

GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2441**  
TO BE ANSWERED ON 03.12.2019

**FUNDS RELEASED UNDER PMAY**

**2441. ADV. A.M. ARIFF:**

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

- (a) the quantum of funds released to the Government of Kerala under the Pradhan Mantri Awas Yojana (PMAY) during the last three years;
- (b) the names of districts in the State covered under the said Yojana;
- (c) the number of houses constructed/likely to be constructed in Alappuzha and Kollam districts of Kerala under the said Yojana;
- (d) whether the Government is aware that in Kerala the allotted amount for one house is insufficient and if so, the details thereof; and
- (e) whether the Government is considering to increase this amount in Kerala for PMAY houses and if so, the details thereof?

**ANSWER**  
**MINISTER OF RURAL DEVELOPMENT**  
**(SHRI NARENDRA SINGH TOMAR)**

- a) The total funds released to the Government of Kerala under Pradhan Mantri Awaas Yojana (PMAY) during the last three years is as follows:

(Rs. in crore)

S.No.	Scheme	Fund Released
1.	Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) implemented by Ministry of Rural Development	121.89
2.	Pradhan Mantri Awaas Yojana- Urban (PMAY-U) implemented by Ministry of Housing and Urban Affairs	981.29
	<b>Total</b>	1103.18 crore

- b) Under both PMAY-G and PMAY-U, all 14 districts of Kerala have been covered namely- Alappuzha, Ernakulam, Idukki, Kannur, Kasaragod, Kollam, Kottayam, Kozhikode, Malappuram, Palakkad, Pathanamthitta, Thiruvananthapuram, Thrissur and Wayanad.

- c) The details of number of houses constructed/likely to be constructed in Alappuzha and Kollam districts of Kerela under PMAY-G & PMAY-U are as follows:

S.No.	Districts	PMAY-G		PMAY-U	
		Allocated Target	Houses constructed	Allocated Target	Houses constructed
1.	Alappuzha	1867	705	8305	3146
2.	Kollam	3295	1374	9263	3517

- d) & e) Under PMAY-G, Financial Assistance of Rs. 1.20 lakh in plain areas and Rs. 1.30 lakhs in hilly states, difficult areas and IAP districts. This financial assistance is shared between Government of India and State Governments in the ratio of 60:40 and the ratio is 90:10 in respect of UT of Jammu & Kashmir, North-Eastern States and hill States of Himachal Pradesh and Uttarakhand. Further, full cost in respect all other UTs (including Ladakh) is borne by Government of India. An additional assistance of Rs.12,000/- is extended for construction of toilets through convergence with Swacch Bharat Mission- Gramin (SBM-G), MGNREGS or other dedicated source of funding. Apart from the above, there is a provision of 90/95 person days of un-skilled labour wage under MGNREGA to the beneficiary for construction of house. Also, the beneficiaries, if he/she so desires is also facilitated to avail institutional finance of upto Rs. 70,000/-. Also, the State Governments are free to augment the financial assistance with their own resources.

Under PMAY-Urban, Central assistance is released to implementing agencies through respective States/UTs on fixed basis (@ Rs. 1.5 lakh per house under BLC (Beneficiary Linked Construction) / AHP (Affordable Housing in Partnership) components and @ Rs. 1.00 lakh per house under ISSR (In-Situ Slum Redevelopment)). Further, under Central Sector Scheme, beneficiaries of Economical Weaker Section (EWS) / Low Income Group (LIG), Middle Income Group –I (MIG-I) and Middle Income Group – II (MIG-II) seeking housing loans from Banks, Housing Finance Companies and other such institutions for acquiring / constructing houses are eligible for an interest subsidy of 6.5%, 4% and 3% on loan amount upto Rs. 6.00 lakh, Rs. 9.00 lakh and Rs. 12.00 lakh respectively. However, States/UTs are free to contribute additional assistance from their resources to make the houses affordable for their beneficiaries.

At present, no proposal for enhancing central assistance/subsidy under PMAY-Gramin or PMAY-Urban are under consideration.

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