

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
RAJYA SABHA  
UNSTARRED QUESTION NO. 230  
TO BE ANSWERED ON DECEMBER 05, 2024**

**REVIEWING BENEFICIARIES SHARE UNDER PM-AWAS YOJANA**

**NO. 230. SHRI VIJAY PAL SINGH TOMAR:**

**Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:**

- (a) whether Government is aware that many beneficiaries under the PM-Awas Yojana are unable to pay their share in the construction of their houses;
- (b) if so, the details of such beneficiaries, State/UT-wise;
- (c) the steps taken by Government to help beneficiaries who are unable to pay their share;
- (d) whether Government reviews the assistance provided by the State/UT Governments to such beneficiaries from time to time; and
- (e) if so, the details thereof and if not, whether Government is planning to review the same from time to time?

**ANSWER**

**THE MINISTER OF STATE IN THE  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
(SHRI KAUSHAL KISHORE)**

- (a) to (e): Ministry of Housing and Urban Affairs (MoHUA) is implementing Pradhan Mantri Awas Yojana – Urban (PMAY-U) since June 25, 2015 to provide pucca house with basic amenities to all eligible urban beneficiaries. Government of India is sanctioning the proposals based on the Detailed Project Reports (DPRs) along with project cost prepared by the implementing agencies of States/Union Territories (UTs). Government of India is providing its fixed share as Central Assistance of ₹1.0 lakh under In-Situ Slum Redevelopment (ISSR), ₹1.5 lakh for Affordable Housing in Partnership (AHP) and Beneficiary Led Individual Construction or Enhancement (BLC) verticals of PMAY-U. The remaining cost of the house as per DPR is shared by States/UTs/Urban Local Bodies (ULBs)/Beneficiaries. As per the scheme guidelines, State/UT share in implementation of PMAY-U is not mandatory. However, States/UTs are advised to keep a provision of their share at the stage of Preparation of DPRs to reduce the financial burden on the urban poor which varies from State to State and project to project. States/UTs also help beneficiaries in arranging their share through facilitating loans from Banks/Housing Finance Companies (HFCs).

The Mission period has been extended till 31.12.2024, except Credit Linked Subsidy Scheme (CLSS) vertical of the scheme, to complete all the houses sanctioned without changing the funding pattern and implementation methodology. As such, there is no proposal to increase the Central Assistance under PMAY-U with this Ministry in the country.