

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
LOK SABHA  
UNSTARRED QUESTION NO. 1808  
TO BE ANSWERED ON DECEMBER 05, 2024  
IMPLEMENTATION OF PMAY-U 2.0**

**NO. 1808. SHRI MANICKAM TAGORE B:  
SHRI VIJAYAKUMAR AL/AS VIJAY VASANTH:**

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

- (a) the details on the progress of PMAY-U 2.0 implementation across the country, State/UT-wise;**
- (b) the manner in which the Government ensures transparency and fairness in selecting beneficiaries for the Interest Subsidy Scheme (ISS) vertical;**
- (c) the total budget allocation for PMAY-U 2.0 along with the distribution of funds under different verticals;**
- (d) the details of the measures taken/being taken by the Government to address the shortage of affordable housing options in urban areas, particularly for Economically Weaker Section/Low Income Group/Middle-Income Group families;**
- (e) the details of the criteria fixed for availing 1.80 lakh subsidy under the ISS vertical;**
- (f) the manner in which the Government ensures that the unified web portal is user-friendly and accessible to all stakeholders, particularly to those with limited digital literacy; and**
- (g) the role of private sector institutions in implementing PMAY-U 2.0 along with the manner in which partnerships be fostered?**

**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 June 25, 2015 to provide pucca house in urban areas across the country by providing Central Assistance to eligible beneficiaries of Economically Weaker Section (EWS), Low Income Group (LIG) and Middle Income Group (MIG) categories. Based on the project proposals received from the States/Union Territories (UTs), a total of 118.64 lakh houses have been sanctioned by the Ministry, out of which 114.22 lakh have been grounded and more than 88.22 lakh are completed/delivered to the beneficiaries as on 25.11.2024.**

**Learning from the experiences of PMAY-U, MoHUA has launched PMAY-U 2.0 'Housing for All' Mission with effect from 01.09.2024 to provide Central Assistance to one crore additional households of EWS/LIG/MIG categories to construct, purchase and rent a house at affordable cost in urban areas across the country through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS). As on date, 29 States/UTs have signed Memorandum of Agreement (MoA) to implement PMAY-U 2.0 as per scheme guidelines. The scheme guidelines are available at <https://pmay-urban.gov.in/uploads/guidelines/Operational-Guidelines-of-PMAY-U-2.pdf>. The total investment is ₹10 lakh crore including Government Subsidy of ₹2.30 lakh crore and there is no vertical-wise allocation under the scheme.**

**Under the scheme, the EWS households are defined as households with an annual income of up to ₹3 lakh. LIG is defined as households with an annual income from ₹3 lakh up to ₹6 lakh. MIG is defined as households with an annual income from ₹6 lakh up to ₹9 lakh. Under PMAY-U 2.0, the identification of the beneficiaries is done by the respective State/UT Governments based on eligibility criteria defined in the scheme guidelines. States/ UTs/Urban Local Bodies (ULBs) are undertaking assessment of housing demand under different verticals through suitable means for assessing the actual demand of housing on the unified web portal which ensures transparency and fairness in the whole process. The beneficiaries can also register themselves for housing demand with all details on the portal. States/UTs/ULBs validate the beneficiaries as per the eligibility criteria of the scheme guidelines. The unified web portal for submitting online application under PMAY-U 2.0 may be accessed at [https://pmaymis.gov.in/PMAYMIS2\\_2024/PmayDefault.aspx](https://pmaymis.gov.in/PMAYMIS2_2024/PmayDefault.aspx).**

**Further, under ISS vertical of PMAY-U 2.0, the subsidy on home loan is provided to the beneficiaries through Primary Lending Institutions (PLIs) after all necessary due diligence as per the eligibility criteria of the scheme. The details of eligible beneficiaries are sent to the Central Nodal Agencies (CNAs) for further validation. Such multi-layer validation of the beneficiaries ensures transparency and fairness in selection of beneficiaries. Further, for implementation of ISS vertical, Memorandum of Understanding (MoU) has been signed with National Housing Bank (NHB), State Bank of India (SBI) and Housing and Urban Development Corporation Limited (HUDCO) as CNAs.**

- (e): As per the scheme guidelines, under ISS vertical, a maximum release of interest subsidy of ₹1.80 lakh is provided to eligible beneficiaries having income up to ₹9 lakh. Home loan value up to ₹25 lakh for property value up to ₹35 lakh with carpet area up to 120 sqm. are eligible for a subsidy at 4.0% on first ₹8 lakh for a tenure up to 12 years. The subsidy is released in 5 yearly instalments in loan accounts of beneficiary provided loan is active at the time of release of subsidy and more than 50% principal is outstanding.**
- (f): A robust and unified web portal have been developed to monitor the scheme. This web portal is user friendly and accessible to all stakeholders and has the facility for the beneficiaries to apply online and track their application status on real-time basis. States/UTs, implementing agencies, beneficiaries and all concerned stakeholders will have accessibility to upload all requisite information. A mobile-friendly interface is also developed with offline functionality and multi-lingual support with enhanced accessibility and inclusivity. The feedback from the stakeholders is taken to improve usability of web-portal.**
- (g): As per the scheme guidelines of PMAY-U 2.0, Public/Private sector agencies are encouraged to construct houses for EWS beneficiaries under AHP vertical. Public/Private agencies are also encouraged to construct, operate and maintain rental housing projects under ARH vertical of PMAY-U 2.0. States/UTs have to formulate “Affordable Housing Policy” to provide various reforms and incentives to Public/Private agencies on time bound basis to develop affordable housing ecosystem. PMAY-U 2.0 supports States/UTs to formulate ‘Affordable Housing Policy’.**

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