

**GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT**

**LOK SABHA
UNSTARRED QUESTION NO. 2722
ANSWERED ON 05/08/2025**

TRANSPARENCY UNDER PRADHAN MANTRI AWAS YOJANA

2722. Shri Rajesh Ranjan:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) whether it is fact that allegations of corruption have been levelled in the Pradhan MantriAwasYojana (PMAY) due to lack of transparency, if so, the action taken by the Government in this regard;**
- (b) whether cases of demanding bribes and commissions for enrolling beneficiaries have risen sharply;**
- (c) if so, whether the Government has formulated or is formulating any scheme for proper implementation and monitoring of the schemes in the modern era; and**
- (d) the steps taken by the Government to ensure transparency and accountability in this scheme?**

ANSWER

**MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(DR. CHANDRA SEKHAR PEMMASANI)**

(a) & (b): In order to achieve the objective of "Housing for All" in rural areas, the Ministry of Rural Development is implementing Pradhan MantriAwaasYojana- Gramin (PMAY-G) with effect from 1st April 2016 to provide assistance to 4.95 crore eligible rural households with basic amenities by March 2029.

As per Framework for Implementation (FFI) of PMAY-G, there is a grievance redressal mechanism set up at different levels of administration viz., Gram Panchayat, Block, District and the State. An official of the State Government is to be designated at each level to ensure disposal of grievances to the satisfaction of the complainant. The official who is designated at each level is

responsible for disposing off the grievance / complaint within a period of 15 days from the date of receipt of the grievance / complaint.

In addition to complaints of irregularities being received from dignitaries, there is also a procedure of lodging of complaints on the Centralized Public Grievance Redress and Monitoring System (CPGRAMS) portal (pgportal.gov.in) by the public. The complaints received in the Ministry of Rural Development through CPGRAMS or otherwise are forwarded to the respective State Governments/ Union Territory (Union Territory) Administrations for redressal of the grievance. Apart from this, there are mechanisms like IGRS and CM helpline at the State Level for grievance redressal.

Furthermore, to prevent misuse of funds under PMAY-G, assistance is provided to the beneficiaries directly into their bank account/ post office account through Aadhaar Based Payment System/Direct Benefit Transfer (DBT) in construction linked installments. At every fixed stage of construction of the house, the geo-referenced and time-stamped photograph of the house along with beneficiary is captured.

As of 31.07.2025, 2,486 complaints by the public pertaining to irregularities and misappropriation of funds under PMAY-G were received in the Ministry through the CPGRAMS portal (pgportal.gov.in) during period 1st April 2016-31st July 2025, out of which 2,445 complaints have been resolved.

(c): Programme implementation and monitoring is carried out through an end-to-end e-Governance model - using AwaasSoft and AwaasApp. While AwaasSoft is a workflow enabled, web-based electronic service delivery platform through which all critical functions of PMAY-G, right from identification of beneficiary to providing construction linked assistance (through PFMS), are carried out; AwaasApp - a mobile application is used to monitor real time, evidence-based progress of house construction through date and time stamped and geo-referenced photographs of the house.

Further, the guidelines of PMAY-G mandates that Officials at the Block level should inspect as far as possible 10% of the houses during construction and District level officials should inspect 2% of the houses during construction.

- i. The dedicated dashboard provides end-to-end insights to cater the physical and financial progress of PMAY-G scheme. The dashboard also provides the actionable insights that include the single screen visualization of entire physical and financial progress and state level reports drillable to block level, analyzing the gap/delays in release of instalments, speed of house construction, age-wise, category-wise data analysis to find out anomalies, outliers, discrepancies etc. It also illustrates the trend analysis for sanction and completion progress using dynamic and customizable data visualization in close coordination with business users.
- ii. The Area Officer app, which was being used by MGNREGA, is also being used under PMAY-G for monitoring visits performed by officials to monitor progress of PMAY-G at ground level and for easier documentation of the analysis. The App is being used for inspecting the quality of the houses constructed under PMAY-G.
- iii. In addition to existing mechanism of grievance redressal, the services of Ombudsman appointed under MGNREGA, and the State Level Appellate Authority have also been availed for receiving grievances, enquiring, and passing awards as per PMAY-G guidelines.
- iv. The guidelines also mandate Social Audit to ensure achievement of public accountability in PMAY-G implementation. This is an ongoing process involving public vigilance and verification and is to be conducted in every Gram Panchayat at least once in a year involving a mandatory review of all aspects.
- v. The Programme implementation is monitored not only electronically, but also through community participation (Social Audit), Members of Parliament (DISHA Committee), Central and State Government officials, National Level Monitors, etc.

(d): The identification of beneficiaries under Pradhan MantriAwaasYojanaGramin (PMAY-G) is based on the housing deprivation parameters and exclusion criteria prescribed under Socio Economic Caste Census (SECC)-2011 and due verification by the respective Gram Sabhas and completion of an Appellate Process. These parameters/criteria were applied on SECC 2011 database & Awass+2018 to identify eligibility of beneficiaries under PMAY-G.

The Union Cabinet has approved the extension of PMAY-G for 5 more years (FY 2024-25 to 2028-29) to provide assistance for the construction of 2 crore additional rural houses. The Cabinet has also approved the updating of the Awaas+ 2018 List using modified exclusion criteria. A new survey is being conducted by the states/UTs using the technology-based solutions to maximize transparency and ensure sanctity in the process right from the identification to completion of the houses as per the details below:

- i. Awaas+ 2024 app- a unique app specially designed under the Pradhan Mantri Awaas Yojana-Gramin (PMAY-G), having features of assisted survey through pre-registered surveyors, housing technology selection, face authentication, Aadhar based e-KYC, data capture of household, conditions of existing house, time stamped, and geo tagged photo capture of existing house proposed site of construction. The app works in online as well as offline mode. “Self-Survey” facility is available for eligible household in Awaas+2024 app Survey for next phase of PMAYG (2024-29).**
- ii. Usage of AI/ML model to curb fraudulent activity and provide information of possible malpractices.**
- iii. Recommendation System – This module identifies various house attributes such as pucca wall, pucca roof, kutcha wall, kutcha roof, logo, window, door, and person in the uploaded photos of a completed house and recommends a final photograph for approval.**
- iv. e-KYC App – The app is integrated with Aadhaar and uses AI-enabled face authentication technology to conduct verification of PMAY-G beneficiaries.**
- v. Liveliness Detection: Eye Blink/ Motion detection feature in Awaas App for identification of the beneficiaries.**
- vi. 100% Aadhaar-Based Payments: Directly transferred to beneficiaries' accounts.**
