

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 2321
TO BE ANSWERED ON MARCH 13, 2025**

**FUNDING STRUCTURE OF THE PROJECTS UNDER
PMAY-U IN MAHARASHTRA**

NO.2321. DR. PRASHANT YADAORAO PADOLE:

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

- (a) the details of the funding structure of the projects undertaken under the PMAY-U in Maharashtra during the last five years;**
- (b) whether the Union Government is aware of the fact that its contribution to the PMAY-U has not been increasing since 2016, particularly in Maharashtra and if so, the details thereof along with the reasons therefor; and**
- (c) whether the Government proposes to increase its contribution, if so, the details thereof and if not, the reasons therefor?**

ANSWER

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

(a) to (c) 'Land' and 'Colonization' are State subjects. Therefore, schemes related to housing for their citizens are implemented by States/Union Territories (UTs). However, the Ministry of Housing and Urban Affairs (MoHUA) supplements the efforts of States/UTs, by providing Central Assistance under Pradhan Mantri Awas Yojana- Urban (PMAY-U) since 25.06.2015 to provide pucca houses with basic civic amenities to eligible urban beneficiaries across the country including in the State of Maharashtra.

Houses under PMAY-U are being constructed using Central Assistance, State share as well as beneficiary contribution. Government of India provided fixed Central Assistance of ₹1.5 lakh under AHP and BLC verticals of PMAY-U. The remaining cost of the house, as per Detailed Project Report (DPR), is shared by States/UTs/Urban Local Bodies (ULB)/Beneficiaries. However, States/UTs are free to contribute their share in a such way to make the houses affordable. The scheme period, which was earlier upto 31.03.2022, has further been extended upto 31.12.2025 to complete the sanctioned houses without changing the funding pattern and implementation methodology.

Based on 9 years of experience and learning from implementing PMAY-U, MoHUA has revamped the scheme and launched PMAY-U 2.0 'Housing for All' Mission with effect from 01.09.2024 to assist 1 crore additional eligible urban beneficiaries through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS). BLC, AHP and ARH verticals are implemented as Centrally Sponsored Scheme by State/UT Governments, and ISS vertical is implemented as Central Sector Scheme through the identified Central Nodal Agencies such as National Housing Bank (NHB), State Bank of India (SBI) & Housing and Urban Development Corporation (HUDCO) by Housing Finance Companies and Primary Lending Institutions. As per the scheme guidelines of PMAY-U 2.0, the fund required for purchase/construction of houses under the scheme is shared between the Central Government, State/UT Government/ULBs/ Implementing agencies and the beneficiaries. States/UTs are free to increase State share to increase the affordability of houses.

A fixed amount of Central Assistance is provided by Government of India under different verticals and mandatory State share has been provisioned under the scheme as under:

S. No.	States/UTs	PMAY-U 2.0 Verticals		
		BLC & AHP	ARH	ISS
1.	North-Eastern States, Himalayan States and UTs with legislature (Assam, Arunachal Pradesh, Meghalaya, Manipur, Mizoram, Nagaland, Tripura, Sikkim, Himachal Pradesh, Uttarakhand, UTs of Jammu and Kashmir, Puducherry & Delhi)	Central Govt. - ₹2.25 lakh per unit State Govt. - Min. ₹0.25 lakh per unit	Technology Innovation Grant Gol: ₹3,000/Sqm. per unit State Share: ₹2,000/Sqm. per unit	Home Loan Subsidy - up to ₹1.80 lakh (Actual Release) per unit by Government of India as Central Sector Scheme
2.	All UTs without legislature	Central Govt. - ₹2.50 lakh per unit		
3.	All other States	Central Govt. - ₹1.50 lakh per unit State Govt. - Min. ₹1.00 lakh per unit		