



KAMARAJ IAS ACADEMY
Only IAS Academy by Grandson of "Perunthalsivam Kamarajar"

Pradhan Mantri Awas Yojana (Gramin)

Published On: 16-09-2022

Why is in news? Delay in PMAY-G scheme to invite penalty

- **Indira Awas Yojana (IAY) has been revamped into Pradhan Mantri Awaas Yojana – Gramin (PMAY-G)** with effect from 1st April 2016.
- It is one of the **flagship programmes** of the Government of India which is driven by the noble objective of **providing “Housing for All” by the year 2022.**
- It was launched by the **Ministry of Rural Development.**
- It is a social welfare program through which the Government **provides financial assistance to houseless beneficiaries** identified using Socio-Economic Caste Census (SECC) 2011 data to help them construct a house of respectable quality for their personal living.
- Under PMAY, the cost of unit assistance is to be **shared between Central and State Governments** in the ratio 60:40 in plain areas and 90:10 for North Eastern and hilly states.
- The program envisages the completion of 2.95 crore PMAY-G houses with all basic amenities by the year 2022.
- But due to the pandemic, unavailability of construction materials, shifting of funds to health sector due to pandemic, etc, all leads to the extension of the scheme for another 3 years upto March 2024.

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