

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 2340
TO BE ANSWERED ON MARCH 13, 2025
AFFORDABLE HOUSING FOR EWS**

NO. 2340. SHRI MANI A:

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

- (a) the eligibility criteria fixed for the Economically Weaker Section (EWS) to avail affordable housing benefits under the Pradhan Mantri Awas Yojana – Urban (PMAY-U);**
- (b) whether the annual income limit and other socio-economic parameters for defining EWS beneficiaries have been revised in recent years and if so, the details thereof;**
- (c) the total number of EWS beneficiaries provided houses under PMAY-U since its inception across the country including Tamil Nadu;**
- (d) whether the Government has received any representations or recommendations for revising the eligibility criteria for EWS and if so, the details thereof; and**
- (e) the steps taken by the Government to ensure equitable distribution, transparency and ease of access in providing affordable houses to EWS beneficiaries under PMAY-U?**

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

(a) to (e) ‘Land’ and ‘Colonisation’ are State subjects. Therefore, schemes related to housing for their citizens including Economically Weaker Section (EWS) are implemented by States/Union Territories (UTs). However, 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 June 25, 2015 to provide pucca house with basic civic amenities to eligible urban beneficiaries of Economically Weaker Section (EWS), Low Income Group (LIG) and Middle Income Group (MIG) categories across the country including Tamil Nadu. The scheme is implemented through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), In-Situ Slum Redevelopment (ISSR) and Credit Linked Subsidy Scheme (CLSS). As per scheme guidelines, beneficiaries are selected by Urban Local Bodies (ULBs) based on the following eligibility criteria:

- i. Not owning pucca house in his/her name or any other family member's name, anywhere in India.**
- ii. Belonging to Economically Weaker Section (EWS) with annual household income of up to ₹3 lakh except CLSS vertical in which beneficiaries of Low Income Group (LIG) and Middle Income Group (MIG) were also included.**
- iii. Ownership of land to avail benefit under BLC vertical.**

Based on the project proposals submitted by States/UTs, 118.64 lakh houses have been sanctioned by the Ministry, out of which 112.46 lakh have been grounded and 90.60 lakh are completed/delivered to the beneficiaries across the country including Tamil Nadu under PMAY-U as on 03.03.2025. The remaining houses are at different stages of construction. The State-wise details of houses sanctioned, grounded, and completed/delivered to EWS beneficiaries across the country including Tamil Nadu under PMAY-U since inception are at Annexure.

To ensure transparency and accessibility, and promote inclusivity of vulnerable populations including EWS, the Mission uses various measures in implementation of the scheme. A comprehensive and robust MIS system has been developed which helps all stakeholders to seamlessly manage information pertaining to physical and financial progress. The MIS is equipped with Geo-tagging features and integrated with BHUVAN Portal of National Remote Sensing Centre (NRSC) and BHARAT MAP of National Informatics Centre (NIC) for monitoring the progress of construction of houses. MIS has also been integrated with UMANG Mobile App, NITI Aayog Dashboard and DBT Bharat Portal for dissemination of information. To ensure that benefits go only to the genuine beneficiaries, various linkages have been placed such as UIDAI for Aadhar validation of beneficiaries and GIS based Central MIS etc.

Further, 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). As on date, 30 States/UTs including Tamil Nadu have signed Memorandum of Agreement (MoA) to implement PMAY-U 2.0 as per scheme guidelines. The operational guidelines of the PMAY-U 2.0 have been launched on 17.09.2024. The unified web portal for submitting online application and operational guidelines can be accessed at <https://pmay-urban.gov.in>.

As per the Scheme guidelines of PMAY-U 2.0, families belonging to EWS/LIG/MIG category, living in urban areas, having no pucca house anywhere in the country, are eligible to purchase or construct a house under PMAY-U 2.0. 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.

**Including Tamil Nadu, State-wise details of overall houses sanctioned
along with houses sanctioned to EWS beneficiaries under PMAY-U**

Sr. No.		State/ UT	Houses Sanctioned (Nos)	EWS Houses Sanctioned (Nos)
1	States	Andhra Pradesh	21,37,028	20,76,342
2		Bihar	3,14,477	2,96,327
3		Chhattisgarh	3,02,663	2,72,866
4		Goa	3,146	153
5		Gujarat	10,05,204	5,58,203
6		Haryana	1,15,034	75,830
7		Himachal Pradesh	12,758	10,546
8		Jharkhand	2,29,156	2,14,663
9		Karnataka	6,38,121	5,40,536
10		Kerala	1,67,322	1,48,823
11		Madhya Pradesh	9,61,147	8,41,612
12		Maharashtra	13,64,923	8,48,163
13		Odisha	2,03,380	1,91,695
14		Punjab	1,32,235	93,861
15		Rajasthan	3,19,877	2,12,265
16		Tamil Nadu	6,80,347	5,77,218
17		Telangana	2,50,084	1,65,400
18		Uttar Pradesh	17,76,823	16,41,252
19		Uttarakhand	64,391	47,808
20		West Bengal	6,68,953	5,92,474
Sub- total (States) :-			1,13,47,069	94,06,037
21	North East States	Arunachal Pradesh	8,499	8,428
22		Assam	1,76,643	1,73,063
23		Manipur	56,037	55,833
24		Meghalaya	4,758	4,583
25		Mizoram	39,605	37,759
26		Nagaland	31,860	31,831
27		Sikkim	316	164
28		Tripura	92,854	90,241
Sub- total (N.E. States) :-			4,10,572	4,01,902
29	Union Territories	A&N Island	376	353
30		Chandigarh	1,256	118
31		DNH & DD	9,947	5,175
32		Delhi	29,976	2,932
33		J&K	47,040	44,364
34		Ladakh	1,307	1,271
35		Lakshadweep	-	-
36		Puducherry	15,995	14,165
Sub- total (UT) :-			1,05,897	68,378
Grand Total :-			118.64 Lakh	98.76 Lakh