

## Maharashtra Additional Subsidy for Rural Homes

## Why in News?

The Maharashtra government is going to provide an **additional** <u>subsidy</u> of Rs 50,000 for homes in rural areas under <u>the Pradhan Mantri Awas Yojana</u>.

## **Key Points**

- Approval of Additional Subsidy:
  - The state Chief Minister approved the decision to provide an additional subsidy.
  - The Maharashtra government allocated funds for this subsidy in the 2025-26 budget.
- Increased Financial Support:
  - The State Rural Development Minister announced that the additional subsidy would raise the total financial assistance per beneficiary to Rs 2.1 lakh.
  - The State government will bear the cost of this additional subsidy.
  - The government aims to complete 20 lakh housing units within a year.

## Pradhan Mantri Awas Yojana

- Launch:
  - To achieve the objective of "Housing for All" by 2022, the erstwhile rural housing scheme Indira Awaas Yojana (IAY) was restructured to Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) from 1st April 2016, as <u>a centrally sponsored scheme.</u>
- Ministry Involved: Ministry of Rural Development.
- Objective:
  - The Pradhan Mantri Awas Yojana aims to address housing shortages in urban and rural areas.
  - The scheme prioritizes economically weaker sections and low-income groups.
  - It follows a demand-driven approach, allowing States and Union Territories to approve projects based on identified eligible beneficiaries.
- Beneficiaries:
  - People belonging to <u>SCs/STs</u>, freed bonded labourers and non-SC/ST categories, widows or next-of-kin of defence personnel killed in action, ex-servicemen and retired members of the paramilitary forces, disabled persons and <u>minorities.</u>
- Selection of Beneficiaries:
  - Through a three-stage validation such as <u>Socio-Economic Caste Census 2011, Gram</u> <u>Sabha</u>, and <u>geo-tagging</u>.

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