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PMAY-G: Pradhan Mantri Awaas Yojana – Gramin

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India has promised a pucca house to 4.95 crore rural families by March 2029. More than three crore of those houses already stand.

This lesson explains how Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) works. It shows who gets a house, how the cost is shared, and where the scheme stands today.



A Griha Pravesh ceremony, where families receive keys to their new PMAY-G homes. Government of India image, GODL-India.

The idea in brief

- **Full form:** Pradhan Mantri Awaas Yojana – Gramin, the Prime Minister's rural housing scheme.
- **Target:** 4.95 crore houses by March 2029, with an outlay of ₹3,06,137 crore for FY 2024-25 to 2028-29.
- **Unit assistance:** ₹1.20 lakh per house, or ₹1.30 lakh in North-Eastern and hill states.
- **Minimum house:** 25 sq m, with a hygienic cooking space.
- **Launched:** 20 November 2016 in Agra. It replaced the Indira Awaas Yojana.
- **Women owners:** almost 74% of sanctioned houses are owned by women, alone or jointly.

Learn What PMAY-G Is and Why It Exists

What is PMAY-G, and who runs it?

PMAY-G stands for Pradhan Mantri Awaas Yojana – Gramin. It means the Prime Minister's Housing Scheme for rural areas.

It is India's flagship rural housing scheme. The Ministry of Rural Development runs it.

The goal is simple. Every eligible rural household should get a pucca house with basic amenities.

Prime Minister Narendra Modi launched it on 20 November 2016 in Agra, Uttar Pradesh. It took over from the Indira Awaas Yojana on 1 April 2016.

Sources: pib.gov.in; rdd.lsgkerala.gov.in

Why does India need a rural housing scheme?

Millions of rural families live in kutcha houses. A kutcha house is built with mud, thatch or other weak materials.

Many more families live in old, broken homes. Such houses leak, crack and collapse in floods, storms and heat.

The scheme gives these families a permanent pucca house. A pucca house is built with strong materials like brick, cement and concrete.

PMAY-G is the rural half of India's housing-for-all push.

Sources: morungexpress.com

What is the target, and how has it changed?

The original target was 2.95 crore houses by March 2024. In August 2024, the Union Cabinet approved 2 crore more houses.

The new phase runs from FY 2024-25 to FY 2028-29. FY means Financial Year, the April-to-March accounting year.

The revised target is 4.95 crore houses by March 2029. The total outlay is ₹3,06,137 crore, or about ₹3.06 lakh crore.

Of this, the Centre pays ₹2,05,856 crore and the States pay ₹1,00,281 crore.

Sources: pmindia.gov.in

How is PMAY-G different from the Indira Awaas Yojana?

IAY stands for Indira Awaas Yojana, the earlier rural housing scheme. PMAY-G restructured it when implementation began in 2016.

The change raised the help given per house. It also linked each house to basic amenities.

The minimum house size also grew. It was 20 sq m under IAY and is 25 sq m under PMAY-G.

What do the key words in the scheme mean?

Awaas means housing or a home. Gramin means rural. So the name says: a housing scheme for villages.

Pucca means a strong, lasting house. Kutcha means a weak, temporary one. The scheme exists to move families from kutcha to pucca.

Unit assistance is the money given per house. It is not a loan. It reaches the beneficiary in stages as the house is built.

Exam questions often test these terms. Learn them first, because the later numbers are easier to hold once the words make sense.

> **Quick check 1.** The PMAY-G target for March 2029 is 4.95 crore houses. *(True or False?)* See answer ↓

> **Quick check 2.** The Indira Awaas Yojana came after PMAY-G. *(True or False?)* See answer ↓

See How PMAY-G Works on the Ground

How much money does a family get, and who pays?

Unit assistance is ₹1.20 lakh per house in plain areas. It rises to ₹1.30 lakh in North-Eastern states and hill states.

Hill states include Himachal Pradesh, Uttarakhand, Jammu and Kashmir, and Ladakh.

The Centre and the States share the cost. In plain areas the split is 60:40. In North-Eastern and hill states it is 90:10.

Costlier and harder regions get a bigger central share.

Sources: pib.gov.in

What must a PMAY-G house look like?

Every house must be at least 25 square metres. This includes a dedicated, hygienic cooking space.

The size and design affect family health and dignity. A house is planned as a home, not just a bare shelter.

How are families chosen for a house?

Names come from SECC 2011 data and the Awaas+ 2018 survey. SECC means Socio Economic and Caste Census.

The Gram Sabha checks each name on the list. The Gram Sabha is the village assembly of registered voters.

A formal Appellate Process lets rejected families appeal. So selection is local, public and open to challenge.

What changed in the exclusion rules for the new phase?

The new phase cut the automatic exclusion criteria from 13 to 10.

Owning a motorised fishing boat no longer excludes a family. Owning a motorised two-wheeler no longer excludes a family either.

The income threshold is ₹15,000 a month. More rural families now qualify for a house.

Some owners are still excluded. These include owners of motorised three or four-wheelers, and people with a Kisan Credit Card limit of ₹50,000 or more.

Sources: businesstoday.in

How should I answer a Mains question on PMAY-G?

PMAY-G is a General Studies theme under rural development and welfare schemes. A typical question asks you to evaluate the scheme's role in India's housing-for-all mission.

Start with design. Cover the target, the unit assistance, the cost sharing and the 25 sq m standard.

Then add convergence with toilets, water, LPG and solar. Add women's ownership as a social gain.

Next, name the challenges. These are land for the landless, migration, delays in fund flow and outdated beneficiary lists.

You can also compare rural PMAY-G with urban PMAY-U. The rural scheme builds on a family's own plot. The urban scheme works in dense cities.

End with the transparency tools, and the road to the 2029 target.

> **Quick check 3.** The Centre pays 90% of the cost in hill states. *(True or False?)* See answer ↓

> **Quick check 4.** Motorised three or four-wheelers no longer exclude a family. *(True or False?)* See answer ↓

Go Deeper Into the Mechanisms and Surprises

What is the Awaas+ 2024 app, and why does it matter?

The Awaas+ 2024 mobile app is the new survey tool for the scheme.

It uses Aadhaar-based face recognition to check beneficiaries. Aadhaar is the 12-digit identity number issued to residents.

The app also offers 3D house designs to choose from. They were built with the Central Building Research Institute (CBRI).

Technology speeds up checking and cuts fraud.

The survey on this app updates the Awaas+ list with the relaxed exclusion rules. States then verify flagged cases before they draw up Gram Panchayat priority lists.

How does PMAY-G link with other schemes?

PMAY-G does not stop at four walls. It joins Swachh Bharat Mission – Gramin for toilets, and the Jal Jeevan Mission for tap water.

It also joins PM Ujjwala Yojana for LPG connections, and PM Surya Ghar: Muft Bijli Yojana for rooftop solar.

One address thus gets four schemes, and becomes a fully serviced home.

Sources: newsgram.com

What else did the Cabinet decide in August 2024?

The Cabinet did more than raise the target. It also set rules for how the money is used and checked.

Administrative funds are 2% of the programme funds. Of this, 1.70% goes to States and Union Territories, and 0.30% stays with the Centre.

The scheme was to continue beyond March 2026 only after NITI Aayog evaluated it. NITI Aayog is the government's policy think tank.

The Cabinet also asked for an updated Awaas+ list. The list uses the modified exclusion criteria.

For FY 2024-25, ₹54,500 crore was set aside. Payments reach families through Direct Benefit Transfer, which means money goes straight into the bank account.

Why do women own most PMAY-G houses?

Almost 74% of sanctioned houses are owned by women, alone or jointly. This is a design choice and not an accident.

Ownership gives women a lasting asset in their own name. It improves their security, status and bargaining power.

So the housing policy also works as a women's empowerment policy.

How is the scheme building rural skills?

Almost 3 lakh rural masons have been trained and certified under the scheme.

They learn disaster-resilient building methods. Trained masons build houses that survive floods, earthquakes and storms.

Skilling also creates steady rural jobs. Better houses mean lower repair costs for poor families.

The urban partner is PMAY (Urban), which covers cities under the same housing mission.

> **Quick check 5.** The Awaas+ 2024 app checks beneficiaries with face authentication. *(True or False?)* See answer ↓

> **Quick check 6.** Women own few PMAY-G houses. *(True or False?)* See answer ↓

Follow the Latest PMAY-G News

What happened in Andhra Pradesh on 4 October 2026?

On 4 October 2026, Union Minister Shivraj Singh Chouhan and Chief Minister Chandrababu Naidu marked a 3D-printed housing pilot at Burripalem in Guntur district.

The pilot covers 117 houses at a cost of about ₹14 crore. It is due in about six months.

The same day, the Centre handed over the first instalment for 3 lakh PMAY-G 2.0 houses worth ₹3,600 crore to the state.

Officials had first proposed 76,000 houses. The allocation rose to 3 lakh at the Chief Minister's request.

Sources: thesouthfirst.com; newsonair.gov.in

What was the Mother Sanction of May 2026?

On 28 May 2026, Shivraj Singh Chouhan released a Mother Sanction of ₹10,021.42 crore to 12 states under PMAY-G.

Approvals had reached 3.91 crore houses against the 4.95 crore target. More than 3.05 crore houses were complete.

The Secretary, Rohit Kansal, said an earlier Mother Sanction of ₹11,121 crore had already been released for FY 2026-27. He added that this year's housing target is three times last year's.

Land is the main remaining bottleneck. Chouhan asked states to find land for landless poor families.

How much money has PMAY-G disbursed so far?

A statement of 31 March 2026 put the total fund transfer at ₹4,03,886.12 crore since the 2016 launch.

It said 3.90 crore houses were sanctioned and 2.99 crore completed at that time.

Houses are geo-tagged with time-stamped photographs. This allows live monitoring of progress.

Tools like anomaly detection and Aadhaar face authentication add to transparency.

Why are some sanctioned houses stuck?

A sanction is only the first step. A family must still build the house, and many things can stop that.

Land is the biggest problem. Chouhan said construction suffers when poor families have no land of their own.

He asked states to find land for such families. He also asked them to clear pending grievances quickly.

He said some states had not yet finished their approvals for the current year, which slows the push to the 2029 target.

What is 3D concrete printing, and why try it for homes?

In 3D concrete printing, a robotic arm lays concrete layer by layer from a computer design. Walls rise with little manual work.

Officials from CBRI said a house can be built in about 10 days with this method. The whole pilot is to be completed in six months.

The test is whether it can lower cost and time for poor families. Most savings figures so far come from the builders themselves, so independent audits matter.

If the pilot works, it may speed up the push toward the 2029 target.

> **Quick check 7.** Chouhan named land as the main bottleneck in May 2026. *(True or False?)* See answer ↓

> **Quick check 8.** The Burripalem pilot covers 3 lakh houses. *(True or False?)* See answer ↓

Exam Traps

Launched 20 November 2016 in Agra, Uttar Pradesh. Implemented since 1 April 2016.

Target: 4.95 crore houses by March 2029. Outlay: ₹3,06,137 crore.

Unit assistance: ₹1.20 lakh in plain areas, ₹1.30 lakh in North-Eastern and hill states.

Cost sharing: 60:40 in plain areas, 90:10 in North-Eastern and hill states.

Exclusion criteria cut from 13 to 10. Income threshold is ₹15,000 a month.

Practice MCQs

1. What is the revised PMAY-G target for March 2029?

A. 4.95 crore houses

B. 2.95 crore houses

C. 2 crore houses

D. 3.91 crore houses

See answer ↓

2. How is the cost of a PMAY-G house split in plain areas?

A. 50:50 between Centre and State

B. 100% by the Centre

C. 60:40 between Centre and State

D. 90:10 between Centre and State

See answer ↓

3. What minimum size must a PMAY-G house have?

A. 25 square metres with a cooking space

B. 15 square metres

C. 30 square metres

D. 20 square metres

See answer ↓

4. Which item no longer excludes a family from PMAY-G after the 2024 relaxation?

A. A Kisan Credit Card limit of ₹50,000

B. A motorised three-wheeler

C. A motorised fishing boat

D. Mechanised farm equipment with three or four wheels

See answer ↓

5. How much was the Mother Sanction released to 12 states on 28 May 2026?

A. ₹11,121 crore

B. ₹10,021.42 crore

C. ₹4,03,886 crore

D. ₹3,600 crore

See answer ↓

6. How many houses were handed over to Andhra Pradesh under PMAY-G 2.0 on 4 October 2026?

A. 1.22 crore houses worth ₹14 crore

B. 177 houses worth ₹14 crore

C. 76,000 houses worth ₹3,600 crore

D. 3 lakh houses worth ₹3,600 crore

See answer ↓

Answer Key

1. **A.**
   The old target was 2.95 crore houses. The Cabinet added 2 crore more in August 2024. That makes 4.95 crore houses by March 2029.
   ↑ Q1
2. **C.**
   Plain areas use a 60:40 split between the Centre and the State. North-Eastern and Himalayan states, including the UT of J&K, use 90:10. Union Territories without a legislature get full central funding.
   ↑ Q2
3. **A.**
   PMAY-G raised the minimum from 20 sq m under IAY to 25 sq m. The house must include a hygienic cooking space.
   ↑ Q3
4. **C.**
   The fishing boat and two-wheeler were relaxed. Motorised three and four-wheelers, and a Kisan Credit Card limit of ₹50,000 or more, still exclude a family.
   ↑ Q4
5. **B.**
   The Mother Sanction was ₹10,021.42 crore. An earlier ₹11,121 crore had already been released for the year.
   ↑ Q5
6. **D.**
   The allocation was first 76,000 houses. It rose to 3 lakh houses at the Chief Minister's request. The 177 houses belong to the 3D-printed pilot.
   ↑ Q6

Quick-check answers

1. **True.** The Cabinet approved 2 crore additional houses in August 2024, taking the target to 4.95 crore. ↑ 1
2. **False.** IAY was launched after PMAY-G and replaced it. ↑ 2

3. **True.** North-Eastern and hill states share costs 90:10 between the Centre and the State. ↑ 3
4. **False.** A family that owns a motorised three-wheeler is now eligible. ↑ 4
5. **True.** The Awaas+ 2024 app uses Aadhaar-based face authentication to check beneficiaries. ↑ 5
6. **False.** Almost 74% of sanctioned houses are owned only by men. ↑ 6
7. **True.** Land for landless families is called the main remaining bottleneck. ↑ 7
8. **False.** The Andhra Pradesh 3D-printed pilot covers 3 lakh houses. ↑ 8

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