863	2,61,254	6,06,303	10,58,356	1,32,242	50,302
13	Maharashtra	219	1,45,630	2,01,969	92,285	1,81,692	1,79,021	3,43,385	1,08,435	25,917
14	Manipur	0	66	7,655	1,151	2,379	3,626	13,955	8,904	67
15	Meghalaya	0	260	11,329	4,995	5,016	7,009	6,913	63,549	40,634
16	Mizoram	0	1,333	900	997	1,123	1,158	1,020	17,993	414
17	Nagaland	0	0	17	3,687	535	0	3,210	8,191	11,998
18	Odisha	443	4,31,669	4,03,125	3,61,189	3,95,106	97,145	30,368	5,26,626	1,20,106
19	Punjab	0	608	12,751	410	3,908	5,473	11,380	3,921	808
20	Rajasthan	108	3,17,728	3,26,600	1,66,763	3,15,479	1,41,340	3,94,988	31,649	11,064
21	Sikkim	0	372	646	34	13	5	41	249	30
22	Tamil Nadu	0	78,680	1,04,388	49,986	51,868	57,322	1,75,253	1,04,489	14,107
23	Tripura	0	3,333	20,690	6,155	15,462	1,639	1,80,493	1,33,347	7,691
24	Uttar Pradesh	14	8,17,001	4,26,571	1,74,166	37,710	10,94,653	6,62,221	3,78,446	29,313
25	Uttarakhand	4	6,236	5,925	192	19	3,844	12,493	38,562	879
26	West Bengal	30	5,89,790	7,39,774	2,86,333	6,78,583	9,59,228	1,47,378	14,002	4,087
27	Andaman And Nicobar	0	0	0	286	483	335	97	26	21
28	Dadra And Nagar Haveli & Daman And Diu	0	7	203	221	972	641	1,486	359	106
29	Lakshadweep	0	0	0	9	28	7	0	1	0

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30	Puducherry	0	0	0	0	0	0	0	0	0
31	Andhra Pradesh	681	27,347	18,674	5	0	0	2,167	28,161	7,921
32	Karnataka	236	34,317	43,760	7,085	2,405	11,239	2,641	35,716	10,806
33	Telangana	0	0	0	0	0	0	0	0	0
34	Ladakh	0	0	0	1,344	62	22	1	1,575	0
	Total	2,115	38,15,967	44,92,952	21,31,194	33,99,604	42,39,786	57,72,913	26,52,443	7,00,877

**(State of Telangana and UT of Puducherry do not implement PMAY-G)**

**(ii) Total Completion of houses under PMAY-G in Banswara Parliamentary Constituency since the inception of the scheme:**

SN o	Block Name	District	201 6- 201 7	2017- 2018	2018- 2019	2019- 2020	2020- 2021	202 1- 202 2	2022- 2023	202 3- 202 4	202 4- 202 5
1	Bageedau ra	Banswar a	0	3,591	1,257	1,074	2,646	1,38 3	2,288	84	31
2	Banswara		0	6,672	1,911	801	5,085	1,02 5	2,174	30	47
3	Garhi		0	5,967	1,634	1,558	3,406	976	3,671	129	126
4	Ghatol		0	11,18 0	3,841	2,258	8,962	2,73 8	4,024	242	157
5	Kushalgar h		0	7,440	1,978	2,468	7,452	2,49 3	2,409	126	137
6	Dungarpur	Dungarp ur	0	1,848	2,801	1,200	2,060	264	2,106	91	4
7	Sagwara		0	3,504	4,718	1,621	4,338	873	4,568	97	19
8	Chorasi		Data not available on AwaasSoft								
Total			0	40,20 2	18,14 0	10,98 0	33,94 9	9,75 2	21,24 0	799	521

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