

**MINISTRY OF RURAL DEVELOPMENT**

DEMAND NO. 86

**Department of Rural Development***(In ₹ crores)*

	Actual 2019-2020			Budget 2020-2021			Revised 2020-2021			Budget 2021-2022		
	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total
Gross	204822.24	12.52	204834.76	198026.19	100.00	198126.19	337396.53	...	337396.53	234019.08	...	234019.08
Recoveries	-82736.57	...	-82736.57	-77979.00	...	-77979.00	-140020.00	...	-140020.00	-102500.00	...	-102500.00
Receipts	...	...	...	...	...	...	...	...	...	...	...	...
<b>Net</b>	<b>122085.67</b>	<b>12.52</b>	<b>122098.19</b>	<b>120047.19</b>	<b>100.00</b>	<b>120147.19</b>	<b>197376.53</b>	<b>...</b>	<b>197376.53</b>	<b>131519.08</b>	<b>...</b>	<b>131519.08</b>
A. The Budget allocations, net of recoveries, are given below:												
<b>CENTRE'S EXPENDITURE</b>												
<b>Establishment Expenditure of the Centre</b>												
1. Secretariat	47.84	...	47.84	48.76	...	48.76	48.76	...	48.76	53.08	...	53.08
<b>Central Sector Schemes/Projects</b>												
2. Management Support to Rural Development Programs and Strengthening of District Planning Process	141.38	...	141.38	367.46	...	367.46	341.44	...	341.44	364.38	...	364.38
3. Grants to Council for Advancement of People's Action and Rural Technology (CAPART)	19.07	...	19.07	...	...	...	...	...	...	...	...	...
4. Socio-Economic and Caste Census Survey	...	...	...	0.01	...	0.01	0.01	...	0.01	0.01	...	0.01
5. Grants to National Institute of Rural Development	80.42	...	80.42	...	...	...	...	...	...	...	...	...
<b>Total-Central Sector Schemes/Projects</b>	<b>240.87</b>	<b>...</b>	<b>240.87</b>	<b>367.47</b>	<b>...</b>	<b>367.47</b>	<b>341.45</b>	<b>...</b>	<b>341.45</b>	<b>364.39</b>	<b>...</b>	<b>364.39</b>
<b>Other Central Sector Expenditure</b>												
<b>Autonomous Bodies</b>												
6. National Institute of Rural Development and Panchayati Raj, Hyderabad	...	...	...	124.00	...	124.00	80.50	...	80.50	124.00	...	124.00
<b>Others</b>												
7. Grameen Vikas Bhawan	...	12.52	12.52	...	100.00	100.00	...	...	...	...	...	...
8. Recoveries adjusted in reduction of Expenditure	-41.85	...	-41.85	...	...	...	...	...	...	...	...	...
<b>Total-Others</b>	<b>-41.85</b>	<b>12.52</b>	<b>-29.33</b>	<b>...</b>	<b>100.00</b>	<b>100.00</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>	<b>...</b>
<b>Total-Other Central Sector Expenditure</b>	<b>-41.85</b>	<b>12.52</b>	<b>-29.33</b>	<b>124.00</b>	<b>100.00</b>	<b>224.00</b>	<b>80.50</b>	<b>...</b>	<b>80.50</b>	<b>124.00</b>	<b>...</b>	<b>124.00</b>
<b>TRANSFERS TO STATES/UTs</b>												

(In ₹ crores)

	Actual 2019-2020			Budget 2020-2021			Revised 2020-2021			Budget 2021-2022		
	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total
<b>Centrally Sponsored Schemes</b>												
<b>National Social Assistance Program</b>												
9. Indira Gandhi National Old Age Pension Scheme (IGNOAPS)	6193.39	...	6193.39	6259.08	...	6259.08	8286.74	...	8286.74	6259.08	...	6259.08
10. National Family Benefit Scheme	481.39	...	481.39	622.70	...	622.70	481.07	...	481.07	622.69	...	622.69
11. Indira Gandhi National Widow Pension Scheme(IGNWPS)	1774.94	...	1774.94	1938.79	...	1938.79	2524.80	...	2524.80	1938.80	...	1938.80
12. Indira Gandhi National Disability Pension Scheme(IGNDPS)	234.49	...	234.49	297.37	...	297.37	346.54	...	346.54	297.37	...	297.37
13. Annapurna Scheme	5.53	...	5.53	62.84	...	62.84	6.00	...	6.00	62.84	...	62.84
14. Administrative Expenditure	2.68	...	2.68	16.14	...	16.14	15.09	...	15.09	19.22	...	19.22
15. DBT to PMJDY Women Account Holders	...	...	...	...	...	...	30956.98	...	30956.98	...	...	...
<b>Total-National Social Assistance Program</b>	<b>8692.42</b>	<b>...</b>	<b>8692.42</b>	<b>9196.92</b>	<b>...</b>	<b>9196.92</b>	<b>42617.22</b>	<b>...</b>	<b>42617.22</b>	<b>9200.00</b>	<b>...</b>	<b>9200.00</b>
<b>Mahatma Gandhi National Rural Employment Guarantee Program</b>												
16. Transfer to National Employment Guarantee Fund	71687.71	...	71687.71	61500.00	...	61500.00	111500.00	...	111500.00	73000.00	...	73000.00
17. MGNREGA-Programme Component	71686.69	...	71686.69	61500.00	...	61500.00	111500.00	...	111500.00	73000.00	...	73000.00
18. Amount met from National Employment Guarantee Fund	-71687.70	...	-71687.70	-61500.00	...	-61500.00	-111500.00	...	-111500.00	-73000.00	...	-73000.00
<b>Total-Mahatma Gandhi National Rural Employment Guarantee Program</b>	<b>71686.70</b>	<b>...</b>	<b>71686.70</b>	<b>61500.00</b>	<b>...</b>	<b>61500.00</b>	<b>111500.00</b>	<b>...</b>	<b>111500.00</b>	<b>73000.00</b>	<b>...</b>	<b>73000.00</b>
<b>Pradhan Mantri Gram Sadak Yojna</b>												
<i>19. Pradhan Mantri Gram Sadak Yojna</i>												
19.01 Transfer to Central Road Fund / Central Road and Infrastructure Fund	11007.02	...	11007.02	10000.00	...	10000.00	9020.00	...	9020.00	10000.00	...	10000.00
19.02 PMGSY-Programme Component	9442.91	...	9442.91	14979.00	...	14979.00	10408.83	...	10408.83	11993.50	...	11993.50
19.03 PMGSY-EAP Component	3010.47	...	3010.47	1241.00	...	1241.00	1017.40	...	1017.40	506.50	...	506.50
19.04 North-east Region	...	...	...	1780.00	...	1780.00	1780.00	...	1780.00	1500.00	...	1500.00
19.05 Left Wing Extremism Affected Area Project	1564.10	...	1564.10	1500.00	...	1500.00	500.00	...	500.00	1000.00	...	1000.00
19.06 Less- Amount met from Central Road Fund / Central Road and Infrastructure Fund	-11007.02	...	-11007.02	-10000.00	...	-10000.00	-9020.00	...	-9020.00	-10000.00	...	-10000.00
<i>Net</i>	<i>14017.48</i>	<i>...</i>	<i>14017.48</i>	<i>19500.00</i>	<i>...</i>	<i>19500.00</i>	<i>13706.23</i>	<i>...</i>	<i>13706.23</i>	<i>15000.00</i>	<i>...</i>	<i>15000.00</i>
<b>National Livelihood Mission - Ajeevika</b>												
<i>20. National Rural Livelihood Mission</i>												
20.01 NRLM-Programme Component	8594.12	...	8594.12	7886.04	...	7886.04	7886.04	...	7886.04	11613.34	...	11613.34
20.02 NRLM-EAP Component	428.32	...	428.32	446.00	...	446.00	446.00	...	446.00	773.89	...	773.89
20.03 North-east Region	...	...	...	878.00	...	878.00	878.00	...	878.00	1290.38	...	1290.38
<i>Total- National Rural Livelihood Mission</i>	<i>9022.44</i>	<i>...</i>	<i>9022.44</i>	<i>9210.04</i>	<i>...</i>	<i>9210.04</i>	<i>9210.04</i>	<i>...</i>	<i>9210.04</i>	<i>13677.61</i>	<i>...</i>	<i>13677.61</i>
<b>Shyama Prasad Mukherjee Rurban Mission</b>												
21. Shyama Prasad Mukherjee Rurban Mission	303.75	...	303.75	600.00	...	600.00	372.33	...	372.33	600.00	...	600.00
<b>Pradhan Mantri Awas Yojna (PMAY)</b>												
<i>22. Pradhan Mantri Awas Yojna (PMAY)- Rural</i>												

(In ₹ crores)

	Actual 2019-2020			Budget 2020-2021			Revised 2020-2021			Budget 2021-2022		
	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total
22.01 Transfer to Central Road and Infrastructure Fund	...	...	...	...	...	...	19500.00	...	19500.00	19500.00	...	19500.00
22.02 PMAY-Programme Component	16501.59	...	16501.59	16600.00	...	16600.00	16895.00	...	16895.00	16999.99	...	16999.99
22.03 Interest Payment to NABARD for EBR Loans	1565.88	...	1565.88	2800.00	...	2800.00	2600.00	...	2600.00	2500.00	...	2500.00
22.04 Interest Subsidy	48.55	...	48.55	100.00	...	100.00	5.00	...	5.00	0.01	...	0.01
22.05 Less-Amount Met from Central Road and Infrastructure Fund (CRIF)	...	...	...	...	...	...	-19500.00	...	-19500.00	-19500.00	...	-19500.00
<i>Net</i>	18116.02	...	18116.02	19500.00	...	19500.00	19500.00	...	19500.00	19500.00	...	19500.00
<b>Total-Centrally Sponsored Schemes</b>	<b>121838.81</b>	...	<b>121838.81</b>	<b>119506.96</b>	...	<b>119506.96</b>	<b>196905.82</b>	...	<b>196905.82</b>	<b>130977.61</b>	...	<b>130977.61</b>
<b>Grand Total</b>	<b>122085.67</b>	<b>12.52</b>	<b>122098.19</b>	<b>120047.19</b>	<b>100.00</b>	<b>120147.19</b>	<b>197376.53</b>	...	<b>197376.53</b>	<b>131519.08</b>	...	<b>131519.08</b>
<b>B. Developmental Heads</b>												
<b>General Services</b>												
1. Capital Outlay on Public Works	...	12.52	12.52	...	100.00	100.00	...	...	...	...	...	...
<b>Total-General Services</b>	...	<b>12.52</b>	<b>12.52</b>	...	<b>100.00</b>	<b>100.00</b>	...	...	...	...	...	...
<b>Social Services</b>												
2. Housing	1677.16	...	1677.16	3021.00	...	3021.00	2684.00	...	2684.00	2599.86	...	2599.86
3. Social Security and Welfare	2.68	...	2.68	21.48	...	21.48	30977.07	...	30977.07	24.56	...	24.56
<b>Total-Social Services</b>	<b>1679.84</b>	...	<b>1679.84</b>	<b>3042.48</b>	...	<b>3042.48</b>	<b>33661.07</b>	...	<b>33661.07</b>	<b>2624.42</b>	...	<b>2624.42</b>
<b>Economic Services</b>												
4. Special Programmes for Rural Development	2332.01	...	2332.01	1867.33	...	1867.33	2217.88	...	2217.88	2119.67	...	2119.67
5. Rural Employment	71679.30	...	71679.30	61500.00	...	61500.00	111500.00	...	111500.00	73000.00	...	73000.00
6. Other Rural Development Programmes	253.03	...	253.03	508.12	...	508.12	419.55	...	419.55	561.01	...	561.01
7. Roads and Bridges	21.63	...	21.63	135.72	...	135.72	150.18	...	150.18	197.82	...	197.82
8. Secretariat-Economic Services	47.78	...	47.78	48.76	...	48.76	48.76	...	48.76	53.08	...	53.08
<b>Total-Economic Services</b>	<b>74333.75</b>	...	<b>74333.75</b>	<b>64059.93</b>	...	<b>64059.93</b>	<b>114336.37</b>	...	<b>114336.37</b>	<b>75931.58</b>	...	<b>75931.58</b>
<b>Others</b>												
9. North Eastern Areas	...	...	...	5608.35	...	5608.35	5240.35	...	5240.35	5747.78	...	5747.78
10. Grants-in-aid to State Governments	45617.91	...	45617.91	46501.72	...	46501.72	42057.92	...	42057.92	45657.51	...	45657.51
11. Grants-in-aid to Union Territory Governments	454.17	...	454.17	834.71	...	834.71	2080.82	...	2080.82	1557.79	...	1557.79
<b>Total-Others</b>	<b>46072.08</b>	...	<b>46072.08</b>	<b>52944.78</b>	...	<b>52944.78</b>	<b>49379.09</b>	...	<b>49379.09</b>	<b>52963.08</b>	...	<b>52963.08</b>
<b>Grand Total</b>	<b>122085.67</b>	<b>12.52</b>	<b>122098.19</b>	<b>120047.19</b>	<b>100.00</b>	<b>120147.19</b>	<b>197376.53</b>	...	<b>197376.53</b>	<b>131519.08</b>	...	<b>131519.08</b>

(In ₹ crores)

	Budget Support	IEBR	Total	Budget Support	IEBR	Total	Budget Support	IEBR	Total	Budget Support	IEBR	Total
<b>C. Investment in Public Enterprises</b>												
<b>Housing</b>												
1. National Bank of Agriculture and Rural Development	...	10811.02	10811.02	...	10000.00	10000.00	...	20000.00	20000.00	...	17867.00	17867.00
<b>Total-Housing</b>	...	<b>10811.02</b>	<b>10811.02</b>	...	<b>10000.00</b>	<b>10000.00</b>	...	<b>20000.00</b>	<b>20000.00</b>	...	<b>17867.00</b>	<b>17867.00</b>
<b>Total</b>	...	<b>10811.02</b>	<b>10811.02</b>	...	<b>10000.00</b>	<b>10000.00</b>	...	<b>20000.00</b>	<b>20000.00</b>	...	<b>17867.00</b>	<b>17867.00</b>

1. **Secretariat:** Provision is for expenditure on Secretariat of Department of Rural Development.

2. **Management Support to Rural Development Programs and Strengthening of District Planning Process:** Includes provision for management support to rural development programmes and internal audit to various aspects of training activities, awareness generation (IEC), strengthening monitoring mechanism, Information technology and International cooperation.

3. **Grants to Council for Advancement of People's Action and Rural Technology (CAPART):** The CAPART aims at involving the people through non-Government Voluntary organization in the implementation of development programmes as also in need based innovative projects. The scheme is merged with NIRD&PR under Other Central Expenditure from the F/Y 2020-21.

4. **Socio-Economic and Caste Census Survey:** The provision is to conduct SECC census to identify the rural households living under deprivation who could be targeted under various programmes of the Ministry.

5. **Grants to National Institute of Rural Development:** The National Institute of Rural Development is an apex institute for training and research in rural development in India. Besides organizing courses on developmental issues, monitoring and internal audit capacity building of rural development and Panchayati Raj functionaries is the key concern of NIRD. From the F/Y 2020-21, it has been moved under Other Central Expenditure.

6. **National Institute of Rural Development and Panchayati Raj, Hyderabad:** The National Institute of Rural Development is an apex institute for training and research in rural development in India. Besides organizing courses on developmental issues, monitoring and internal audit capacity building of rural development and Panchayati Raj functionaries is the key concern of NIRD.

7. **Grameen Vikas Bhawan:** Provision for Grameen Vikas Bhawan is for construction of office building.

9. **Indira Gandhi National Old Age Pension Scheme (IGNOAPS):** Under the scheme, assistance is provided to persons of 60 years and above and belonging to family living below poverty line as per the criteria prescribed by Government of India. Central assistance of ₹ 200/- per month is provided to person in the age group of 60-79 years and ₹ 500/- per month to persons of 80 years and above.

10. **National Family Benefit Scheme:** Under the scheme a BPL household is entitled to lump sum amount of money on the death of primary breadwinner aged between 18 and 59 years. The amount of assistance is Rupees 20,000/-.

11. **Indira Gandhi National Widow Pension Scheme(IGNWPS):** Under the scheme Central assistance at the rate of Rupees 300/- per month is provided to widows in the age- group of 40-79 years and belonging to family living below poverty line as per the criteria prescribed by Government of India. After attaining the age of 80 years, the beneficiary would be shifted to IGNOAPS for getting pension of Rupees 500- per month.

12. **Indira Gandhi National Disability Pension Scheme(IGNDPS):** Under the scheme Central assistance at the rate of Rupees 300- per month is provided to persons aged 18-79 years with severe or multiple disabilities and belonging to family living below poverty line as per the criteria prescribed by Government of India. After attaining the age of 80 years, the beneficiary are shifted to IGNOAPS to get enhanced pension of Rupees 500- per month.

13. **Annapurna Scheme:** Under the scheme, 10 kg of food grains per month are provided free of cost to those senior citizens who, though eligible under IGNOAPS, are not receiving pension under IGNOAPS.

14. **Administrative Expenditure:** NSAP is a social assistance programme for poor households- for the aged, widows, disabled and in the case of death of the breadwinner, thereby aiming at ensuring minimum national standards in addition to the benefits that the States are providing or might provide in future.

17. **MGNREGA-Programme Component:** The Mahatma Gandhi National Rural Employment Guarantee Act( MGNREGA) aims at enhancing livelihood security of households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. In the first phase, Mahatma Gandhi NREGA was implemented in 200 most backward districts with effect from February 2nd 2006 and was expended subsequently to additional 113 and 17 districts with effect from April 1st 2007 and May 15th 2007 respectively. The remaining districts were included under the Act with effect from April 1st 2008 respectively. Thus the Act now covers all the rural districts of the country. The objectives of the Scheme involves providing upto 100 days of unskilled manual work in a financial year to every household in rural areas as per demand resulting in creation of productive assets of prescribed quality and durability, strengthening the livelihood resource base of the poor, proactively ensuring social inclusion and strengthening Panchayati Raj Institutions (PRIs)

19. **Pradhan Mantri Gram Sadak Yojna:** Launched in 2000, Pradhan Mantri Gram Sadak Yojana(PMGSY) for providing all weather road connectivity to all eligible habitations of designated population size ( 500 plus in plain areas, 250 plus in NE, Hills, Tribal and Desert Areas, 100-239 population size in LWE areas as per Census 2001) is one of the most successful initiatives in Rural India. Since Inception till 20th January, 2021, a total of 1,70,034 habitations have been provided connectivity.

Subsequently, new intervention verticals namely, PMGSY II, Road Connectivity Project for Left Wing Extremism Areas (RCPLWEA) and PMGSY III were added under the ambit of PMGSY for upgradation of rural roads and construction of strategically important roads in LWE Areas.

Since, inception till 20th January, 2021, a total of 7,47,990 Km road length has been sanctioned and 6,43,999 Km completed under various interventions/verticals of PMGSY. The programme would require continuing assistance of ₹ 19000 crore every year up to March, 2025 for completion of all ongoing components of PMGSY in partnership with the States.

20.01. **NRLM-Programme Component:** The Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM) was launched in June 2011. The objective of DAY-NRLM is to organize the rural poor women into Self Help Groups (SHGs), and continuously nurture and support them till they attain appreciable increase in incomes over a period of time and improve their quality of life and come out of abject poverty. DAY-NRLM seeks to reach out to all rural poor women, estimated at 8.0 to 10.0 crores in a phased manner, over a period of ten years. The core financial support under the programme is the Revolving Fund (RF) and Community Investment Fund (CIF) provided to Self Help Group (SHGs) and their Federations to facilitate their livelihood activities. DAY-NRLM also has a provision for Interest Subvention to women SHGs to avail loans upto ₹3.00 lakh from banks at an interest rate of 7 percent per annum. In select 250 backward districts an additional subvention is given to reduce the interest rate to 4 percent if the loan is repaid in time.

With an ambitious agenda to benchmark wage placement-linked programs to global standards, Ministry of Rural Development (MoRD) revamped the Placement linked skill development program under National Rural Livelihood Mission as Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) on the 25th September, 2014.

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY) is a placement linked skill development program which allows skilling in a PPP mode and assured placements in regular jobs in an organization not owned by the skilled person. DDUGKY is a Centrally Sponsored program being implemented in partnership with public, private, non-government and community organizations, which are also responsible for providing placement and follow-up support. The States have been empowered to sanction and monitor DDUGKY. There is a special initiative to promote skills of youth in rural and urban areas of Jammu & Kashmir with 100percent central assistance (Himayat). Further, there is a special scheme called Roshni focusing on rural poor from 27 Left-Wing Extremism (LWE) affected districts in 9 States.

DDUGKY follows a 3-tier implementation model. The National Unit (NU) at MoRD functions as the policy making, technical support and, funding and facilitation agency. The DDUGKY State Skill Missions (DDUGKY SSMs) provide co-funding and implementation support. Various Project Implementing Agencies (PIAs) implement the programme by undertaking skilling and placement projects.

DDUGKY follows the funding pattern shared between Centre and States as given below

S.No.	Category	Funding ratio
1	For all States (excluding North-East States)	60percent by Central Government 40percent by State Government
2	8 North-Eastern States, Himachal Pradesh and Uttarakhand	90percent by Central Government 10percent by State Government
3	Himayat in Jammu & Kashmir and other UTs	100percent by Central Government

A total of 10.63 lakh candidates have been trained and 6.80 lakh candidates have been placed under DDUGKY since inception (September, 2014 ) till December, 2020.

RSETIs is a Banks led initiative of Ministry of Rural Development, set up with dedicated infrastructure in each district of the country with the objectives of identifying, motivating, imparting training for skill development and skill up gradation and facilitating the unemployed rural poor youth in the age group of 18-45 to take up self-employment entrepreneurial ventures. RSETIs are sponsored, managed and run by Banks with active co-operation from the Government of India and State Governments.

Establishment of RSETIs in each district of the country in collaboration with the Banks and the State governments to provide training to the rural youth from the poor households, is a key component of DAY-NRLM. RSETIs provide short term residential training with long term handholding support to the youth, some RSETIs also offer off-site training to the youth depending upon the ground situation and feasibility.

Any unemployed youth in the age group of 18-45 years, irrespective of Caste, Creed, Religion, Gender and Economic Status, having aptitude to take up self-employment or wage employment and having some basic knowledge in the related field can undergo-training in RSETI.

At present RSETIs offer Training in 61 vocations classified under four major areas viz. Agriculture, processing, product manufacture and general entrepreneurship development programme. Presently, 585 RSETIs are functioning across the country. The RSETIs have trained 34.26 lakh and settled 24.08 lakh till December, 2020. At present, post training handholding support is provided to the RSETI trained candidates for a period of two years after completion of the training.

Each Sponsor Bank having Lead Bank responsibility is provided a grant support of ₹1.0 crore for construction of RSETI building, besides reimbursing cost of training eligible candidates (rural poor), While the State Governments are expected to provide land, free of cost.

21. **Shyama Prasad Mukherjee Rurban Mission:** Shyama Prasad Mukherji Rurban Mission (SPMRM) is a unique programme, designed to deliver catalytic interventions to rural areas, on the threshold of growth. The Mission is an attempt to make the selected rural areas socially, economically and physically sustainable regions and strives to strengthen by providing economic, social, basic and digital amenities, thus leading to sustainable and balanced regional development in the country.

300 Rurban Clusters with thematic economic growth points are being developed across the country under this innovative Mission. As on date 296 clusters have been identified and approved across 28 States and 7 Union Territories. Further, through intense engagements with the States, 289 Integrated Cluster Action Plans (ICAPs) have been approved for 28 States and 7 UTs with a funding support of up to 30% of the estimated investment for each Rurban cluster, given as Critical Gap Funding (CGF), while 70% of the funds is mobilized by the States through convergence with synergic State and Central programmes.

The cluster based model of achieving focused area development in chosen Gram Panchayats, ensures decentralised planning and efficient channelization of local efforts and resources to achieve their development aspirations. Twenty one (21) components envisaged as desirable under the Mission will be the key drivers for inclusive growth in these cluster areas. In these 289 clusters under three phases of the Mission, ₹ 27,945 crore of investment has been proposed to be invested under Convergence and Critical Gap Funding (CGF) activities.

22. **Pradhan Mantri Awas Yojna (PMAY)- Rural:** To realize the goal of Housing for All by 2022, the Government is implementing the Pradhan Mantri Awas Yojana-Gramin (PMAY-G) from 1st April, 2016. Under PMAY-G, 1.00 crore pucca houses are to be constructed in rural areas of the country by March, 2019. Training of rural masons, development of locally appropriate house design typologies and dedicated structure for monitoring at various levels have led to quality and timely completion of houses. The Cabinet had considered 2.95 crore households with housing deprivation under PMAY-G. Further, construction of 1.0 crore houses was set over a period of three years from 2016-17 to 2018-19 in first phase. Remaining 1.95 crore households is to be covered in the next three years (i.e. 2019-20 to 2021-22) with a financial implication to central government of ₹ 1,56,634 crore.