



Pradhan Mantri Awas Yojana –Gramin (PMAY-G) Budget Insights

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KEY HIGHLIGHTS

₹ ↑ In FY 26-27 Budget Estimates (BEs), ₹54,917 crore was allocated to PMAY-G, 69 per cent higher than the Revised Estimates (REs) but only 0.2 per cent higher than FY 25-26 BEs.

During Phase 4 (FY 24-25 to FY 28-29), Gol has allocated ₹1,19,843 crore, accounting for 58 per cent of its estimated share for the phase. ₹51,683 crore had been released as of 26 January 2026.

Lower utilisation in recent years has resulted in high opening balances. In FY 25-26, states reported an opening balance of ₹21,076 crore, with five states accounting for 62 per cent—Maharashtra (17 per cent), Madhya Pradesh (13 per cent), Chhattisgarh (12 per cent), Assam, and West Bengal (10 per cent each).

As of 26 January 2026, 3.86 crore houses had been sanctioned against a total target of 4.95 crore, of which 2.95 crore were completed. Completion rates vary sharply across states. While they are near universal in Sikkim and above 99 per cent in Tripura, Arunachal Pradesh, Uttar Pradesh, and Uttarakhand, they are below 40 per cent in Karnataka, Andhra Pradesh, and Maharashtra.

House construction has to be completed within one year. While the national average is within this timeframe, construction time is higher in several North-Eastern states. Karnataka reports the lowest average completion time (72 days), followed by Andhra Pradesh (179 days), and Uttar Pradesh (195 days).

OVERVIEW

In April 2016, Gol restructured the erstwhile India Awas Yojana (IAY), into the Pradhan Mantri Awas Yojana-Grameen (PMAY-G). The scheme aims to provide monetary assistance for the construction of *pucca* house with basic amenities for an estimated 4.95 crore houseless families living in dilapidated or *kutch* houses in rural India.¹

The scheme was rolled out in phases, with an initial target of 2.95 crore houses and successive extensions to account for pending construction targets.² In August 2024, the Union Cabinet approved a further five-year extension of the scheme upto FY 28-29.³ The fourth phase includes the following targets:-

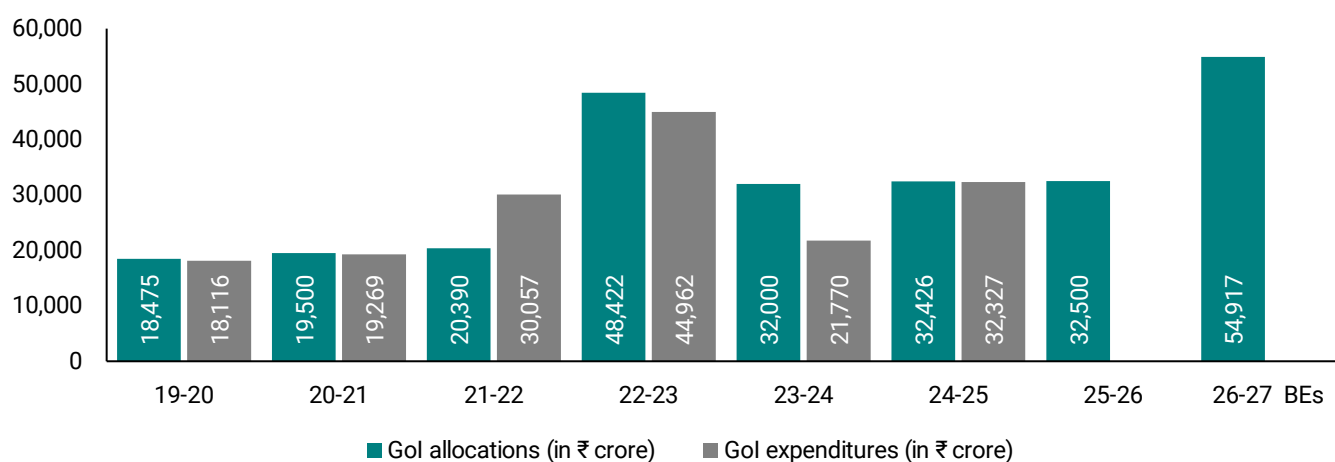
- Saturation of eligible households identified through the Awaas+ survey and the Socio-Economic Caste Census (SECC) 2011.
- A target to complete 2 crore households by FY 28-29 after completion of remaining houses.
- Total outlay of ₹3,06,137 crore, with Gol's share of ₹2,05,856 crore and a state share of ₹1,00,281 crore.
- Unit cost of assistance to eligible citizens to continue at existing rates of ₹1.2 lakh in plain areas, and ₹1.3 lakh in hilly and the North-East region (NER) states.
- Administrative funds are pegged at 2 per cent of the programme funds, out of which 1.7 per cent will be released to states/ Union Territories (UTs) and 0.3 per cent will be retained by Gol.
- The exclusion criteria has been modified and relaxed, specifically the income and land related criteria.

The costs for the scheme are shared between Gol and states in 60:40 ratio for most states except for NER and Hilly states where the ratio is 90:10.

TRENDS IN FINANCES

- PMAY-G accounted for 28 per cent of Ministry of Rural Development (MoRD) allocations, with ₹54,917 crore allocated to the scheme in FY 26-27 Budget Estimates (BEs). Allocations were 69 per cent higher than FY 25-26 Revised Estimates (REs) of ₹32,500 crore, but only 0.2 per cent higher than FY 25-26 BEs.
- The reason for this difference is a significant difference over the last few years between BEs and REs. For instance, in FY 23-24, REs saw a reduction of ₹22,487 crore compared with the BE. Similarly, in FY 25-26, the initial allocation proposed under PMAY-G was ₹54,832 crore. This was, however, revised downward by 41 per cent at the RE stage. Other reasons for this difference is attributed to delays in fund utilisation by states and lower average assistance for household construction than initially anticipated.⁴
- Utilisation of funds or releases by Gol have been high. In FY 19-20, 98 per cent of funds were released/utilised by Gol. This increased further in FY 20-21 and by FY 21-22, more funds were utilised than allocated (147 per cent). In FY 23-24 however, utilisation was low at 68 per cent but in FY 24-25, 99 per cent of the allocated funds have been spent.

Figure 1: Gol allocations for PMAY-G (in ₹ crore)



Source: Union Expenditure Budget, MoRD, FY 20-21 to FY 26-27. [url](#). Allocations are REs till FY 25-26 and BEs for FY 26-27. Actuals for FY 24-25 are from the Action taken report of the Department Related Standing Committee. Accessed on 1 February 2026. [url](#).

- Till FY 20-21, PMAY-G was financed through both Gross Budgetary Support from Gol and Extra Budgetary Resources via the National Bank for Rural Development (NABARD). Between FY 17-18 and FY 20-21, ₹48,820 crore was mobilised from NABARD, supporting the construction of 1.77 crore houses⁵. From FY 21-22, PMAY-G has been financed exclusively through GBS.

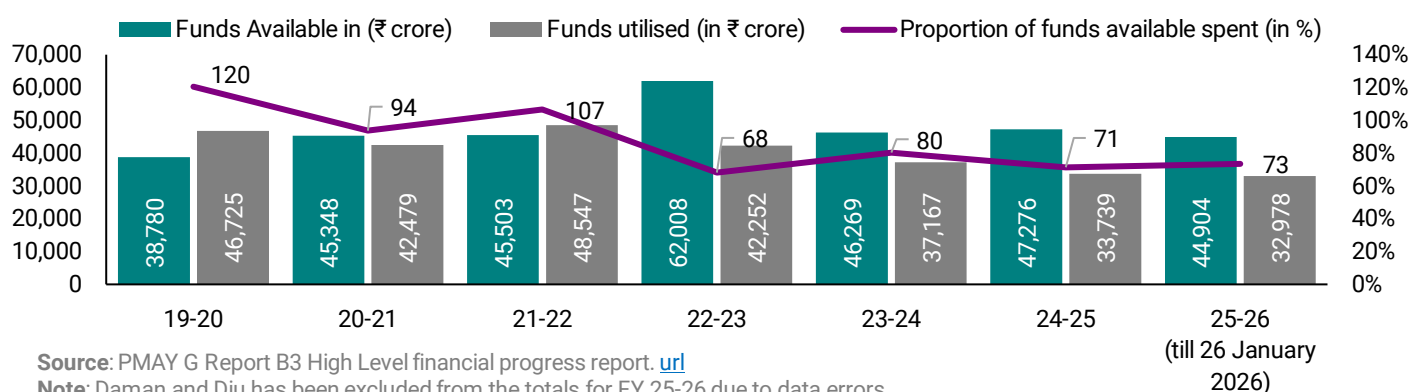
ALLOCATIONS AND RELEASES

- There are differences in Gol allocations in the Union Budget and those available in the Management Information System. For consistency, allocations available in the Union budget have been used to benchmark releases.
- In the first three phases i.e. from FY 16-17 to FY 23-24, Gol allocated ₹2,12,993 crore. In the ongoing Phase 4 (FY 24-25 to FY 28-29), Gol has so far allocated ₹1,19,843 crore, amounting to 58 per cent of its estimated share for the phase (₹2,05,856 crore).
- Cumulatively, till 26 January 2026 ₹2.8 lakh crore has been released. For the fourth phase specifically, as of 26 January 2026, ₹51,683 crore, or 43 per cent, had been released.

EXPENDITURE

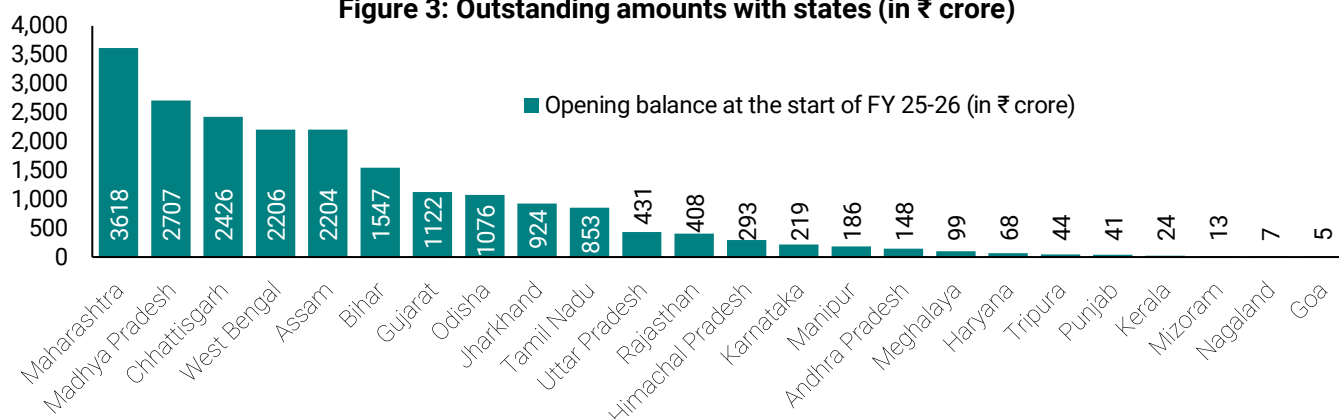
- The scheme allocates state-wise targets based on the number of estimated houses. These allocations are then revised based on previous year's performances, including pending houses and utilisation of available funds.
- The total funds available in any given year include opening balances (unspent funds from the previous year), Gol releases, and state releases. Data on state releases is not available post FY 19-20. Utilisation for those years has been benchmarked against Gol releases and total opening balances.
- Utilisation proportions were high in FY 19-20 and FY 21-22 where more funds were spent than available. Expenditure however, decreased subsequently and in FY 22-23 only 68 per cent of funds available were spent.
- Utilisation of funds has been around 70 per cent in the last two years. In FY 24-25, 71 per cent of the central funds available were spent. In FY 25-26, till 26 January 2026, 73 per cent of the funds available had been spent.

Figure 2: Funds available and utilised for PMAY-G



- Low utilisation has led to unspent balances reflected in high opening balances in several states. In FY 25-26, till 26 January 2026, states reported an opening balance of ₹21,076 crore. Five states accounted for 62 per cent of this opening balance namely, Maharashtra (17 per cent), Madhya Pradesh (13 per cent), Chhattisgarh (12 per cent), Assam, and West Bengal (10 per cent each).
- The issue of unspent funds has been highlighted by the Action Taken Report of the Standing Committee, which has directed the MoRD to adopt methods to minimise unspent balance. In response, MoRD has reported steps such as continuous reviews at multiple levels, prioritising completion of houses where 2nd or 3rd instalments have been released, and separate reviews of poor performing states⁶.

Figure 3: Outstanding amounts with states (in ₹ crore)



SCHEME PROGRESS

Beneficiary Identification

- Selection of eligible citizens under PMAY-G follows a multi-step process. Eligible households are first identified using the SECC 2011 and verified by Gram Panchayats (GPs), followed by an Appellate Committee. A GP-wise Permanent Wait List (PWL) is then prepared and entered on AwaasSoft, the scheme's MIS. This auto-generates the final list of eligible citizens. Identified households are then registered on the MIS by linking MGNREGS job cards, verified bank account details, mobile numbers, and Aadhaar numbers. Finally, after successful registration, an 'Annual Select List' indicating the final list of eligible citizens is generated and sanctioned orders are released to initiate the house construction process for these citizens.
- Recognising under-coverage in the SECC based PWL, MoRD conducted the Awaas+ survey from January 2018 to March 2019 to identify additional eligible households. Following extension of PMAY-G into Phase 4, a fresh Awaas+ survey was launched in September 2024 using a mobile app. The survey timeline was extended till April 2025. As on 26 January 2026, the survey was completed for over 5.05 crore households, of which e-KYC was completed for 4.90 crore households (97 per cent). The total number of landless population found was 34.28 lakh (7 per cent) of surveyed households.⁷
- The overall target of the scheme was to construct 2.95 crore houses by 2024, which included 2.04 crore houses from the SECC 2011-based PWL and 0.91 crore houses from the finalized Awaas+ 2018 survey list.⁸
- As per the Ministry's estimation after saturation of existing SECC 2011 PWL and finalized Awaas+ 2018 survey list, a target of approximately 54 lakh houses would remain to be allocated from the Awaas+ 2024 survey list during the fourth phase.⁹
- Given the rise in construction costs and inflationary pressures, the Committee also recommended that the per-unit cost of houses under PMAY-G be increased to ₹4 lakh to ensure that beneficiaries receive quality housing that meets minimum standards of safety and durability. The same, however, has not yet been accepted.

House sanction/completion

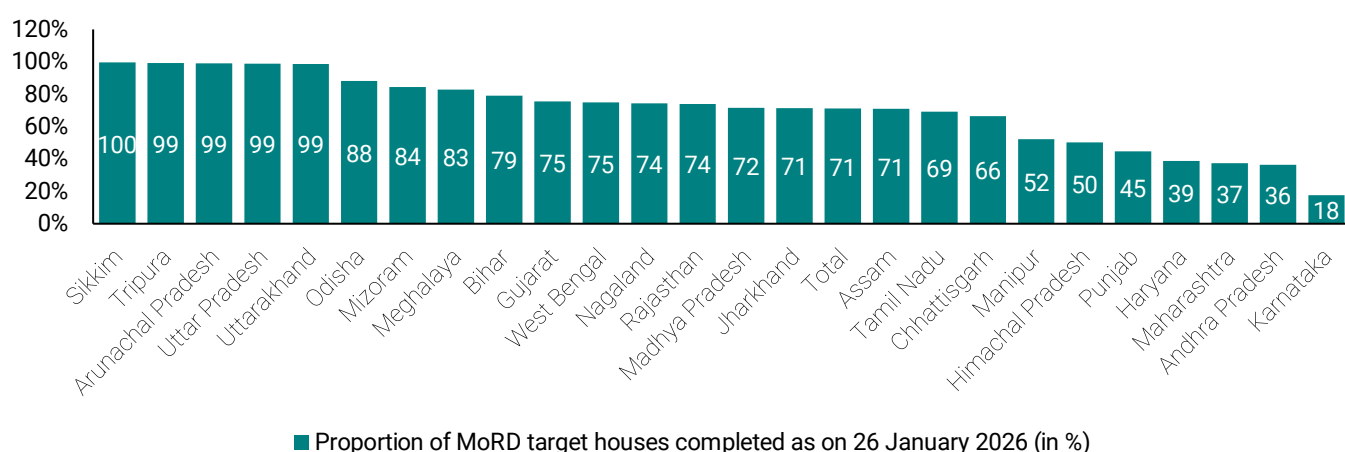
- With the approval of Phase 4, the existing SECC 2011 PWL of all states have been saturated with an overall target allocation of 2.11 crore houses. The reduction was due to states remanding ineligible citizens. In addition, the Ministry has allocated a target of 3.84 crore houses till 23 April 2025, including a target of 0.89 crore houses allocated during FY 24-25 from the new allocation of 2 crore houses approved by the Union Cabinet.¹⁰
- The Department related Standing Committee recommended the increase in the number of households planned in the fourth phase to at least 3.46 crore, accounting for both the backlog of 1.46 crore houses and an additional 2 crore houses to ensure fresh allocations beyond the existing backlog. The same has not yet been accepted.
- As of 26 January 2026, of the total target of 4.95 crore, 3.86 crore had been sanctioned, and 2.95 crore houses have been completed.
- While MoRD sets targets annually, the sanctioning and completion often spill to subsequent FYs. Analysis of completion rates has been done based on when the target was set rather than if it was completed within the same FY.
- The pandemic significantly slowed construction with effects visible even today. In FY 22-23, 50 per cent of houses sanctioned were completed, down from 92 per the previous year. In FY 23-24, targets were low at only 9 lakh houses as most of the houses targeted till Phase 3 had been sanctioned. With the extension of the scheme and the new Awaas+ survey, 84 lakh houses have been sanctioned in FY 24-25 and 35 lakh in FY 25-26.
- Completion rates in the last two years have significantly slowed down. In FY 24-25, 28 per cent of sanctioned houses for the year were completed. In FY 25-26, till 26 January 2026, around 2 per cent of the sanctioned houses had been completed.
- The reasons for delays in completion over the years is attributed to the COVID-19 pandemic, procedural lags by states/UTs in releasing funds, delays in land allotment for landless households, beneficiary-side constraints (including migration and unwillingness), material shortages, and interruptions during election periods.¹¹

Table 1: PMAY-G Targets and Achievements (in lakhs)

	MoRD Target	Sanctioned	Completed	% houses completed out of targeted	% houses completed out of sanctioned
20-21	42	41	40	97	97
21-22	67	66	61	91	92
22-23	23	23	12	50	50
23-24	9	9	7	86	87
24-25	84	71	2	24	28
25-26	35	21	0.5	1	2

Source: Lok Sabha Unstarred Question 2640. 16.12.2026. [url](#). For FY 25-26, data has been taken from PMAY-G Dashboard A.I Report. [url](#). Last accessed 26 January 2026.

- There are wide variations in completion rates of houses across states. Among states, cumulatively, till 26 January 2026, all sanctioned houses were completed in Sikkim and more than 99 per cent were completed in Tripura, Arunachal Pradesh, Uttar Pradesh, and Uttarakhand.
- On the other hand, completion rates were lowest for Karnataka (18 per cent), Andhra Pradesh (36 per cent), Maharashtra (37 per cent), and Haryana (39 per cent).
- For the states with high completion rates, Sikkim was the only state which had in fact completed 70 per cent of its sanctioned houses in the first phase i.e, till March 2019. Uttar Pradesh had also completed one-third of its houses during the same time period. On the other hand, 99 per cent of the houses in Arunachal Pradesh, 93 per cent in Tripura and 81 per cent in Uttarakhand were completed in the subsequent phases.

Figure 4: Proportion of MoRD target houses completed as on 26 January 2026 (in %)

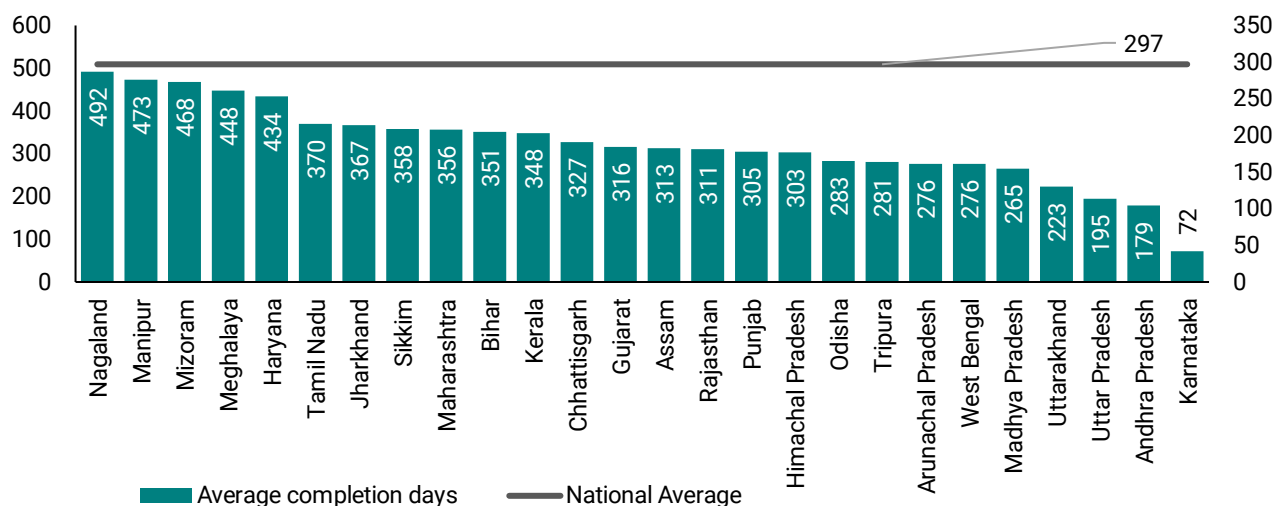
■ Proportion of MoRD target houses completed as on 26 January 2026 (in %)

Source: PMAY-G Dashboard, A2. Accessed on 26 January 2026. [url](#)

Note: Puducherry and Telangana do not implement PMAY-G.

- The Framework for Implementation (FFI) of PMAY-G prescribes that a house construction should be completed within 365 days of sanctioning.
- As on 26 January 2026, the average time taken for constructing a house stood at 297 days. Time taken to complete a house was over a year in several NER states, including Nagaland (492 days), Manipur (473 days), Mizoram (468 days), and Meghalaya (448 days). Among general category states, Goa took the longest at 630 days.
- On the other hand, Karnataka has the lowest average construction time at 72 days, followed by Andhra Pradesh (179 days), and Uttar Pradesh (195 days).
- Overall, 77 per cent of houses have been completed within 365 days, 21 per cent took between 1 to 3 years, while 2 per cent, or 5.59 lakh houses took over three years.
- Among states, Goa has the highest proportion of houses that took over three years for completion at 9 per cent, followed by Tamil Nadu (6 per cent), and Chhattisgarh (5 per cent).

Figure 5: Average Household Construction Time (in days) as of 26 January 2026



Source: PMAY-G Dashboard. Average Completion Time of houses sanctioned under PMAYG. [url](#). Accessed on 26 January 2026.

Note: There is a difference of 1.5 lakh houses for numbers sanctioned and 1.3 lakh houses for completed between report on average completion time in the dashboard and A.2 report in the MIS.

House Ownership

- PMAY-G guidelines provide that house allotment shall be made either in the name of the woman, or jointly in the name of husband and wife, except in the case of a widower/unmarried/separated/transgender person. For houses sanctioned under disability quota, the allotment shall be under the name of that person.
- The proportion of PMAY-G houses sanctioned solely to women remain low. As on 26 January 2026, 25 per cent of all sanctioned houses were in a women's name, and 50 per cent were jointly for husband and wife. In total, 75 per cent of completed houses were partly or solely owned by women.¹²
- States with a higher share of houses sanctioned in women's names included Goa (89 per cent), Haryana (67 per cent), Karnataka (61 per cent), and Kerala (55 per cent).

Convergence

- PMAY-G is designed to converge with other central and state schemes to provide basic amenities. For instance, toilet construction is funded via the Swachh Bharat Mission – Grameen (SBM-G) or the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). Support of 90/95 persondays of unskilled labour wages is also provided under MGNREGS for construction of house through an integrated MIS with PMAY-G.¹³ Access to drinking water is to be ensured through the Jal Jeevan Mission, while LPG connections are provided through the Pradhan Mantri Ujjwala Yojana (PMUY).
- Convergence under PMAY-G has been high. Among states, with the exception of Karnataka all other states have mapped job cards under the MGNREGS to PMAY-G as on 26 January 2026.¹⁴ Moreover, from the start of the scheme till 19 August 2025, 568 crores persondays of employment have been generated under the scheme.¹⁵
- Aadhaar seeding and mobile seeding is also 91 per cent and 90 per cent, respectively. However, linkages with other schemes has been slower. As on 26 January 2026, only 2 per cent of registered households or 6.7 lakh had been linked to Swachh Bharat Mission-Grameen.¹⁶
- MoRD introduced the Rural Mason Training (RMT) programme under PMAY-G in partnership with the National Skill Development Corporation (NSDC) to address shortages of skilled masons and improve the quality of housing construction. As of 9 December 2025, 3,81,986 candidates had been enrolled, of whom 3,08,330 were certified. States and UTs have reported improvements in both construction quality and completion timelines under PMAY-G following the rollout of the programme.¹⁷

Grievance Redressal

- Citizens can register their grievances via the Centralised Public Grievance Redress and Monitoring system (CPGRAMS) portal, or through state-level helplines. Between April 2016 and 30 January 2025, a total of 2,401 complaints were received regarding the misuse or misappropriation of funds. Of these, 2,387 (99 per cent) have been disposed of. Of the 14 that are currently pending, 3 are from Uttar Pradesh, 2 each from Bihar, Himachal Pradesh, Jharkhand and Madhya Pradesh, and 1 each from Chhattisgarh, Haryana, and Maharashtra¹⁸.

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⁹ *Ibid*

¹⁰ *Ibid*

¹¹ *Ibid*

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¹⁷ Lok Sabha Unstarred Question No. 240 (16.12.2025). Accessed on 26 January 2026. [url](#). Note: There appears to be an error in data for Tamil Nadu.

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About ResGov

The Foundation for Responsive Governance (ResGov) is a Section 8 not-for-profit working to strengthen the capabilities of government and communities to ensure public initiatives reach the most vulnerable.

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