

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
RAJYA SABHA  
STARRED QUESTION NO. 84  
ANSWERED ON 28/07/2025**

**SYSTEMIC FAILURES IN PMAY(U) SCHEME**

**\*84. SHRI AJAY MAKAN:**

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

- (a) whether it is a fact that a large number of sanctioned houses under PMAY(U) remain incomplete with the deadline fast approaching;
- (b) Government's strategy to ensure their completion;
- (c) the reasons for the underutilization of funds under this critical scheme, and the measures the Ministry is taking to ensure that States generate demand and absorb the allocated central assistance; and
- (d) whether Government will direct States to converge other Central and State schemes, such as the PM Surya Ghar Muft Bijli Yojana, with PMAY (U) to provide basic amenities and ensure the timely occupancy of completed houses?

**ANSWER**

**THE MINISTER OF HOUSING AND URBAN AFFAIRS  
(SHRI MANOHAR LAL)**

- (a) to (d): A statement is laid on the Table of the House.

**STATEMENT REFERRED IN REPLY TO RAJYA SABHA STARRED QUESTION NO. 84\* FOR 28.07.2025 REGARDING SYSTEMIC FAILURES IN PMAY(U) SCHEME.**

- (a) to (d): Ministry of Housing and Urban Affairs (MoHUA) has been implementing Pradhan Mantri Awas Yojana - Urban (PMAY-U) since 25.06.2015 to provide all weather pucca houses with basic civic amenities to eligible urban beneficiaries across the country. The scheme period has been extended up to 31.12.2025 to complete sanctioned houses without changing the funding pattern and implementation methodology. Based on the project proposal submitted by States/Union Territories (UTs), more than 1.12 crore houses have been sanctioned under PMAY-U by the Ministry, out of which 93.61 lakh are completed/delivered to the beneficiaries across the country, as on 14.07.2025.

The scheme is demand driven and selection of beneficiaries under various verticals preferred by the beneficiaries, formulation of projects and execution are done by States/UTs. The timeline for completion of houses/projects varies from State to State and it generally takes 12-36 months in different verticals of the scheme and as per Detailed Project Reports (DPRs) of respective projects. The completion timeline for houses depends on various factors like availability of encumbrance free land, statutory compliances for start of construction, arrangement of funds by beneficiaries etc.

As per the Scheme Guidelines of PMAY-U, Central Assistance is released in three installments in 40%, 40% and 20% to the States/UTs for construction of houses based on compliances submitted by them. The Ministry has been consistently releasing the due installments on receipt of compliances received from the States/UTs for early completion of houses. So far, Central Assistance of ₹1.90 lakh crore has been approved under PMAY-U, of which ₹1.70 lakh crore has been released. The Ministry conducts regular review with the States/UTs on the progress of the scheme including the timely release of Central Assistance and its utilization along with ensuring completion of all the sanctioned houses.

Based on the learnings from the experiences of 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 support 1 crore additional eligible beneficiaries. PMAY-U 2.0 is implemented through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS). The BLC, AHP and ARH verticals of the scheme are implemented as Centrally Sponsored Scheme (CSS) through States/UTs. The ISS vertical is implemented as a Central Sector Scheme through Central Nodal Agencies such as National housing Bank (NHB), State Bank of India (SBI) and Housing and Urban Development Corporation Ltd. (HUDCO). Based on proposals submitted by States/UTs, 7.09 lakh houses have been sanctioned under PMAY-U 2.0 by the Ministry, so far.

As per the operational guidelines of PMAY-U 2.0, States/UTs are encouraged to ensure convergence of the scheme with various other Centrally Sponsored Scheme and Missions including Atal Mission for Rejuvenation and Urban Transformation 2.0 (AMRUT 2.0), PM Surya Ghar: Muft Bijli Yojana etc. to facilitate the provision of civic amenities and infrastructure development and to enhance the impact & efficiency of implementation. In addition to convergence with Central schemes, States/UTs are also encouraged to explore convergence with relevant State Schemes. Converging with these Schemes/Missions ensure effective and efficient utilization of public resources.

\*\*\*\*\*