

O.I.H.

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 2437
TO BE ANSWERED ON 03.12.2019

COST OF HOUSING UNITS UNDER PMAY

2437. SHRI GUMAN SINGH DAMOR:

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

- (a) the cost of housing units being constructed in rural and urban areas under the Pradhan Mantri Awas Yojana (PMAY);
- (b) whether the cost of construction worked out in both urban and rural areas is different and if so, whether there is any scheme to equalise the allocation for both of the areas;
- (c) if not, whether the projected cost for both of the areas is likely to be measured on the same parameters as the construction material for the rural areas is lifted from the same location; and
- (d) if so, the details thereof?

ANSWER
MINISTER OF RURAL DEVELOPMENT
(SHRI NARENDRA SINGH TOMAR)

(a) to (d): To achieve the objective of “Housing for All” by 2022, in rural areas of the country, the Government has re-structured the erstwhile rural housing scheme Indira Awas Yojana (IAY) into Pradhan Mantri Awas Yojana- Gramin (PMAY-G). PMAY-G is being implemented by Ministry of Rural Development w.e.f. 1st April 2016. In urban areas of the country, Pradhan Mantri Awas Yojana (Urban) [PMAY (U)] is being implemented by Ministry of Housing & Urban Affairs w.e.f. 25.06.2015.

Under Pradhan Mantri Awas Yojana- Gramin (PMAY-G), being implemented by Ministry of Rural Development for rural areas, the beneficiaries are provided unit assistance of Rs. 1.20 lakh in plains and Rs. 1.30 lakh in hilly states, difficult areas and IAP districts for construction of pucca house. In addition, beneficiaries are provided assistance of 90/95 persondays of unskilled labour wages through convergence with Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) and Rs. 12,000 for construction of toilets through convergence with Swachh Bharat Mission – Gramin (SBM-G), MGNREGS or any other

dedicated source of funding. State Government is free to top up the unit assistance under PMAY-G.

Under Pradhan Mantri Awaas Yojana- Urban [PMAY(U)] being implemented by Ministry of Housing & Urban Affairs since 25.06.2015, assistance is provided to States/Union Territories (UTs) for addressing the housing requirement in urban areas. The scheme comprises the following four verticals:

S. No.	Vertical	Central Assistance per house
1	In-situ Slum Redevelopment (ISSR)	Rs. 1.00 Lakh
2	Credit Linked Subsidy Scheme (CLSS)	Interest subsidy of 6.5 %, 4% and 3% on housing loan amounts upto Rs. 6 lakh, Rs. 9 lakh and Rs. 12 lakh for beneficiaries belonging to Economically Weaker section (EWS)/Lower Income Group (LIG), Middle Income Group (MIG-I) and MIG-II categories respectively
3	Affordable Housing in Partnership (AHP)	Rs. 1.50 Lakh
4	Beneficiary-led individual house construction/ enhancements (BLC)	Rs. 1.50 Lakh

Central Assistance under PMAY(U) for different verticals is fixed to all States/UTs not withstanding topographical/ geographical differences across the country. States/UTs/ULBs may also make different levels of financial assistance to the beneficiaries under ISSR, AHP and BLC verticals of PMAY(U).

The cost of construction of houses in rural and urban areas under both schemes of PMAY varies from State to State depending upon various factors like location, material cost, labour cost, technology used, etc. Under PMAY-G, it is the beneficiary who decides the design to be adopted for construction of his/her PMAY-G house. The beneficiary is provided with a bouquet of housing designs, according to local conditions, using appropriate technology suitable to region of their residence. The Central Government is providing financial assistance to eligible households for construction of house and not constructing houses under any of the two schemes. At present, there is no scheme for equalizing the unit assistance amount under both the schemes of PMAY.
