

PRADHAN MANTRI AWAAS YOJANA –GRAMIN (PMAY-G)

The erstwhile Indira Awaas Yojana has been renamed as Pradhan Mantri Awaas Yojana (PMAY-G) during 2016-17. As Government is committed to provide "Housing for All" by 2022. To fulfil the Government's commitment and to address rural housing gaps, IAY has been restructured into Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) w.e.f 1st April, 2016.

- > PMAY-G is a Centrally sponsored Scheme.
- > The cost of the scheme is shared by centre and state on 60: 40 basis
- PMAY-G aims to provide pucca house with basic amenities to all houseless households and households living in Kutcha and dilapidated house in rural area by 2022.

Identification & Selection of Beneficiaries:

Moving away from BPL list, the universe of eligible beneficiaries under PMAY-G will include all the houseless and households living in zero, one or two room houses with kutchha wall and kutcha roof as per SECC data. The names of households are placed in the Auto Generated Priority List. From which beneficiaries will be selected from issue of work orders under PMAY.

Fund Allocation & Earmarking of Targets:

- > The target fixed for the District is distributed among block and GPs by the DRDA.
- 60% of the target for SC/STs ,15% for Minorities and 3% for persons with disability should be reserved for the beneficiaries subject to availability of PMAY-G beneficiaries as per SECC 2011 as verified by Gram Sabha.

Issue of Work orders:

- Work orders are issued in the female member of household or in the name of both husband & wife.
- In case of widow/ unmarried/ PWD persons, work orders are issued in favour of them.

Required Documents for Registration:

For registration, the details of bank account, name of nominee, MGNREGS job card number have to be mandatorily entered. Aadhar number and telephone number are also required during registration. After registration of the beneficiary details and validation of the bank account details of the beneficiary, a sanction order shall be individually generated in Awaasoft.

Instalment Pattern:

Instalment	Stage	Amount	
		IAP	NON-IAP
1 st	On issue of work order	Rs. 20000/-	Rs.20000/-
2 nd	On completion of plinth	Rs. 35000/-	Rs.30000/-
3rd	On completion of upto roof level	Rs. 45000/-	Rs.40000/-
4th	After Completion of houses in all respect including the sanitary latrine and beneficiary starts living in the house	Rs. 30000/-	Rs.30000/-
	Total	Rs. 1,30,000/-	Rs. 1.20,000/-

The amount of instalments is directly credited to the beneficiaries' account through e-FMS.

Other features of PMAY-G:

- 1. The minimum unit (house) size enhanced from 20sq.m under IAY to 25 sp.m including a dedicated area for hygienic cooking.
- 2. The house should be constructed in the beneficiaries' own land. In case of landless beneficiaries provisions of land may be made by the Government.
- Provision of assistance (Rs 12000) for toilets through convergence with swachha Bharat Mission and MGNREGS
- 4. Provision of 90/95 persondays of unskilled labour wage under MGNREGS for construction of house, over and above the unit assistance.
- 5. Engagement of contractors for construction of house is not allowed. If the beneficiary desires, then technical assistance may be provided to him.

Incentives:

There is provision of incentives for early completion of houses by the beneficiaries.

If the house is completed within 4 months then the beneficiary is eligible to get Rs 20,000 as incentive. And in case of completion of houses within 6 months- Rs 10,000 is given as incentives.