

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
STARRED QUESTION NO. 325
ANSWERED ON 23/03/2026

IMPLEMENTATION STATUS OF PMAY-U 2.0 AND INTEREST SUBSIDY CLAIMS

***325. SHRI K.R.N. RAJESHKUMAR:**

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

- (a) the total number of houses sanctioned and grounded under the Pradhan Mantri Awas Yojana-Urban (PMAY-U) 2.0 since its launch and the targeted completion date for the first phase of 1 crore homes;
- (b) the total amount of interest subsidy disbursed to the Economically Weaker Sections (EWS) and LIG categories under the Credit Linked Subsidy Scheme (CLSS) in the current Financial Year; and
- (c) whether Government is aware of the long-standing delays in the release of the final instalment of central assistance to beneficiaries who have completed construction up to the roof level?

ANSWER

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

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

STATEMENT REFERRED IN REPLY TO RAJYA SABHA STARRED QUESTION NO. 325 FOR 23.03.2026 REGARDING IMPLEMENTATION STATUS OF PMAY-U 2.0 AND INTEREST SUBSIDY CLAIMS

(a) & (b): 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 all eligible urban beneficiaries across the country. PMAY-U 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). The CLSS vertical of PMAY-U was implemented as a Central Sector Scheme. CLSS for Middle Income Group (MIG) ended on 31.03.2021 and CLSS for Economically Weaker Section/ Low Income Group (EWS/LIG) ended on 31.03.2022. The scheme period of PMAY-U has been extended to 30.09.2026 for completion of under-construction houses (sanctioned before 31.03.2024) and release of funds through SNA-SPARSH module.

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) while ISS vertical is implemented through Central Nodal Agencies as Central Sector Scheme.

Based on the project proposals submitted by States/UTs, a total of 125.15 lakh houses, including 13.67 lakh under PMAY-U 2.0, have been sanctioned by the Ministry, so far. Out of 125.15 lakh sanctioned houses, 116.57 lakh houses have been grounded and 97.30 lakh are completed/delivered to the beneficiaries across the country as on 02.03.2026.

Central Assistance of ₹1.77 lakh crore has been released to States/UTs/CNAs against the total sanctioned Central Assistance of ₹2.09 lakh crore. Of the total Central Assistance released, a total of ₹ 59,254 crore interest subsidy has been disbursed to 25.88 lakh beneficiaries under CLSS/ ISS verticals of PMAY-U and PMAY-U 2.0, so far. Of this, ₹386 crore has been released to 84,102 beneficiaries of ISS vertical under PMAY-U 2.0 during current financial year, of which 69,864 beneficiaries belong to EWS/LIG category. The progress of the scheme can also be accessed on the PMAY-U dashboard (<https://dashboard.pmay-urban.gov.in>).

(c): As per the Scheme Guidelines of PMAY-U and PMAY-U 2.0, Central Assistance is released to States/Union Territories (UTs) in three instalments of 40%, 40% and 20%. Final installment of 20% Central Assistance is released after completion of house/projects and not on roof level. The release of Central Assistance is also incumbent upon fulfilment of mandatory compliances by the concerned States/UTs viz. submission of Utilisation Certificates (UCs), Aadhaar seeding of beneficiaries, Action Taken Report (ATR) on the recommendations of Third Party Quality Monitoring Agencies (TPQMA), Geo-tagging of progress of construction stages of houses/projects, registration of Affordable Housing in Partnership (AHP)/In-Situ Slum Redevelopment (ISSR) projects under Real Estate (Regulation and Development) Act, 2016 (RERA), etc. and other instructions issued by Ministry of Finance.

The Ministry conducts regular review meetings with States/UTs to monitor the progress of scheme implementation and to expedite submission of requisite compliances for subsequent release of funds, as well as for completion of sanctioned houses within the stipulated timelines. At present, sufficient funds are available under the SNA-SPARSH module. Release to beneficiaries is done by State/UT Governments from SNA-SPARSH module based on mother sanctions issued by MoHUA. All States/UTs have sufficient mother sanctions under SNA-SPARSH module, at present.
