

O.I.H.

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 580
TO BE ANSWERED ON FEBRUARY 04, 2021
IMPLEMENTATION OF PMAY**

NO. 580. SHRI ASHOK MAHADEORAO NETE:

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

- (a) the number of houses built and allotted under Pradhan Mantri Awas Yojana (PMAY) as on date, State-wise;**
- (b) the amount sanctioned as loans, alongwith the number of beneficiaries by various banks, bank-wise; and**
- (c) whether PMAY has been implemented effectively and if so, the details thereof including facilities extended to the beneficiaries?**

ANSWER

**THE MINISTER OF STATE (INDEPENDENT CHARGE) OF THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI HARDEEP SINGH PURI)**

(a): The State/ Union Territory (UT)-wise details of houses sanctioned, constructed/ allotted under the Pradhan Mantri Awas Yojana-Urban (PMAY(U) are at Annexure-I.

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(b): Bank/ Primary Lending Institution (PLI) - wise details of the loan amount sanctioned and disbursed under Credit Linked Subsidy Scheme vertical of PMAY-U are at Annexure-II.

(c): Yes, Sir. Against an assessed demand of around 112 lakh houses under the scheme, a total of 1,09,82,808 houses have been sanctioned; out of this, 41,78,578 have been constructed/delivered and remaining are at various stages of construction. Houses provided under PMAY-U have amenities like water supply, electricity, kitchen and toilet along with basic social and physical infrastructure.

State UTs wise details of Houses Sanctioned and constructed under PMAY-U

S. No	States/UTs	No. of Houses Sanctioned	No. of Houses Constructed
1	A&N Island	612	40
2	Andhra Pradesh	20,26,446	3,57,151
3	Arunachal Pradesh	7,422	3,247
4	Assam	1,23,268	24,690
5	Bihar	3,60,703	78,157
6	Chandigarh	1,316	6,276
7	Chhattisgarh	2,62,615	1,24,123
8	UT of DNH & DD	7,170	4,608
9	Delhi (UT)	22,841	46,821
10	Goa	3,558	3,499
11	Gujarat	7,55,895	5,09,681
12	Haryana	2,78,832	34,686
13	Himachal Pradesh	12,209	4,944
14	Jammu & Kashmir	55,761	9,486
15	Jharkhand	2,12,822	92,291
16	Karnataka	6,72,304	2,16,882
17	Kerala	1,24,913	88,501
18	Ladakh (UT)	1,777	384
19	Lakshadweep (UT)	-	-
20	Madhya Pradesh	8,40,999	3,95,793
21	Maharashtra	12,85,427	4,10,150
22	Manipur	50,176	4,925
23	Meghalaya	4,766	1,091
24	Mizoram	35,779	4,270
25	Nagaland	32,003	4,293
26	Odisha	1,73,476	83,258
27	Puducherry (UT)	14,536	5,321
28	Punjab	1,02,697	36,751
29	Rajasthan	2,12,591	1,14,840
30	Sikkim	567	274
31	Tamil Nadu	6,99,575	3,68,851
32	Telangana	2,10,061	1,45,669
33	Tripura	86,192	45,286

34	Uttar Pradesh	17,66,918	6,88,650
35	Uttarakhand	40,821	18,267
36	West Bengal	4,95,760	2,45,422
Total		109,82,808	41,78,578

Annexure-II referred in LSUQ No. 580 due for 04.02.2021

Bank/PLI wise details of No. of Beneficiaries and loan amount sanctioned and disbursed CLSS vertical of PMAY-U

S.No	Name of the PLIs	No. of Beneficiaries	Loan amount Sanctioned and Disbursed (Amount in ₹ crore)
1	Aadhar Housing Finance Ltd.	28697	2463.92
2	Aditya Birla Housing Finance Ltd.	5684	943.88
3	Aptus Value Housing Finance India Ltd.	660	51.94
4	MotilalOswal Home Finance Limited Formerly known as Aspire Home Finance Corporation Limited	6710	634.35
5	Aavas Financiers Limited	7830	781.54
6	Can Fin Homes Ltd.	15449	2697.11
7	Capital First Home Finance Ltd.	174	28.09
8	Capri Global Housing Finance Private Limited	4659	540.51
9	Cent Bank Home Finance Ltd.	1292	157.09
10	Dewan Housing Finance Corporation Ltd.	53139	9525.85
11	DHFL Vysya Housing Finance Ltd.	156	15.19
12	DMI Housing Finance Pvt. Ltd.	1169	109.44
13	Edelweiss Housing Finance Ltd.	4501	605.58
14	Equitas Housing Finance Pvt. Ltd.	242	12.55
15	Fast Track Housing Finance Ltd.	208	20.78
16	Fullerton Home Finance Company Ltd.	2484	334.35
17	GIC Housing Finance Ltd.	5694	876.27
18	GRUH Finance Ltd.	43824	4458.8
19	Hinduja Housing Finance Limited	17	1.73
20	Home First Finance Company India Ltd.	25714	2462.21
21	Housing and Urban Development Corporation Ltd	124	20.81
22	HDFC	218657	51591.66
23	ICICI Home Finance Company Ltd.	5841	877.32
24	India Bulls Housing Finance Ltd.	36240	7526.99
25	India Home Loan Ltd.	1973	181.66
26	IIFL Home Finance Ltd.	43587	7035.86
27	India Shelter Finance Corporation Ltd.	228	19.81
28	Khush Housing Finance Pvt Ltd.	1053	108.17
29	L & T Housing Finance Ltd.	1983	440.22
30	LIC Housing Finance Ltd.	109798	27415.3
31	Magma Housing Finance	1796	209.51
32	Mahindra Rural Housing Finance Ltd.	4018	331.54

Bank/PLI wise details of No. of Beneficiaries and loan amount sanctioned and disbursed CLSS vertical of PMAY-U

S.No	Name of the PLIs	No. of Beneficiaries	Loan amount Sanctioned and Disbursed (Amount in ₹ crore)
33	Mamata Housing Finance Company Pvt. Ltd.	27	6.5
34	Manipal Housing Finance Syndicate Ltd.	28	4.65
35	Mannappuram Home Finance Ltd.	380	39.93
36	MAS Rural Housing and Mortgage Finance Ltd.	639	57.32
37	Mentor Home Loans India Ltd.	781	32.31
38	Svatantra Micro Housing Finance Corporation Ltd.	4794	305.8
39	MuthootHomefin(India) Ltd.	13200	1203.59
40	Muthoot Housing Finance Company Ltd.	1468	127.07
41	National Trust Housing Finance Ltd.	18	1.55
42	North East Region Housing Finance Company Ltd.	171	8.15
43	Orange City Housing Finance Ltd.	11	1.21
44	Panthoibi Housing Finance Company Ltd.	95	7.82
45	PNB Housing Finance Ltd.	39633	8850.58
46	Art Affordable Housing Finance (India) Ltd	3660	447.03
47	Reliance Home Finance Ltd.	6325	826.19
48	Religare Housing Development Finance Corporation Ltd.	1137	124.98
49	RepcO Home Finance Ltd.	2574	334.49
50	Sahara Housing FinaCorporation Ltd.	61	7.57
51	SEWA GrihRin Ltd.	112	2.52
52	Shriram Housing Finance Ltd.	1111	140.79
53	Shubham Housing Development Finance Company Pvt. Ltd.	8451	784.8
54	SUNDARAM HOME FINANCE LTD	1058	228.35
55	Supreme Housing Finance Limited	15	1.74
56	Swagat Housing Finance Company Ltd.	95	10.37
57	Tata Capital Housing Finance Ltd.	15517	2288.77
58	Homeshree Housing Finance Limited	4	0.53
59	Vastu Housing Finance Corporation Ltd.	634	63.25

Bank/PLI wise details of No. of Beneficiaries and loan amount sanctioned and disbursed CLSS vertical of PMAY-U

S.No	Name of the PLIs	No. of Beneficiaries	Loan amount Sanctioned and Disbursed (Amount in ₹ crore)
60	Viva Home Finance Ltd.	67	7.93
61	Allahabad Bank	10919	1879.91
62	Andhra Bank	8641	1715.1
63	Bank of Baroda h	6328	896.34
64	Bank of India	11429	1647.28
65	Bank of Maharashtra	6353	997.25
66	BhartiyaMahila Bank Ltd.	4	0.29
67	Canara Bank	23631	3901.6
68	Corporation Bank	4852	786.05
69	Dena Bank	1113	141.33
70	IDBI Bank Ltd.	8054	1880.6
71	Indian Bank	9354	1947.94
72	Indian Overseas Bank	2836	440.05
73	Oriental Bank of Commerce	10682	1979.76
74	Punjab & Sind Bank	527	85.36
75	Punjab National Bank	2778	457.76
76	State Bank of Bikaner & Jaipur	267	9.74
77	State Bank of Hyderabad	3	0.22
78	State Bank of India	208398	51535.36
79	State Bank of Mysore	1	0.15
80	State Bank of Travancore	39	2.64
81	Syndicate Bank	12051	1681.32
82	UCO Bank	2948	478.25
83	Union Bank of India	5306	852.25
84	United Bank of India	8469	1411.16
85	State Bank of Patiala	3	0.22
86	Axis Bank Ltd.	71371	13255.55
87	DCB Bank Ltd.	2527	293.01
88	ICICI Bank Ltd.	75689	18181.68
89	Karnataka Bank Ltd.	956	216.56
90	KarurVysya Bank Ltd.	641	105.76
91	Tamilnad Mercantile Bank Ltd.	1087	181.78
92	Andhra Pradesh GrameenaVikas Bank	5226	1050.95
93	Andhra PragatiGrameena Bank	301	44.57
94	Assam GraminVikash Bank	18	1.42
95	Baroda Gujarat Gramin Bank	702	104.18
96	Dena Gujarat Gramin Bank	163	19.95

Bank/PLI wise details of No. of Beneficiaries and loan amount sanctioned and disbursed CLSS vertical of PMAY-U

S.No	Name of the PLIs	No. of Beneficiaries	Loan amount Sanctioned and Disbursed (Amount in ₹ crore)
97	Karnataka VikasGrameena Bank	739	90.24
98	Kerala Gramin Bank	2327	162.26
99	Maharashtra Gramin Bank	540	94.3
100	Mizoram Rural Bank	633	45.06
101	Pragathi Krishna Gramin Bank	632	73.92
102	Saurashtra Gramin Bank	844	86.16
103	Tripura Gramin Bank	71	10.13
104	Chhattisgarh RajyaGramin Bank	1082	134.99
105	Bombay Mercantile Co-operative Bank Ltd	144	24.77
106	Prime Co-operative Bank Ltd.	74	5.47
107	Punjab &Maharastra Co-operative Bank Ltd.	294	50.59
108	Rajkot NagarikSahakari Bank Limited	2041	178.29
109	Shri MahilaSewaSahakari Bank Ltd.	245	7.66
110	JaiminGajjar	94	15.27
111	The Gujarat State Co-operative Bank Ltd	80	8.8
112	The Kalyan Janata Sahakari Bank Ltd.	111	18.12
113	The Nawanagar Co-operative Bank	56	5.12
114	Sarvodaya Commercial Co-op Bank Ltd.	36	2.45
115	YES BANK LIMITED	5586	736.17
116	MADHYANCHAL GRAMIN BANK	95	8.77
117	Ummeed Housing Finance Private Ltd	749	63.13
118	Punjab Gramin Bank	197	24.73
119	Jalgaon Janata Sahakari Bank Ltd	110	14.08
120	The Catholic Syrian Bank Ltd	113	15.78
121	Equitas Small Finance Bank Ltd	1087	128.53
122	Gramin Bank of Aryavart	287	23.37
123	Centrum Housing Finance Limited	1074	132.36
124	Ujjivan Small Finance Bank	1700	168.73
125	The Saraswat Co-op Bank Ltd	2323	451.7
126	Manibhavanam Home Finance India Pvt Ltd	298	36.29
127	Bharat Co-operative Bank (Mumbai) Ltd	474	85.76
128	PallavanGramma Bank	43	4.7
129	Kotak Mahindra Bank Ltd	685	192.34

Bank/PLI wise details of No. of Beneficiaries and loan amount sanctioned and disbursed CLSS vertical of PMAY-U

S.No	Name of the PLIs	No. of Beneficiaries	Loan amount Sanctioned and Disbursed (Amount in ₹ crore)
130	IDFC Bank Ltd	1944	316.39
131	Capital Small Finance Bank Ltd	47	6.51
132	Baroda Uttar Pradesh Gramin Bank	79	8.61
133	PandyanGrama Bank	29	2.02
134	Bajaj Housing Finance Ltd	6696	2457.18
135	Indostar Home Finance Private Limited	1755	199.21
136	Shivalik Mercantile Coop Bank	36	4.48
137	Utkarsh Small Finance Bank Ltd	11	1.61
138	The Greater Bombay Coop Bank Ltd	192	36.94
139	Citizencredit Cooperative Bank Ltd	140	25.56
140	Sarva Haryana Gramin Bank	152	32.14
141	Chaitanya Godavari Grameena Bank	40	5.69
142	SaptagiriGrameena Bank	47	6.64
143	Altum Credo Home Finance Pvt Ltd	152	11.48
144	Himachal Pradesh Gramin Bank	28	4.4
145	Bandhan Bank Ltd	16517	1699.19
146	The Federal Bank Ltd	500	125.73
147	Anand Housing Finance Private Limited	34	4.11
148	Central MP Gramin Bank	47	5.7
149	KaveriGrameena Bank	13	1.38
150	Bee Secure Home Finance Private Limited	1	0.06
151	KIFS Housing Finance Private Limited	1422	137.48
152	Suryoday Small Finance Bank Ltd	284	33.01
153	NKGSB Co-operative Bank Ltd	85	15.91
154	Roha Housing Finance Private Limited	958	97.25
155	Kashi GomtiSamyutGramin Bank	473	35.77
156	IFL Housing Finance Limited	314	35.68
157	Uttar Bihar Gramin Bank	32	2.23
158	AU Small Finance Bank Limited	2004	226.54
159	Piramal Housing Finance Limited	1510	549.38
160	JM Financial Home Loans Limited	218	23.96
161	Satin Housing Finance Limited	523	77.18
162	IKF Home Finance Limited	5	0.87
163	PaschimBangaGramin Bank	24	4.21
164	Wonder Home Finance Limited	335	37.54
165	Essel Finance Home Loans Ltd	101	12.33

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S.No	Name of the PLIs	No. of Beneficiaries	Loan amount Sanctioned and Disbursed (Amount in ₹ crore)
166	JANA Small Finance Bank	340	40.18
167	A P Mahesh Coop Urban Bank Ltd	4	0.71
168	Easy Home Finance Ltd	159	17.7
169	Baid Housing Finance Private Limited	18	1.56
170	The Varachha Co-Operative Bank Ltd	25	3.81
171	The Sutex Co-op Bank Ltd	17	1.62
172	RBL Bank Limited	887	94.2
173	Adani Housing Finance Private Limited	208	22.88
174	OmprakashDeora Peoples Co-op. Bank Ltd., Hingoli	6	0.89
175	IndusInd Bank Limited	160	19.7
176	HERO Housing Finance Limited	173	41.91
177	The Hasti Co-Op Bank Ltd.	93	8.83
178	Shree MahuvaNagriksahakari Bank Ltd.	21	2.34
179	Gujarat Ambuja Co-Op Bank Ltd.	9	0.98
180	The Baroda City Co-operative Bank Ltd.	4	0.45
181	The BavlaNagriksahakari Bank Ltd.	1	0.05
182	The Karnavati Co-Operative Bank Ltd.	4	0.97
183	Associate Co operative Bank Ltd.	4	0.51
184	SHREE DHARATI CO OP BANK LTD.	1	0.23
185	SaraspurNagarikCo op Bank Limited	1	0.13
186	Habitat Microbuild India Housing Finance Company Pvt. Ltd	3	0.29
187	The Baroda City Co operative Bank Ltd	21	4.23
188	INDIE HOMEFIN PRIVATE LIMITED	189	27.74
189	The West Bengal State Co operative Bank Ltd.	10	1.35
190	The Veraval Mercantile Co operative Bank Ltd	7	0.86
191	DimbaleRavindraYashwant	11	1.75
192	Abhyudaya Co-Operative Bank Ltd.	1176	216.96
193	Adarsh Cooperative Bank Ltd.	5	0.74
194	Almora Urban Co-Operative Bank Ltd.	40	6.17
195	ApnaSahakari Bank Ltd.	83	14.99
196	The Arunachal Pradesh State Cooperative Apex Bank Ltd.	3	0.18
197	BangiyaGraminVikas Bank	28	3.77

Bank/PLI wise details of No. of Beneficiaries and loan amount sanctioned and disbursed CLSS vertical of PMAY-U

S.No	Name of the PLIs	No. of Beneficiaries	Loan amount Sanctioned and Disbursed (Amount in ₹ crore)
198	Bassein Catholic Co-Operative Bank Ltd.	295	45.36
199	Bihar Gramin Bank	30	3.36
200	Baroda Rajasthan KshetriyaGramin Bank	374	57.4
201	Central Bank of India	7504	1177.5
202	The Central Co-operative Bank Ltd.	38	3.56
203	Chhattisgarh Rajya Sahakari Bank Maryadit	99	14.17
204	Cholamandalam Investment Finance Company Ltd.	2186	304.26
205	City Union Bank	351	54.1
206	Cosmos Co-operative Urban Bank Ltd.	817	154.3
207	Dhanlaxmi Bank Limited	79	9.44
208	DombivliNagariSahakari Bank Ltd.	357	63.47
209	ESAF Small Finance Bank Ltd.	59	4.83
210	The Haryana State Cooperative Apex Bank Ltd.	16	3.03
211	The Jalgaon Peoples Co-Operative Bank Ltd.	168	18.66
212	Janata Sahakari Bank Ltd.	245	37.19
213	JanasevaSahakari Bank Ltd.	83	14.18
214	J&K Bank Ltd.	1962	211.69
215	JK Grameen Bank	45	6.29
216	JK State Cooperative Bank	6	0.36
217	JanakalyanSahakari Bank Ltd.	20	4.09
218	KallappaAnnaAwadelChalkaranjiJanta Sahakari Bank Ltd.	271	26.01
219	The Kanaka Mahalakshmi Cooperative Bank Ltd.	11	0.93
220	Kalupur Commercial Co-operative Bank Ltd.	1592	252.7
221	Karad Urban Co-Operative Bank Ltd.	107	11.52
222	Kerala State Co-operative Bank Ltd.	106	8.56
223	The Kurmanchal Nagar Sahkari Bank Ltd.	22	3.55
224	Lakshmi Vilas Bank	3	0.32
225	Shri Mahalaxmi Co-Op Bank Ltd.	22	3.95

Bank/PLI wise details of No. of Beneficiaries and loan amount sanctioned and disbursed CLSS vertical of PMAY-U

S.No	Name of the PLIs	No. of Beneficiaries	Loan amount Sanctioned and Disbursed (Amount in ₹ crore)
226	Mahanagar Co-operative Bank Ltd.	127	25.05
227	Malviya Urban Cooperative Bank Ltd.	10	1.57
228	ManviPattanaSouthardaSahakari Bank Niyamita	6	2.37
229	The Maharashtra State Co-operative Bank Ltd.	73	11.74
230	Meghalaya CoOperative Apex Bank Ltd.	18	2.01
231	Mehsana Urban Co-operative Bank Ltd.	2001	224.83
232	Meghalaya Rural Bank	53	4.75
233	Mizoram Co-operative Apex Bank Ltd.	117	7.42
234	Nagpur NagarikSahakari Bank Ltd.	37	2.58
235	Nainital Bank Limited	135	27.29
236	The Nasik Merchants Co-operative Bank Ltd.	20	2.48
237	NagarikSahakari Bank Maryadit	2	0.14
238	NutanNagarikSahakari Bank Ltd.	112	18.64
239	Shree PanchgangaNagariSahakari Bank Ltd.	26	3.13
240	The Pandharpur Urban Cooperative Bank Ltd.	7	0.99
241	PragatiMahilaNagrikSahkari Bank Maryadit	4	0.64
242	PravaraSahakari Bank Ltd.	4	0.83
243	PuduvaiBharathiarGramma Bank	24	5.84
244	Purvanchal Bank	84	13.07
245	RajarambapuSahakari Bank Ltd.	20	2.81
246	Rajasthan MarudharaGramin Bank	1209	77.97
247	SatlujGramin Bank	6	0.56
248	Sangli Urban Co-Operative Bank Ltd.	75	9.74
249	SardarBhiladwalaPardi Peoples Co-operative Bank Ltd.	154	19.79
250	Sarva UP Gramina Bank	443	46.01
251	South Indian Bank Limited	829	166.39
252	SmritiNagrikSahakari Bank Maryadit	8	0.79
253	The Surat Peoples Co-operative Bank	9	1.23
254	SVC Cooperative Bank Ltd.	374	76.07
255	Telangana Grameena Bank	480	106.26
256	Thane Bharat Sahakari Bank Ltd.	51	10.64

**Bank/PLI wise details of No. of Beneficiaries and loan amount sanctioned
and disbursed CLSS vertical of PMAY-U**

S.No	Name of the PLIs	No. of Beneficiaries	Loan amount Sanctioned and Disbursed (Amount in ₹ crore)
257	TJSB Sahakari Bank Ltd.	179	32.02
258	Tripura State Cooperative Bank Ltd.	2	0.15
259	Uttarakhand Gramin Bank	473	117.7
260	Jitendra Kumar Yadav	87	10.16
261	Vasai Vikas Sahakari Bank Ltd.	1	0.22
262	Vijaya Bank	8203	1418.03
263	The Zoroastrian Cooperative Bank Ltd.	21	3.34
264	Bank of Baroda	5511	1160.39
