

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 3417
ANSWERED ON 23/03/2026

PMAY-URBAN 2.0 AND AFFORDABLE HOUSING

3417. SHRI RAJINDER GUPTA:

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

- (a) whether Government has intensified measures under PMAY-Urban 2.0 to achieve full saturation of affordable housing across the country and if so, the details thereof;
- (b) progress made in this regard, State/UT-wise, especially with respect to cities in the State of Punjab;
- (c) whether Government has assessed the challenges in inclusion of migrant workers and slum redevelopment under the scheme and if so, the key findings;
- (d) the challenges faced in implementation, including land availability, financing gaps and urban local body capacity; and
- (e) the measures proposed to address such challenges and accelerate achievement of housing saturation targets under PMAY-Urban 2.0?

ANSWER

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

- (a) to (c): 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 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 construct, purchase and rent a house by 1 crore additional eligible beneficiaries at affordable cost 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).

PMAY-U and PMAY-U 2.0 adopts a demand driven approach wherein States/Union Territories (UTs) assess the requirement through their Urban Local Bodies (ULBs)/Implementing Agencies in their respective jurisdictions. Eligible citizens are also allowed to apply through Unified Web Portal of PMAY-U 2.0 with all details on the portal.

States/UTs/ULBs validate the beneficiaries as per the eligibility criteria of the scheme guidelines and selection/scrutiny of beneficiary lists are done by the States/UTs. The Scheme Guidelines and Unified Web Portal for submitting the online applications can be accessed through <https://pmay-urban.gov.in>. Based on the demand survey and selection of beneficiaries, the project proposals are prepared and approved by the State Level Sanctioning and Monitoring Committee (SLSMC) headed by the Chief Secretary of States/UTs for further consideration of release of Central Assistance by the Central Sanctioning and Monitoring Committee (CSMC).

Based on the project proposal submitted by States/UTs, a total of 125.15 lakh houses including 13.67 lakh under PMAY-U 2.0 including Punjab, have been sanctioned by the Ministry, so far across the country. Of the sanctioned houses, 116.57 lakh houses have been grounded; of which 97.30 lakh are completed/delivered to the beneficiaries as on 02.03.2026. The State/UT-wise details of houses sanctioned, ground and completed including Punjab are at Annexure.

As per Scheme Guidelines of PMAY-U 2.0, State/UT Governments can propose projects for providing pucca houses in tenable slums with list of eligible beneficiaries for sanctioning of Central Assistance under BLC vertical. Similarly, States/UTs may also propose 'Redevelopment' or 'In-situ Improvement' projects for tenable slums having dilapidated buildings located on Government/ULB/Public land under AHP vertical.

Further, based on the learnings of ARHCs, a dedicated vertical of ARH has been provisioned under PMAY-U 2.0 with the basic purpose of promoting construction of affordable rental housing close to the workplaces of the intended beneficiaries. The ARH vertical aims to create a conducive environment for construction of adequate rental housing for eligible beneficiaries including urban migrants/industrial workers/working women/students/urban poor etc.

(d) & (e): It has been observed that the major challenges faced by the implementing agencies under PMAY-U include non-availability of encumbrance-free land, financial constraints of States and beneficiaries, issues related to trunk infrastructure, increase in the cost of construction materials, delays in obtaining statutory clearances/No Objection Certificates (NOCs) and disruptions caused by unforeseen circumstances. The Ministry conducts regular review with the States/UTs on progress of the scheme including timely submission of compliances by States/UTs for subsequent release of Central Assistance and its utilization.

Various measures are being taken by the Government to address the challenges faced in the implementation of PMAY-U and accelerate achievement of housing saturation. PMAY-U 2.0 supports States/UTs for formulation and implementation of 'Affordable Housing Policies' to incentivize private sector participation through appropriate regulatory, fiscal and institutional measures to make the housing stock affordable in urban areas. The Scheme Guidelines can be accessed at <https://pmay-urban.gov.in/uploads/guidelines/Operational-Guidelines-of-PMAY-U-2.pdf>.

Further, Government of India has restructured Credit Risk Guarantee Fund Trust for Low Income Housing (CRGFTLIH) for Economically Weaker Section (EWS)/Low Income Group (LIG) 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. thereby making the houses affordable.

In addition, special Home Loan Products are developed by Department of Financial Services (DFS) with Banks to help beneficiaries of informal sectors. States/UTs are also expected to facilitate home loans to PMAY-U 2.0 beneficiaries through tripartite agreement.

State/UT-wise details of houses sanctioned, grounded and completed including Punjab under PMAY-U & PMAY-U 2.0

S. No.		Name of the State/UT	Physical Progress of Houses (Nos.)		
			Sanctioned	Grounded	Completed
1	States	Andhra Pradesh	19,55,310	18,37,541	11,24,209
2		Bihar	4,45,135	3,91,648	1,98,765
3		Chhattisgarh	3,34,502	2,95,472	2,63,109
4		Goa	3,176	3,176	3,176
5		Gujarat	10,98,858	10,09,918	9,75,081
6		Haryana	1,32,982	86,861	73,313
7		Himachal Pradesh	14,027	13,087	11,923
8		Jharkhand	2,43,368	2,10,752	1,66,291
9		Karnataka	5,77,804	4,98,592	3,99,258
10		Kerala	1,62,159	1,55,633	1,39,805
11		Madhya Pradesh	10,11,558	9,67,393	8,99,293
12		Maharashtra	13,49,934	11,87,750	10,48,128
13		Odisha	2,30,846	1,94,872	1,69,494
14		Punjab	1,57,889	1,27,892	1,02,595
15		Rajasthan	3,66,612	3,17,204	2,67,251
16		Tamil Nadu	6,85,031	6,69,221	6,20,420
17		Telangana	3,80,662	2,56,654	2,25,800
18		Uttar Pradesh	21,33,963	18,47,866	17,18,783
19		Uttarakhand	66,692	63,943	51,871
20		West Bengal	6,25,664	6,09,997	5,11,916
Sub-total (States)			1,19,76,172	1,07,45,472	89,70,481
21	North Eastern States	Arunachal Pradesh	14,400	12,186	8,642
22		Assam	1,87,032	1,77,887	1,44,666
23		Manipur	56,047	50,426	22,506
24		Meghalaya	7,072	4,156	2,841
25		Mizoram	39,616	39,173	33,950
26		Nagaland	32,394	31,060	30,152
27		Sikkim	299	299	219
28		Tripura	90,318	88,689	82,167
Sub-total (NE States)			4,27,178	4,03,876	3,25,143
29	Union Territories	A&N Islands	261	261	234
30		Chandigarh	1,279	1,279	1,279
31		D&NH and D&D	10,464	10,464	10,030
32		Delhi	32,466	32,466	32,466
33		J&K	45,982	42,993	35,245
34		Ladakh	1,434	1,032	968
35		Puducherry	19,777	18,079	12,548
Sub-total (UTs)			1,11,663	1,06,574	92,770
Grand Total			125.15 Lakh	116.57 Lakh*	97.30 Lakh*

* Includes completed (3.42 lakh), grounded (4.01 lakh) houses of JnNURM during mission period.