



## BUDGET BRIEFS

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# Pradhan Mantri Awaas Yojana - Gramin (PMAY-G) Gol, 2019-20

**Pradhan Mantri Awaas Yojana - Gramin (PMAY-G)** is Government of India's (Gol's) flagship 'Housing for All' scheme. The scheme was launched in November 2016 and aims to provide monetary assistance for the construction of a *pucca* house with basic amenities to all rural houseless households and those living in dilapidated and *kutcha* houses.

Using government data, this brief reports on trends in PMAY-G along the following parameters:

- Allocations and cost estimates
- Releases and expenditures
- Beneficiary selection and target setting
- Target completion and physical progress of house construction, and
- Payments to beneficiaries

### Cost share and implementation:

Cost estimate for the scheme from FY 2016-17 till FY 2018-19 to target 1 crore households is ₹1,30,075 crore, of which the Gol share is ₹81,975 crore. Funds are shared between Gol and state governments in a 60:40 ratio. For the eight Northeastern states and three Himalayan states, this ratio is 90:10.

## HIGHLIGHTS

**₹ 1,19,874 cr**

Gol allocations for Ministry of Rural Development in Interim Budget (IB) in FY 2019-20

**₹ 19,000 cr**

Gol allocations for PMAY-G in FY 2019-20 (IB)

## SUMMARY & ANALYSIS

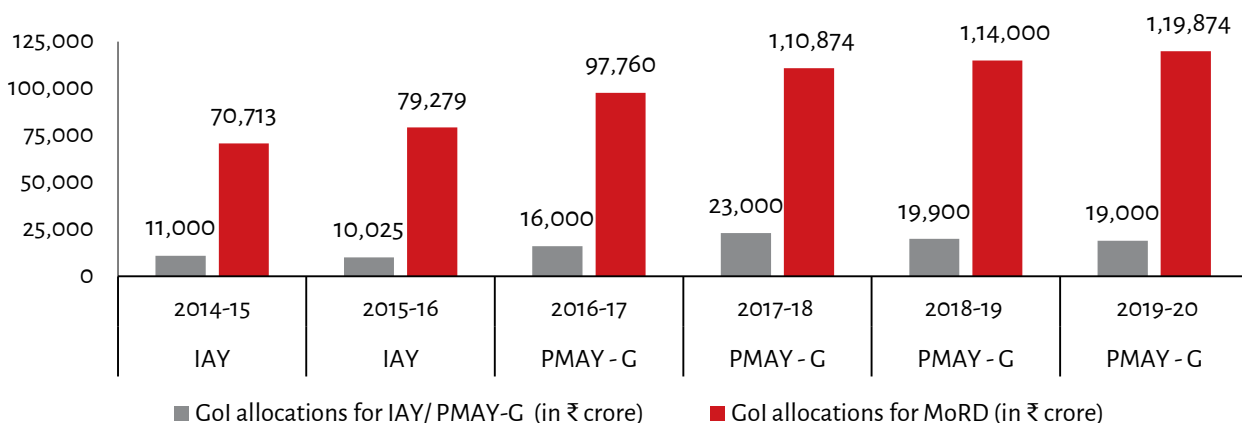
- In Financial Year (FY) 2019-20 (IB), Gol allocated ₹19,000 crore for PMAY-G, a 5 per cent decrease from the previous year but a 19 per cent increase over FY 2016-17.
- Gol allocations, however, remain lower than the approved Gol share. Between FY 2016-17 and FY 2018-19, till December 2018, cumulative Gol allocations stood at ₹58,900 crore, 24 per cent less than Gol's approved share.
- Release of funds is concentrated in a few states. Four states, namely, Madhya Pradesh, West Bengal, Odisha and Uttar Pradesh accounted for 56 per cent of the total funds released to all states from FY 2016-17 till December 2018.
- Expenditure as a proportion of funds available has increased significantly. In FY 2017-18, 80 per cent of funds available had been spent. In FY 2018-19, 79 per cent of the available funds had already been spent by the third quarter.
- 63.5 lakh houses had been completed since the launch of the PMAY-G scheme till December 2018. In order to reach the 1 crore target, another 36.4 lakh houses need to be completed and inspected before March 2019.
- Pace of construction has improved in the last two years. 44 per cent and 48 per cent of houses sanctioned in FY 2017-18 and FY 2018-19 (till December), respectively, had been completed and inspected in the same financial year compared to 11 per cent in the three previous years.

- In April 2016, Government of India (GoI) announced the restructuring of the Indira Awaas Yojana (IAY), a rural housing scheme started in 1996 and implemented by the Ministry of Rural Development (MoRD) into the Pradhan Mantri Awaas Yojana-Gramin (PMAY-G). The scheme aims to provide monetary assistance for the construction of a *pucca* house with basic amenities for rural houseless households and those living in dilapidated and *kutcha* houses by 2022.
- The restructured scheme, i.e., PMAY-G emerged against the backdrop of a Performance Audit Report by the Comptroller and Auditor General of India (CAG) in 2014 which pointed to several gaps in the selection of beneficiaries, lack of convergence, low quality of house construction, and weak monitoring mechanisms in the previous IAY scheme. The report had found that these gaps had limited the impact and outcomes of the programme.
- PMAY-G sought to address these gaps by:
  - Enhancing the monetary assistance given to beneficiaries from ₹70,000 in plains and ₹75,000 in hilly areas and difficult terrains under IAY to ₹1,20,000 and ₹1,30,000, respectively.
  - Focusing on convergence for piped drinking water, electricity connection, Liquid Petroleum Gas (LPG) connection, toilet construction and person-days of unskilled labour under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS).
  - Revising the method of selection of beneficiaries by using the Socio Economic and Caste Census (SECC 2011), rather than data based on Below Poverty Line (BPL) households.
- The scheme is divided into two distinct phases. The first phase, from November 2016 to March 2019, aims to construct houses for 1 crore households. An additional 2 crore houses are to be constructed in the second phase from April 2019 to March 2022.
- Since both IAY and PMAY-G focus primarily on house construction in rural areas, and construction activities from previous years under IAY have spilled over into subsequent years, this brief looks at allocations, releases, and expenditure trends across both schemes.

## TRENDS IN GOI ALLOCATIONS, RELEASES AND EXPENDITURES

- In FY 2019-20 (IB), GoI allocated ₹19,000 crore for PMAY-G, a 5 per cent decrease from the previous financial year's Revised Estimate (RE) which was ₹19,900 crore. However, this is a 19 per cent increase over the allocations for PMAY-G in FY 2016-17.

### GOI ALLOCATIONS FOR PMAY-G DECREASED BY 5% FROM 2018-19 TO 2019-20



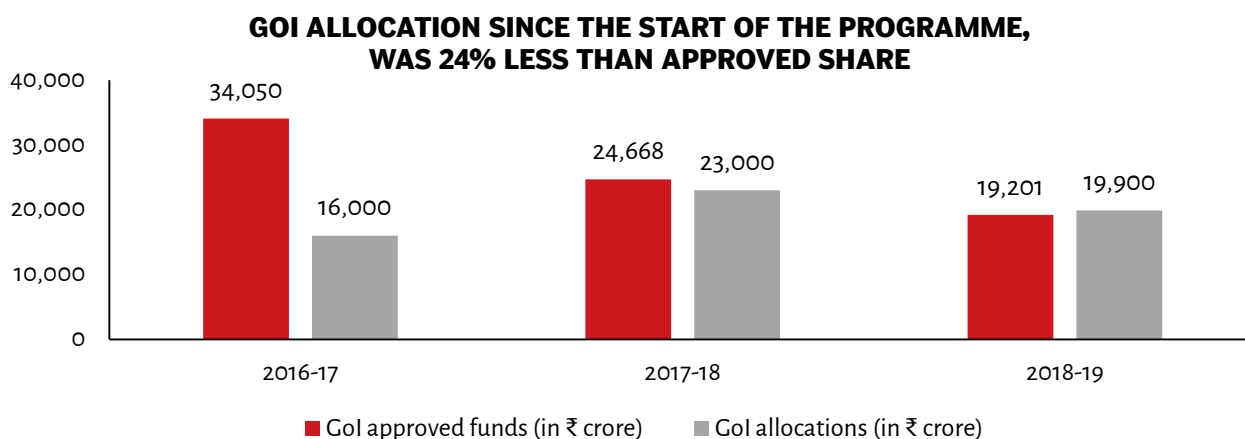
**Source:** Union Expenditure Budget, Vol. 2, Ministry of Rural Development. Available online at: [www.indiabudget.nic.in](http://www.indiabudget.nic.in)

**Note:** All figures are in Rupees crore and are Revised Estimates (RE) except for FY 2019-20 (IB), which are Budget Estimates (BE). Last accessed on 1 February 2019.

- The total cost estimate for the scheme from FY 2016-17 till FY 2018-19 to target 1 crore households, is ₹1,30,075 crore. As per the guidelines, Gol's share is ₹81,975 crore of which ₹21,975 crore is to be met through borrowings from the National Bank for Rural Development (NABARD), which will be amortised through budgetary allocations post 2022.

### Fund Requirement and Gol Allocations

- There are differences between Gol share approved by the MoRD to meet the target number of houses set, and actual Gol allocations. As per the Management Information System (MIS), the Gol share approved for FY 2016-17 was ₹34,050 crore. Gol allocations however stood at ₹16,000 crore, or 47 per cent of the approved funds. The gap has decreased considerably in the last 2 years. In FY 2018-19, while the Gol share approved was ₹19,201 crore, allocations stood at ₹19,900 crore, 4 per cent more than the approved funds.
- Between November 2016 and March 2019, Gol's approved share stands at ₹77,920 crore. During this same period, ₹58,900 crore has been allocated for the scheme, 24 per cent less than the approved share.
- There are gaps even in the minimum required funds and actual Gol allocations. Minimum funds required have been calculated using the unit cost per house, annual house targets and Gol's share of total allocations. Thus, while minimum required funds were ₹73,836 crore, Gol's allocation was 20 per cent less.



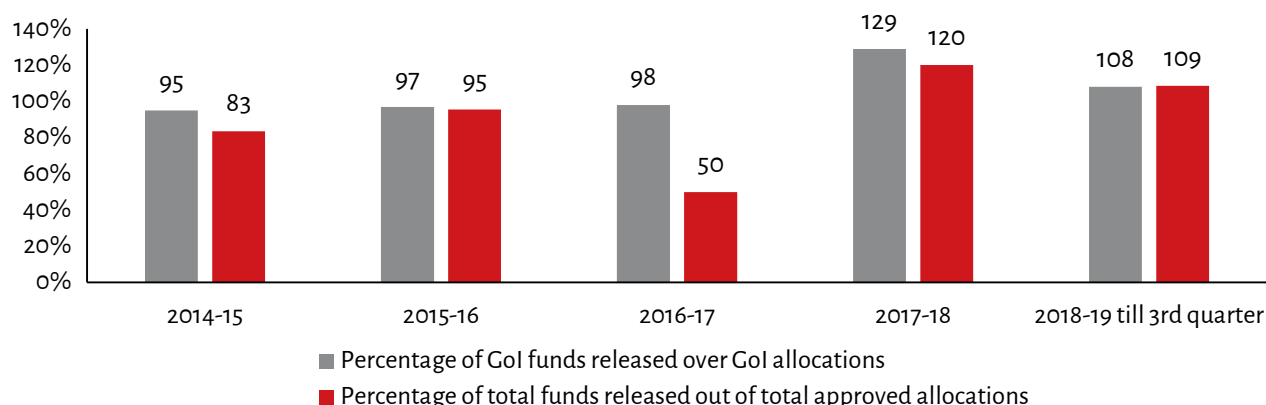
**Source:** (1) Union Expenditure Budget, Vol. 2, Ministry of Rural Development. Available online at: [www.indiabudget.nic.in](http://www.indiabudget.nic.in). (2) PMAY-G MIS system: B.1 Annual Target Allocation. Available online at: <http://rhreporting.nic.in/netiay/FinancialProgressReport/allocation1.aspx>.

**Note:** Figures are in Rupees crore. The allocation figures are Revised Estimates (RE). Last accessed on 1 February 2019.

### Releases

- Gol allocations to states and Union Territories (UTs) are released in two instalments. The first instalment (50 per cent of the annual financial allocation for each state) is released at the beginning of the financial year conditioned on the states submitting a complete proposal. The second instalment is provided to the states subject to utilisation of 60 per cent of total available funds and fulfilling necessary criteria on target setting, sanctions, release of first instalment, and house construction.
- Release of funds has been high. In FY 2014-15, 95 per cent of Gol's allocations were released. This increased to 129 per cent in FY 2017-18. In FY 2018-19, till December 2018, 108 per cent of Gol allocations had already been released.
- Improvement in the release of funds is evident even in the total release proportions (including state share). Under IAY and PMAY-G, in FY 2016-17, only 50 per cent of the total funds approved were released. However, it has increased considerably in the subsequent 2 years. As of December 2018, 115 per cent of the cumulative approved funds under PMAY-G from FY 2017-18 to FY 2018-19 had been released.
- Cumulatively, under PMAY-G, since the launch of the programme, 83 per cent of the approved funds had been released.

### 83% OF TOTAL APPROVED BUDGET FOR PMAY-G HAD BEEN RELEASED FROM 2016-17 TILL DECEMBER 2018



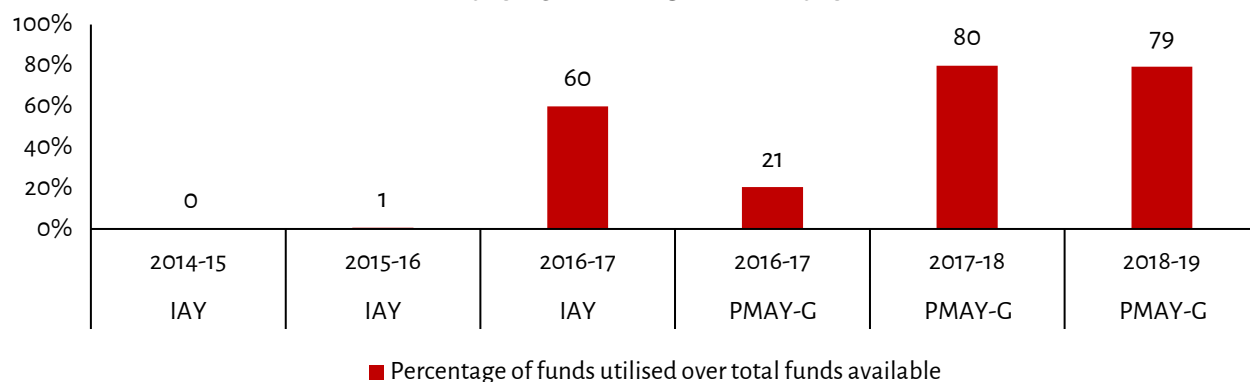
**Source:** PMAY-G MIS system: B3. High level financial progress report. Available online at: [http://rhreporting.nic.in/netiay/FinancialProgressReport/finProgress\\_newRpt.aspx](http://rhreporting.nic.in/netiay/FinancialProgressReport/finProgress_newRpt.aspx). Last accessed on 31 December 2018.

**Note:** Figures for FY 2016-17 include funds released under both IAY and PMAY-G.

#### Expenditures

- Total funds available in any given year include opening balances (unspent funds from the previous year), GoI and state releases, and interest earned.
- Expenditure as a proportion of funds available has improved considerably over the years. In FY 2014-15, under IAY less than 1 per cent of funds available were spent. This increased to 60 per cent in FY 2016-17, under IAY.
- Due to the late launch of PMAY-G in November 2016, expenditure on the scheme got off to a slow start. In FY 2016-17, only 21 per cent of the funds available were spent. This increased significantly in FY 2017-18 and 80 per cent of available funds were spent. The trend continues through FY 2018-19, with 79 per cent of the available funds spent by December 2018.

### EXPENDITURE PERFORMANCE HAS IMPROVED FROM LESS THAN 1% IN 2014-15 TO 79% IN 2018-19 TILL DECEMBER 2018



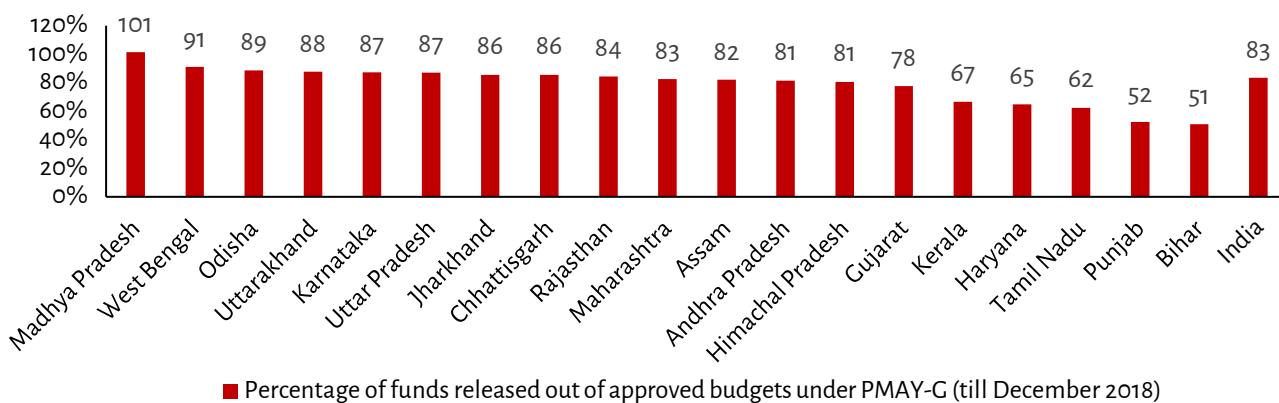
**Source:** PMAY-G MIS system: B3. High level financial progress report. Available online at: [http://rhreporting.nic.in/netiay/FinancialProgressReport/finProgress\\_newRpt.aspx](http://rhreporting.nic.in/netiay/FinancialProgressReport/finProgress_newRpt.aspx). Last accessed on 31 December 2018.

# TRENDS IN STATE-WISE RELEASES AND EXPENDITURES

## State-wise Releases

- Given that PMAY-G was launched nearly three quarters into FY 2016-17 and is nearing its target completion period for the first phase, releases as a proportion of approved budgets have been analysed cumulatively from FY 2016-17 to FY 2018-19 till December 2018.
- During this period, on average 83 per cent of the total approved budget had been released by GoI and states. Funds released as a proportion of approved budgets was particularly high in Madhya Pradesh (101 per cent), West Bengal (91 per cent), and Odisha (89 per cent). These states along with Uttar Pradesh account for 56 per cent of the total funds released to all states from FY 2016-17 till December 2018. In contrast, among the larger states, releases were low in Tamil Nadu (62 per cent), Punjab (52 per cent), and Bihar (51 per cent).
- Releases were also low in a number of the Northeastern states. For instance, during the same period, Mizoram, Sikkim, and Arunachal Pradesh received less than 50 per cent of their approved budgets.

### 4 STATES - MADHYA PRADESH, WEST BENGAL, ODISHA, AND UTTAR PRADESH ACCOUNTED FOR 56% OF TOTAL RELEASES TILL DECEMBER 2018 UNDER PMAY-G

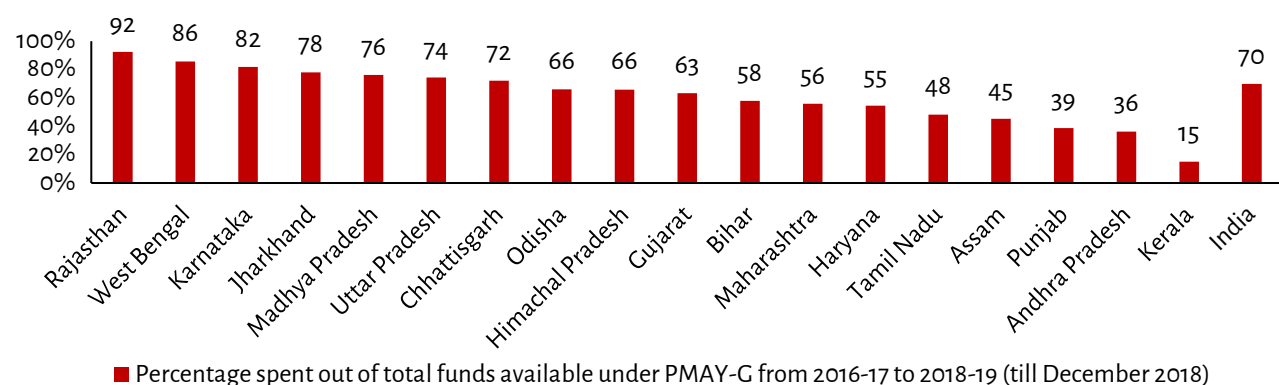


Source: PMAY-G MIS system: B3. High level financial progress report. Available online at: [http://rhrefreporting.nic.in/netiay/FinancialProgressReport/finProgress\\_newRpt.aspx](http://rhrefreporting.nic.in/netiay/FinancialProgressReport/finProgress_newRpt.aspx). Last accessed on 31 December 2018.

## Expenditures

- There were significant variations among states in their expenditure performance. Between FY 2016-17 and FY 2018-19 till December 2018, Rajasthan and West Bengal spent 92 per cent and 86 per cent of their funds available, respectively.

### 70% OF TOTAL FUNDS AVAILABLE WERE SPENT BETWEEN 2016-17 AND DECEMBER 2018



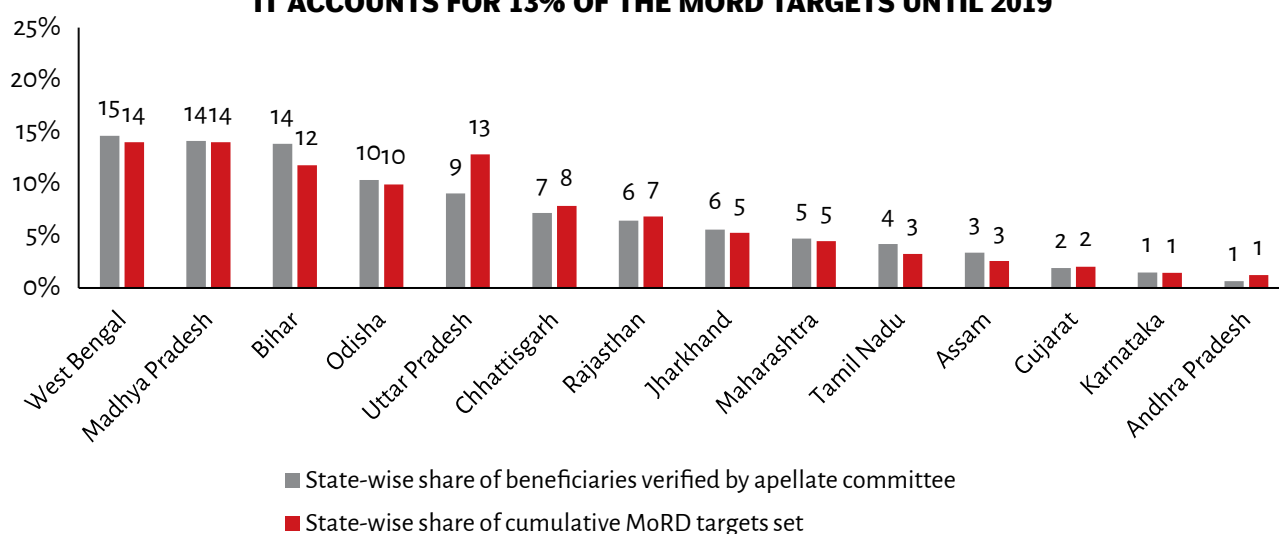
Source: PMAY-G MIS system: B3. High level financial progress report, fund utilisation data has been used. Available online at: [http://rhrefreporting.nic.in/netiay/FinancialProgressReport/finProgress\\_newRpt.aspx](http://rhrefreporting.nic.in/netiay/FinancialProgressReport/finProgress_newRpt.aspx). Last accessed on 31 December 2018.

- In contrast, despite receiving 81 per cent of its approved budget, Andhra Pradesh had spent only 36 per cent of its total available funds during this period. Utilisation was also low in Punjab and Kerala at 39 per cent and 15 per cent, respectively.

## BENEFICIARY SELECTION AND TARGET SETTING

- PMAY-G uses the Socio Economic and Caste Census (SECC 2011), which captures deprivation related to housing of individual households to identify and target beneficiaries. Of the 4,01,68,806 beneficiaries identified through the SECC 2011 database, 2,60,05,740 beneficiaries, i.e. 65 per cent have been verified by each Gram Panchayat (GP) and the Appellate Committee after accounting for the houses built under IAY and other state sponsored schemes. This forms the universe of beneficiaries to be targeted under PMAY-G by 2022. The phase 1 target (till March 2019) of 1 crore houses represents 38 per cent of the beneficiaries verified by the appellate committee in need of housing.
- In addition to the phase-wise targets, at the start of the scheme, MoRD also set annual and state-wise targets of houses to be completed. Houses to be constructed were 42.79 lakh in FY 2016-17, 32.05 in FY 2017-18 and 25.12 lakh in FY 2018-19. Cumulatively, this is 4,200 houses short of the 1 crore target.
- These differences also arise in terms of state targets. As per initial targets set on the basis of SECC 2011 data, six states, namely West Bengal, Madhya Pradesh, Bihar, Odisha, Uttar Pradesh, and Chhattisgarh accounted for 70 per cent of all houses to be constructed in the first phase.
- Annual targets set differ from this initial distribution. Between November 2016 and December 2018, the number of houses to be constructed in Chhattisgarh was 26 per cent higher than the initial target. Targets were also higher than the initial target in West Bengal and Madhya Pradesh by 23 per cent and 19 per cent, respectively. In contrast, in Bihar, cumulative annual targets were 28 per cent less than the initial targets set by the MoRD.
- The annual targets set, however, are proportionate to the share of beneficiaries in need of housing for most states, except Bihar and Uttar Pradesh. Annual targets have prioritised Uttar Pradesh, which accounts for 13 per cent of the houses to be constructed, while it only accounts for 9 per cent of the verified beneficiary list. In contrast, Bihar, which accounts for 12 per cent of the cumulative annual targets, has 14 per cent of the verified beneficiaries.

### WHILE UTTAR PRADESH CONSTITUTES ONLY 9% OF THE TOTAL VERIFIED BENEFICIARIES, IT ACCOUNTS FOR 13% OF THE MORD TARGETS UNTIL 2019



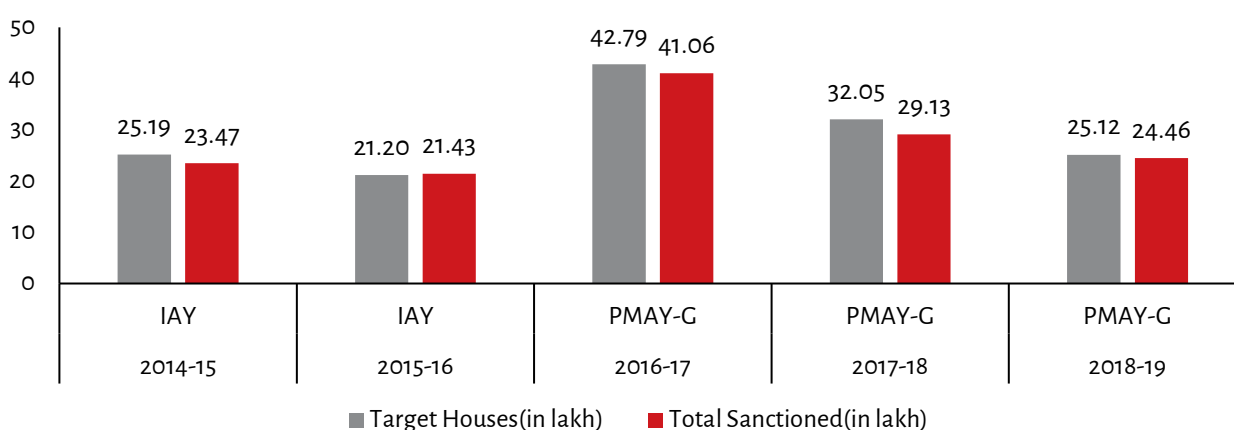
**Source:** PMAY-G MIS system: (1) B.1 Annual Target Allocation. Available online at: <http://rhrefporting.nic.in/netiay/FinancialProgressReport/allocation1.aspx>. (2) E.4. Category-wise SECC Data Verification Summary. Available online at: [http://rhrefporting.nic.in/netiay/SECCReport/secc\\_total\\_rej\\_newlyadd.aspx?page1=start](http://rhrefporting.nic.in/netiay/SECCReport/secc_total_rej_newlyadd.aspx?page1=start). Last accessed on 31 December 2018.

# TRENDS IN TARGETS, COMPLETION AND ACHIEVEMENTS

## House Sanctions

- After the MoRD target for the year has been set, identified beneficiaries need to be registered on the MIS with details of bank account, name of nominee, MGNRECS card number, mobile number, and Aadhaar number. Once successfully registered, the final registered beneficiary list, known also as an “Annual Select List” is generated. Sanction orders are then generated for each registered beneficiary.
- Between November 2016 and December 2018, 95 per cent of the MoRD target for phase-1 of PMAY-G had been sanctioned. To meet the phase 1 target, another 5.3 lakh houses are yet to be sanctioned and completed by March 2019.

### 95% OF MORD TARGET UNDER PMAY-G HAD BEEN SANCTIONED FROM 2016-17 TILL DECEMBER 2018

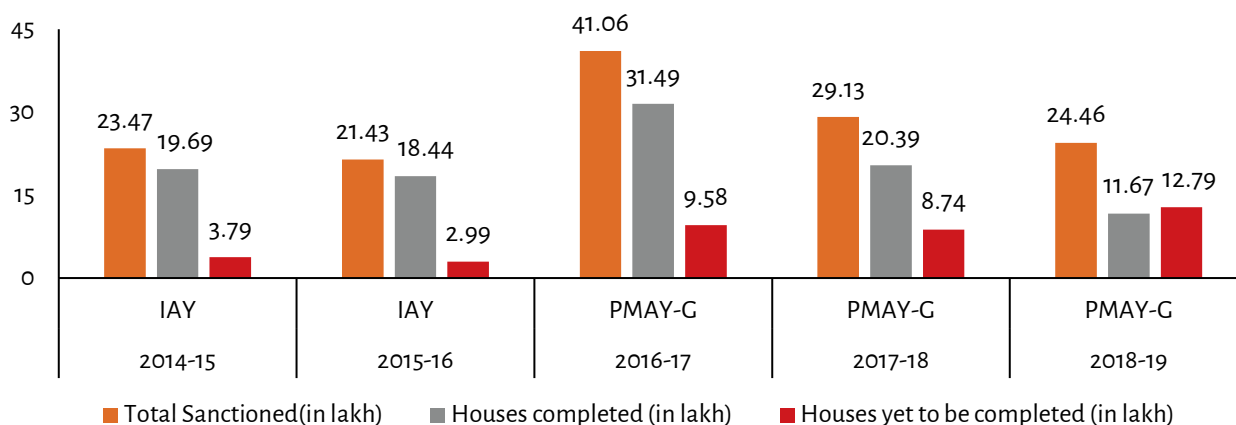


**Source:** PMAY-G MIS system: B.1 Annual Target Allocation. Available online at: <http://rhreporting.nic.in/netiay/FinancialProgressReport/allocation1.aspx>. Last accessed on 31 December 2018.

## House Completion

- Between FY 2014-15 and FY 2018-19 till 31 December 2018, a total of 1.02 crore houses had been completed and inspected under the erstwhile IAY scheme as well as the PMAY-G scheme against a combined target of 1.4 crore houses. This represents a 73 per cent completion rate against the total houses sanctioned during this period. For PMAY-G specifically, a cumulative 63.5 lakh houses or 64 per cent of the target of 1 crore had been completed by 31 December 2018. In other words, 36.4 lakh houses need to be completed and inspected between January and March 2019, to achieve the target of building 1 crore houses under PMAY-G.
- By 31 December 2018, 84 per cent of houses sanctioned in FY 2014-15 and 86 per cent of houses sanctioned in FY 2015-16 under IAY had been completed and inspected.
- Under PMAY-G, the proportions stood at 77 per cent for houses sanctioned in FY 2016-17 and 70 per cent for houses sanctioned in FY 2017-18. In FY 2018-19, 48 per cent of total houses sanctioned in the year had been completed and inspected till 31 December 2018.

## 63.5 LAKH HOUSES COMPLETED UNDER PMAY-G TILL DECEMBER 2018



**Source:** PMAY-G MIS system: A.1. High level physical progress report in MIS (report for each FY under IAY new construction or PMAY-G new construction). Available online at: <http://rhreporting.nic.in/netiay/PhysicalProgressReport/highlevelphysicalprogressreport.aspx>. Last accessed on 31 December 2018.

- A state-wise breakup of houses completed in the period from FY 2016-17 and December 2018 reveals that Madhya Pradesh accounts for 19 per cent of total houses constructed. West Bengal, Uttar Pradesh and Odisha account for 17 per cent, 14 per cent and 11 per cent, respectively. These four states account for over 60 per cent of all houses completed during this period.
- From FY 2016-17 to FY 2018-19 till December 2018, Himachal Pradesh and Madhya Pradesh had completed construction of 86 per cent and 85 per cent of all houses sanctioned in these states respectively. Completion rates were also high in Kerala (83 per cent), and West Bengal (78 per cent).
- Despite a high share of targets in Bihar, only 29 per cent of sanctioned houses were completed during this period.

## BIHAR HAD COMPLETED CONSTRUCTION FOR ONLY 29% OF HOUSES SANCTIONED BETWEEN 2016-17 AND 2018-19 TILL DECEMBER 2018



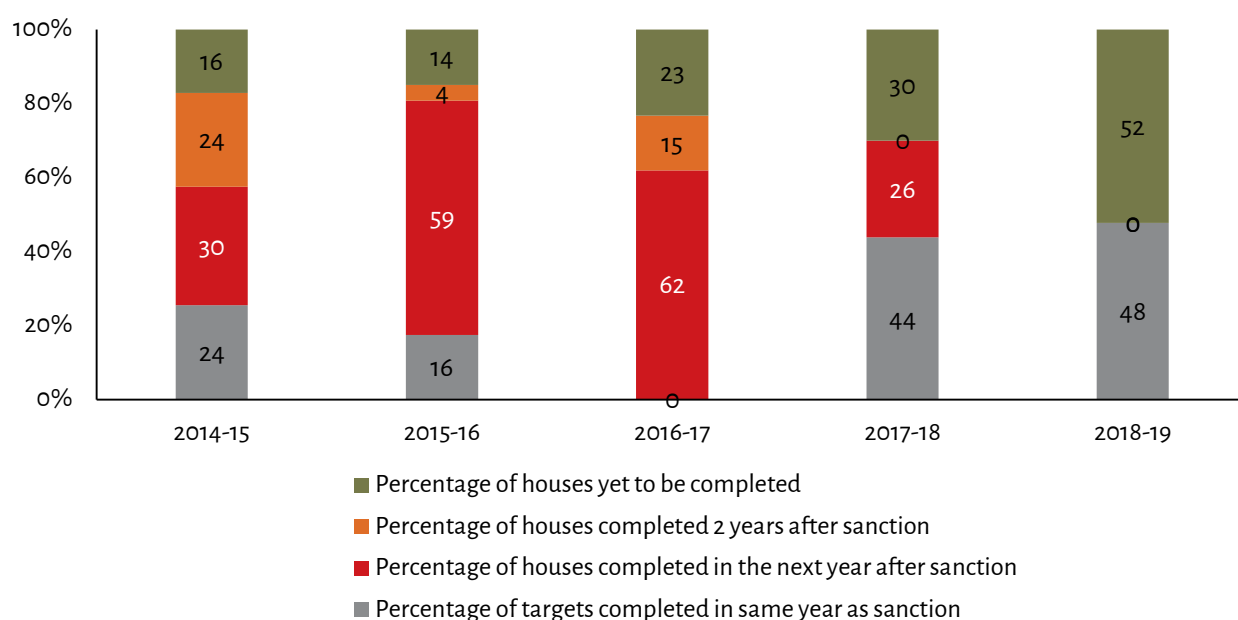
**Source:** PMAY-G MIS system, A.1. High level physical progress report in MIS (report for each FY under IAY new construction or PMAY-G new construction). Available online at <http://rhreporting.nic.in/netiay/PhysicalProgressReport/highlevelphysicalprogressreport.aspx>. Last accessed on 31 December 2018.



## Pace of Construction

- Pace of construction has been slow but increasing over the years. While the guidelines require houses to be completed within 12 months of sanctioning, given the resource intensive nature of house building, construction is spread over multiple years.
- Of all houses sanctioned from FY 2014-15 till FY 2016-17, only 11 per cent houses were completed and inspected in the same financial year, 53 per cent were completed in the subsequent year after sanction and 15 per cent houses were completed two years after sanction.
- The pace of construction has increased in the last two years. Of the 29.13 lakh houses sanctioned in FY 2017-18, 44 per cent were completed in the same year. This trend continued into FY 2018-19, with 48 per cent of sanctioned houses completed in the same year till December 2018.

### 46% HOUSES SANCTIONED IN YEAR 1 GET CONSTRUCTED IN YEAR 2; 35% HOUSES REMAIN UNFINISHED EVEN 2 YEARS AFTER SANCTION



**Source:** PMAY-G MIS system: (1) A.1. High level physical progress report in MIS. Available online at: <http://rhreporting.nic.in/netiay/PhysicalProgressReport/highlevelphysicalprogressreport.aspx>. (2) A.2. Year-wise breakup of houses completed. Available online at: [http://rhreporting.nic.in/netiay/PhysicalProgressReport/yerawisehousecompleted\\_report.aspx](http://rhreporting.nic.in/netiay/PhysicalProgressReport/yerawisehousecompleted_report.aspx). Last accessed on 31 December 2018.

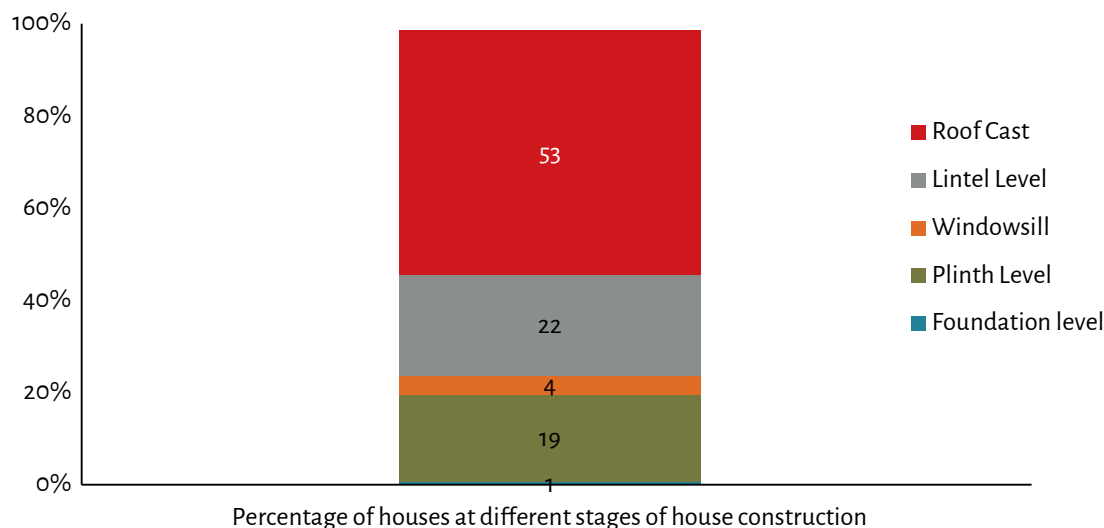
**Note:** The percentages in FY 2014-15 do not add up to 100 per cent as houses constructed 3 years after sanction are not included.

## Physical Progress of House Construction

- There are five main stages of physical progress for house construction as identified under the PMAY-G scheme. These are:-
  - (a) Foundation level which refers to the base layer construction;
  - (b) Plinth level or the layer just above the foundation to raise the construction above ground level;
  - (c) Windowsill – the level between the portion of the floor above ground level and base portion of the window;
  - (d) Lintel level which refers to the portion between the top of the window and the top slab; and
  - (e) Roof cast stage the final stage when the roof beam is constructed and the roof is built.
 A house is declared completed after the conclusion of all the stages and completion of door/window fittings.

- Of all the houses sanctioned but incomplete from FY 2016-17 to FY 2018-19, 51.6 lakh houses were at different stages of house construction.
- A breakup of the houses by their physical stage of construction reveals that 53 per cent or 27.4 lakh houses were at the roof stage level of house construction or nearing completion. 22 per cent or 11.6 lakh houses were at the lintel level and 19 per cent or 10.01 lakh houses were at the plinth level of house construction.

### 53% OF HOUSES UNDER CONSTRUCTION ARE AT THE ROOFCAST LEVEL OF CONSTRUCTION



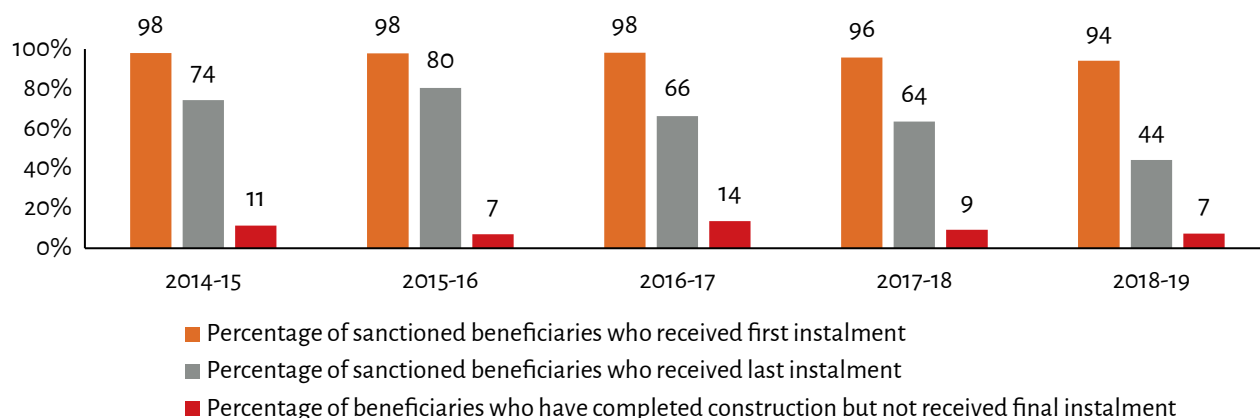
**Source:** PMAY-G MIS system: (1) A.1. High level physical progress report in MIS (report for each FY under IAY new construction or PMAY-G new construction). Available online at: <http://rhreporting.nic.in/netiay/PhysicalProgressReport/highlevelphysicalprogressreport.aspx>. (2) B2. Unit Assistance and Instalment Details MIS. Available online at: [http://rhreporting.nic.in/netiay/FinancialProgressReport/instalment\\_report.aspx?fin\\_year=2016-17](http://rhreporting.nic.in/netiay/FinancialProgressReport/instalment_report.aspx?fin_year=2016-17). Last accessed on 31 December 2018.

**Note:** Some states including Telangana and Andhra Pradesh have not provided mapping of instalments to physical stages in the MIS. These states have thus been excluded from the analysis.

### Payments to Beneficiaries

- Financial assistance to beneficiaries is provided in three to four instalments. The first instalment is to be released to the beneficiary within 7 working days of the date of issue of sanction order.
- There are delays in payment of the first instalment. By 31 December 2018, not all sanctioned beneficiaries from FY 2014-15, FY 2015-16 and FY 2016-17, had received even their first instalment. Payment, however, has improved. Of beneficiaries who were sanctioned houses in FY 2017-18 and FY 2018-19, 96 per cent and 94 per cent of beneficiaries, had received their first instalment by 31 December 2018.
- Subsequent instalments are released based on completion of different stages of house construction. For instance, the second instalment is mapped to physical progress to either the foundation, plinth, windowsill or lintel level. The third instalment payment is made following house construction up to lintel level or roof cast stage or upon house completion. Some states also have a fourth instalment payment option that is mapped to roof cast stage or house completion.
- There is considerable variation among states in their choice of the number of instalments, the assistance provided for each instalment as well as the mapping of instalments to house construction stages. In FY 2017-18, states such as Madhya Pradesh, West Bengal, Tamil Nadu and Odisha have opted for four instalments with the last instalment paid upon house completion. Other states such as Uttar Pradesh, Bihar and Chhattisgarh have only three instalments with the last instalment paid upon completing roof cast stage.

## 10.42 LAKH BENEFICIARIES WHO HAD COMPLETED HOUSE CONSTRUCTION FROM 2014-15 TILL 31 DECEMBER 2018 ARE YET TO RECEIVE THEIR FINAL INSTALMENT



**Source:** PMAY-G MIS system: (1) A.1. High level physical progress report in MIS (report for each FY under IAY new construction or PMAY-G new construction). Available online at: <http://rhreporting.nic.in/netiay/PhysicalProgressReport/highlevelphysicalprogressreport.aspx>. (2) B2. Unit Assistance and Instalment Details MIS. Available online at: [http://rhreporting.nic.in/netiay/FinancialProgressReport/instalment\\_report.aspx?fin\\_year=2016-17](http://rhreporting.nic.in/netiay/FinancialProgressReport/instalment_report.aspx?fin_year=2016-17). Last accessed on 31 December 2018.

- As per the MIS, 84 per cent of beneficiaries who were sanctioned houses in FY 2014-15 had completed house construction by December 2018. However, only 74 per cent of the beneficiaries had received their final instalment by the same date. Similarly, while 86 per cent of houses sanctioned in FY 2015-16 had been completed, only 80 per cent had received their final instalment.
- A similar trend continues through PMAY-G as well. Of all the houses sanctioned under PMAY-G from FY 2016-17 to FY 2018-19, 67 per cent of houses have been completed. However, only 60 per cent of these beneficiaries have received their final instalment. A total of 7 lakh beneficiaries who have completed house construction under PMAY-G had not received their final instalment as of 31 December 2018.