

O.I.H.

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 91
ANSWERED ON 21/07/2025**

PRADHAN MANTRI AWAS YOJANA (URBAN) IN THE STATE OF JHARKHAND

91. SHRI PRADIP KUMAR VARMA:

Will the Minister of Housing and Urban Affairs be pleased to state :

- (a) the details of the existing four different verticals under the Pradhan Mantri Awas Yojana (Urban) — PMAY(U) till June 2025; and
- (b) the progress of the scheme related to the number of houses sanctioned, under construction and completed in the State of Jharkhand up to June 2025?

ANSWER

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

(a) to (b) 'Land' and 'Colonization' are State subjects. Therefore, schemes related to housing for their citizens are implemented by States/Union Territories (UTs). However, the Ministry of Housing and Urban Affairs (MoHUA) supplements the efforts of States/UTs by providing Central assistance under Pradhan Mantri Awas Yojana- Urban (PMAY-U) since 25.06.2015 to provide pucca houses with basic civic amenities to eligible urban households across the country. The scheme has four verticals namely, Beneficiary-led individual house construction/enhancements (BLC), Affordable Housing in Partnership (AHP), "In-Situ" Slum Redevelopment (ISSR) and Credit Linked Subsidy Scheme (CLSS).

Furthermore, 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 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). BLC and AHP verticals of PMAY-U 2.0 covers beneficiaries of Economically Weaker Sections (EWS) category whereas under ISS vertical, benefits of subsidy on home loans is provided to EWS/Low Income Group (LIG) and Middle Income Group (MIG) families.

The ARH vertical aims to create adequate rental housing for working women/industrial workers/urban migrants/homeless/destitute/students and other eligible beneficiaries.

Based on the proposals received, a total of 2,43,421 houses (including 14,265 houses under PMAY-U 2.0) have been sanctioned by the Ministry in the State of Jharkhand under PMAY-U & PMAY-U 2.0, of which 2,10,631 have been grounded for construction and 1,59,653 have been completed/delivered to the beneficiaries till June, 2025.
