

PMAY-G

June 4, 2020

- **Ministry:** Ministry of Rural Development

Pradhan Mantri Gramin Awaas Yojana

- It is the vehicle to achieve objective of “Housing for All” Mission in Rural areas.
- It aims to provide affordable, environmentally safe and secure pucca house to every rural household living below the poverty line by 2022.
- It will be implemented in rural areas across the country except Delhi and Chandigarh Government to construct 1 crore pucca (permanent) houses for the rural poor in the next three years.
- The scheme is expected to boost job creation in rural areas
- The project will be implemented in a span of three years from 2016-17 to 2018-19
- It uses ICT and space technology to further confirm correct selection of beneficiaries and progress of work
- Under it, financial assistance will be provided for construction of dwelling units and upgradations of existing unserviceable kutcha houses
- The entire payments will be done through transparent IT/DBT mode with Aadhaar linked Bank accounts with consent, to ensure complete transparency and accountability
- The beneficiary would be facilitated to avail loan of up to 70000 rupees for construction of the house which is optional
- There is a provision for orientation of beneficiaries. A 45 days on site hands-on skill training of Rural Masons helps poor households to move up the skilling ladder
- It replaces Indira AwasYojana

