

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
RAJYA SABHA  
UNSTARRED QUESTION NO. 74  
ANSWERED ON 01/12/2025**

**INADEQUACY OF FINANCIAL ASSISTANCE UNDER BLC COMPONENT OF PMAY-U**

**74. SHRI SADANAND MHALU SHET TANAVADE:**

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

- (a) whether Government is aware that the present central assistance of ₹1.5 lakh per beneficiary under Beneficiary-Led Construction (BLC) component of Pradhan Mantri Awas Yojana-Urban (PMAY-U) has become inadequate due to the steep escalation in construction material and labour costs across the country;
- (b) the total number of houses sanctioned and completed so far under BLC component since inception;
- (c) whether Government proposes to revise the financial assistance to reflect present market realities; and
- (d) if not, whether any alternative support mechanism is being considered to help urban poor complete their houses?

**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) has been implementing Pradhan Mantri Awas Yojana - Urban (PMAY-U) since 25.06.2015 with an aim 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 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 in next five years. 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 and Union Territories (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 the project proposal submitted by States/UTs, a total of 122.06 lakh houses have been sanctioned under PMAY-U and PMAY-U 2.0 by the Ministry, so far. Out of which, 113.85 lakh

houses have been grounded and 96.02 lakh are completed/delivered to the beneficiaries across the country, as on 24.11.2025. Further, a total of 79.22 lakh houses including 9.46 lakh under PMAY-U 2.0 have been sanctioned under BLC component of PMAY-U by the Ministry, so far. Out of which, 68.55 lakh houses have been grounded and 54.54 lakh are completed/delivered to the beneficiaries across the country as on 24.11.2025 under BLC vertical of PMAY-U.

As per the scheme guidelines of PMAY-U 2.0, the fund required for purchase/construction of houses under the scheme is shared between the Central Government, State/UT Government/Urban Local Bodies (ULBs)/Implementing agencies and the beneficiaries. The funding under PMAY-U 2.0 is to provide a nudge to the beneficiaries and enable them to construct their houses by arranging funds from other sources as well. However, States/UTs may provide their enhanced share as per PMAY-U 2.0 guidelines to reduce the burden on beneficiaries. Government Assistance under BLC/AHP verticals of PMAY-U 2.0 for North-Eastern States, Uttarakhand, Himachal Pradesh, UTs of Jammu & Kashmir, Puducherry and Delhi have been fixed at a ratio of 90:10 (₹2.25 lakh: ₹ 0.25 lakh per house). For Remaining UTs, the Central & State sharing ratio is 100:0 (₹2.50 lakh: ₹ 0.00 lakh per house), whereas for other States it is on 60:40 (₹1.50 lakh: ₹ 1.00 lakh per house). There is no proposal to revise the Central Assistance for the scheme. Further, State and UT may enhance their share to improve the affordability of houses and also facilitate home loan to the PMAY-U 2.0 beneficiaries.

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