

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
RAJYA SABHA  
UNSTARRED QUESTION NO. 57  
ANSWERED ON 03/02/2025**

**COMPLETION AND ALLOTMENT OF HOUSES UNDER PMAY-U**

**57. SHRI MOHAMMED NADIMUL HAQUE**

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

- (a) the reasons for the underutilization of funds allocated for PMAY-U during the years 2023-24 and 2024-25, along with the steps being taken to address delays in fund utilization; and
- (b) whether government has conducted a review of the cost structure of housing projects under PMAY 2.0 in consultation with stakeholders; if so, the key findings and proposed changes?

**ANSWER**

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

(a): 'Land' and 'Colonisation' are State subjects. The Ministry of Housing and Urban Affairs (MoHUA) supplements the efforts of States/Union Territories (UTs) by providing Central Assistance under Pradhan Mantri Awas Yojana – Urban (PMAY-U) since June 25, 2015 to provide pucca house to eligible beneficiaries in urban areas across the country. 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. An amount of ₹21,684.33 crore was released under PMAY-U during FY 2023-24. In FY 2024-25, ₹ 5,020.64 crore has been utilized as on 23.01.2025 under the scheme as per the claims submitted by States/UTs. 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.

(b): Learning from the experiences of PMAY-U, MoHUA has launched PMAY-U 2.0 'Housing for All' Mission with effect from 01.09.2024 to provide Central Assistance to one crore additional households of EWS/LIG/MIG categories to construct, purchase and rent a house at affordable cost in urban areas across the country through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS). The contours of PMAY-U 2.0 have been designed on the basis of learnings of PMAY-U scheme, global best practices/ benchmarks and outcomes of series of consultations with multiple stakeholders including States/UTs, Banks, Housing Finance Companies, Private Sector etc. The scheme guidelines are available at <https://pmay-urban.gov.in/uploads/guidelines/Operational-Guidelines-of-PMAY-U-2.pdf>.

The cost of house construction under different verticals shall be shared among Ministry, States/UTs/ULBs and identified eligible beneficiaries. The vertical-wise Central Assistance along with State/UT share is as under:

S. No.	States/UTs	PMAY-U 2.0 Verticals		
		BLC & AHP	ARH	ISS
1.	Assam, Arunachal Pradesh, Meghalaya, Manipur, Mizoram, Nagaland, Tripura, Sikkim, Himachal Pradesh, Uttarakhand, UTs of Jammu and Kashmir, Puducherry and Delhi	Central Govt.- ₹2.25 lakh per unit State Govt.- Min. ₹0.25 lakh per unit	Technology Innovation Grant GoI: ₹3,000/Sqm per unit	Home Loan Subsidy – up to ₹1.80 lakh (Actual Release) per unit by Government of India as Central Sector Scheme
2.	All other UTs	Central Govt. - ₹2.50 lakh per unit	State Share: ₹2,000/Sqm per unit	
3.	All other States	Central Govt. - ₹1.50 lakh per unit State Govt.- Min. ₹1.00 lakh per unit		

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