

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 2607
ANSWERED ON 24/03/2025**

HOUSING CONSTRUCTION TARGETS UNDER PMAY (U)

**2607. SHRI AKHILESH PRASAD SINGH:
SHRI HARIS BEERAN:
SHRI NEERAJ DANGI:**

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

- (a) the progress made under Pradhan Mantri Awas Yojana (Urban) in achieving its housing construction targets;
- (b) the reasons for the staggering 34.4 per cent reduction in budget allocation for the scheme;
- (c) the number of completed and occupied housing units, State-wise;
- (d) the status of fund utilisation during the last five years, State-wise; and
- (e) the measures in place to ensure affordability and sustainability of urban housing projects?

ANSWER

**THE MINISTER OF STATE IN THE MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI TOKHAN SAHU)**

(a) to (d): Ministry of Housing and Urban Affairs (MoHUA) is implementing Pradhan Mantri Awas Yojana - Urban (PMAY-U) since 25.06.2015 to provide pucca house with basic amenities to eligible urban beneficiaries across the country. The scheme is implemented through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), In-Situ Slum Redevelopment (ISSR) and Credit Linked Subsidy Scheme (CLSS).

PMAY-U adopts a demand driven approach and there is no fixed target. States/Union Territories (UTs) assess the requirement through their Urban Local Bodies (ULBs)/Implementing Agencies in their respective jurisdictions. Based on the demand survey and selection of beneficiaries, the project proposals are prepared and approved by the State Level Sanctioning and Monitoring Committee (SLSMC) headed by the Chief Secretary of States/UTs for further consideration of release of Central Assistance by Central Sanctioning and Monitoring Committee (CSMC).

Based on the project proposals submitted by States/UTs, as on 17.03.2025, a total of 118.64 lakh houses have been sanctioned under the scheme since inception, out of which 112.74 lakh have been grounded; of which 91.50 lakh are completed. The remaining houses are at different stages of construction. The State-wise details of number of houses sanctioned, grounded, completed and occupied since inception along with Central Assistance sanctioned and released under the scheme in last year 5 years are at Annexure.

As per the Scheme Guidelines of PMAY-U, Central Assistance is released to the States/UTs in three instalments of 40%, 40% and 20% for construction of houses on the basis of various compliances submitted by them. Budget allocation for a financial year is kept considering the anticipated requirement under the scheme during the year and utilized according to the claims received from States/UTs. Based on the claims received and curtailment/cancellation proposals submitted by States/UTs, the Budgetary Estimates (BE) and Revised Estimates (RE) are decided. The Ministry conducts regular review with the States/UTs on progress of the scheme including timely release of Central Assistance and its utilization along with ensuring completion of all the sanctioned houses within extended scheme period i.e. upto 31.12.2025.

(e): Based on the learning from the experiences of 9 years implementation of PMAY-U, MoHUA has revamped the scheme and launched PMAY-U 2.0 'Housing for All' Mission with effect from 01.09.2024 for implementation in urban areas across the country to construct, purchase and rent a house by 1 crore additional eligible beneficiaries at affordable cost through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS). In order to enhance the affordability of the houses, State/UT share is mandatory under PMAY-U 2.0. Apart from the minimum State/UT share, the State/UT Governments may also provide additional top-up share to increase affordability.

Further, Government of India has restructured Credit Risk Guarantee Fund Trust for Low-Income Housing (CRGFTLIH) for Economically Weaker Section (EWS) /Low Income Group (LIG). The scheme aims to enhance the credit accessibility and worthiness of eligible households by extending the guarantee on the housing loan taken from Scheduled Commercial Banks, HFCs etc. It also aims to help eligible beneficiaries of PMAY-U 2.0 belonging to EWS/LIG through affordable home loans from financial institutions to complete their homes on time, thereby directly contributing to the program's objectives. In addition, special Home Loan Products are developed by Department of Financial Services (DFS) with Banks to help Beneficiaries of informal sectors. States/UTs are also expected to facilitate home loan to PMAY-U 2.0 beneficiaries through tripartite agreement.

State-wise details of number of houses sanctioned, grounded, completed and occupied along with Central Assistance sanctioned and released during last five years (FY 2019-24) under PMAY-U

Sr. No.	State/ UT	Houses Sanctioned (Nos)	Houses Grounded for Construction (Nos)	Houses Completed (Nos)	Houses Occupied (Nos)	Central Assistance during last five years (₹ in Cr.)	
						Sanctioned	Released**
1	Andhra Pradesh	21,37,028	18,26,416	10,35,585	9,49,754	24,929.54	17,569.87
2	Bihar	3,14,477	2,92,162	1,74,892	1,74,841	1,788.89	2,017.00
3	Chhattisgarh	3,02,663	2,85,059	2,52,702	2,34,197	2,693.71	3,030.35
4	Goa	3,146	3,146	3,145	3,145	63.31	63.31
5	Gujarat	10,05,204	9,79,703	9,41,063	8,94,378	13,536.31	13,851.73
6	Haryana	1,15,034	90,547	69,824	69,808	778.01	1,034.98
7	Himachal Pradesh	12,758	12,640	11,128	11,110	133.32	138.86
8	Jharkhand	2,29,156	2,10,616	1,55,631	1,52,483	1,739.67	1,594.34
9	Karnataka	6,38,121	5,13,148	3,86,827	3,42,333	3,641.54	4,135.01
10	Kerala	1,67,322	1,54,637	1,31,305	1,31,204	1,372.14	1,285.51
11	Madhya Pradesh	9,61,147	9,44,071	8,52,134	8,41,876	7,554.27	9,479.69
12	Maharashtra	13,64,923	11,49,476	9,64,134	9,07,124	15,895.65	14,861.40
13	Odisha	2,03,380	1,84,643	1,58,659	1,55,652	1,635.82	1,629.90
14	Punjab	1,32,235	1,18,362	95,803	95,501	1,634.28	1,479.55
15	Rajasthan	3,19,877	2,93,648	2,20,929	2,13,948	4,540.60	3,873.20
16	Tamil Nadu	6,80,347	6,62,750	5,99,095	5,43,051	5,411.29	6,746.17
17	Telangana	2,50,084	2,34,737	2,23,329	1,64,976	1,994.07	2,134.01
18	Uttar Pradesh	17,76,823	17,59,457	16,84,828	16,51,389	15,129.04	19,627.56
19	Uttarakhand	64,391	62,730	39,491	37,934	749.32	634.53
20	West Bengal	6,68,953	6,05,318	4,46,367	4,46,127	6,042.22	5,052.16
Sub- total (States):-		1,13,47,069	1,03,83,266	84,46,871	80,20,831	1,11,263.00	1,10,239.13
21	Arunachal Pradesh	8,499	8,070	8,067	6,851	49.91	72.62
22	Assam	1,76,643	1,69,076	1,22,451	1,22,451	1,915.07	1,593.72
23	Manipur	56,037	49,333	16,741	16,741	263.56	299.94
24	Meghalaya	4,758	4,040	1,899	1,899	38.53	37.06
25	Mizoram	39,605	39,097	24,482	24,482	171.78	301.83
26	Nagaland	31,860	31,060	28,428	28,396	149.53	241.53
27	Sikkim	316	299	202	202	3.98	3.98
28	Tripura	92,854	87,992	77,025	77,025	536.66	615.45
Sub- total (N.E. States):-		4,10,572	3,88,967	2,79,295	2,78,047	3,129.02	3,166.13
29	A&N Island	376	376	47	47	5.45	2.66
30	Chandigarh	1,256	1,256	1,256	1,256	24.09	24.09
31	DNH & DD	9,947	9,947	9,450	9,113	139.48	142.85
32	Delhi	29,976	29,976	29,976	29,976	401.79	401.79
33	J&K	47,040	42,055	30,640	30,640	419.17	394.97
34	Ladakh	1,307	991	877	877	4.00	6.80
35	Lakshadweep	-	-	-	-	-	-
36	Puducherry	15,995	15,931	10,970	10,970	129.91	160.40
Sub- total (UT):-		1,05,897	1,00,532	83,216	82,879	1,123.89	1,133.56
Grand Total:-		118.64 Lakh	112.74 Lakh*	91.50 Lakh*	88.62 Lakh*	1,15,515.91	1,14,538.82

* Includes completed (3.41 lakh)/ occupied (4.8 lakh) and grounded (4.01 lakh) houses of JnNURM during mission period.

** Includes Central Assistance Released in the year against sanctions pertaining to the preceding years.