

Indira Awaas Yojana (IAY)

Funding Pattern : Centre 75% and State 25%

This scheme has been designed to provide shelter to rural poor. Atleast 60% of funds are required to be spent for Scheduled Castes houses.

Identification of beneficiaries

From the year 2008-09, the IAY beneficiaries had been selected from the permanent IAY waitlist drawn by the DRDAs on the basis of BPL list-2007. The Govt. of India has prescribed the following priority in selection of beneficiaries:-

i)	Freed bonded labourers
ii)	SC/ST Households <ul style="list-style-type: none">· SC/ST households who are victims of atrocity.· SC/ST households, headed by widows and unmarried women.· SC/ST households affected by flood, fire, earthquake, cyclone and similar natural calamities.· Other SC/ST households.
iii)	Non-SC/ST households.
iv)	Physically handicapped.
v)	Families/Widows of personnel from defence services/para-military forces, killed in action ex-servicemen and retired members of the paramilitary forces.
vi)	Displaced persons on account of developmental projects.

Unit Cost

From the year 2010-11, Govt. of India have revised the per unit cost for construction of house from Rs.35,000/- (in plain areas) and Rs.37,500/- (in hilly/difficult areas) to Rs.45,000/- and Rs.48,500/- respectively. The Ministry of Rural Development, Govt. of India has further revised the per unit cost Rs.70,000/- for plain area and Rs.75,000/- for hilly area w.e.f. 1-4-2013. Further, an IAY beneficiary can avail top-up loan upto Rs 20,000/- under the Differential Rate of Interest (DRI Scheme) from any Nationalized Bank at an interest rate of 4% per annum. No contractor can be engaged for construction of IAY houses. IAY dwelling units are built on individual plots of the beneficiaries in the main habitation of the village. No type design has been prescribed except that the plinth area of the houses should not be less than 20 sq.mts.