

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 2618
ANSWERED ON 16/03/2026**

ACHIEVEMENTS UNDER THE PMAY-U HOUSING FOR ALL

2618. SHRI NARHARI AMIN:

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

- (a) whether Government is progressing towards achieving its objective of providing housing for all and if so, the details thereof and the number of people benefited from said scheme, State-wise;
- (b) the measures being taken by Government to achieve the objective of housing for all;
- (c) the details of the Pradhan Mantri Awas Yojana (PMAY) and its various sub-schemes; and
- (d) the details of houses sanctioned, completed and occupied under PMAY?

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 all eligible urban beneficiaries across the country. The scheme period of PMAY-U has been extended up to 30th September 2026 for completion of under-construction houses and release of funds through SNA-SPARSH module. Based on the learning 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. The scheme 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).

Based on the project proposals submitted by the State/UT Governments under PMAY-U & PMAY-U 2.0, a total of 125.15 lakh houses have been sanctioned by the Ministry of which 97.30 lakh have been completed and 94.83 lakh have been occupied, as on 02.03.2026. State/UT-wise details of houses sanctioned under PMAY-U and PMAY-U 2.0 is at Annexure.

In order to achieve the objective of housing for all, the scheme of PMAY-U 2.0 promotes women empowerment by providing the ownership of houses preferably in the name of female member or in joint name. Further, preferences under the scheme is given to Widows, single women, Persons with Disabilities, Senior Citizens, Transgenders, persons belonging to Scheduled Castes/Scheduled Tribes, Minorities and other weaker and vulnerable sections of the society. The scheme offers a cafeteria approach to the beneficiaries to choose from any one of the four verticals of the scheme, depending on the suitability, availability of encumbrance free land, income group etc.

Under the scheme, States/ UTs are mandated to formulate 'Affordable Housing Policy' incorporating various reforms and incentives to Public/Private agencies on a time-bound basis to develop an affordable housing ecosystem.

Credit Risk Guarantee Fund Trust for Low-Income Housing (CRGFTLIH) for Economically Weaker Section (EWS)/ Low-Income Group (LIG) has been restructured with aims to enhance the credit accessibility and worthiness of eligible households by extending the guarantee on the housing loan taken from Scheduled Commercial Banks, Housing Finance Companies (HFCs) etc. It also aims to help eligible beneficiaries of PMAY-U 2.0 belonging to EWS/LIG through affordable home loans from financial institutions to complete their homes on time.

Under Technology & Innovation Sub-Mission (TISM), States/UTs/Cities are assisted through innovative practices and projects in challenge mode focused on disaster resistant and environment friendly technologies for climate smart buildings and resilient housing. A robust and unified web portal (UWP) has been developed to monitor and evaluate the Scheme. This web-portal is accessible to all stakeholders and has the facility for the beneficiaries to apply and track their application status on real-time basis.

State/UT-wise details of houses sanctioned under PMAY-U and PMAY-U 2.0

Sr. No.	Name of the State/ UT	No of Houses Sanctioned
1	A&N Island	261
2	Andhra Pradesh	19,55,310
3	Arunachal Pradesh	14,400
4	Assam	1,87,032
5	Bihar	4,45,135
6	Chandigarh	1,279
7	Chhattisgarh	3,34,502
8	DNH&DD	10,464
9	Delhi	32,466
10	Goa	3,176
11	Gujarat	10,98,858
12	Haryana	1,32,982
13	Himachal Pradesh	14,027
14	J&K	45,982
15	Jharkhand	2,43,368
16	Karnataka	5,77,804
17	Kerala	1,62,159
18	Ladakh	1,434
19	Madhya Pradesh	10,11,558
20	Maharashtra	13,49,934
21	Manipur	56,047
22	Meghalaya	7,072
23	Mizoram	39,616
24	Nagaland	32,394
25	Odisha	2,30,846
26	Puducherry	19,777
27	Punjab	1,57,889
28	Rajasthan	3,66,612
29	Sikkim	299
30	Tamil Nadu	6,85,031
31	Telangana	3,80,662
32	Tripura	90,318
33	Uttar Pradesh	21,33,963
34	Uttarakhand	66,692
35	West Bengal	6,25,664
Total		125.15 Lakh