

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA**

**UNSTARRED QUESTION NO. 2371
TO BE ANSWERED ON MARCH 13, 2025**

REVIVAL OF PMAY-U FOR THE INTENDED BENEFICIARIES

NO. 2371. ADV. CHANDRA SEKHAR:

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

the measures taken/being taken by the Government to revive the Pradhan Mantri Awas Yojana - Urban (PMAY-U) by making it truly accessible to its intended beneficiaries keeping in view the recent decline in the demand for affordable housing under the said yojana?

ANSWER

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

'Land' and 'Colonisation' are State subjects. Therefore, schemes related to housing for their citizens 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 in urban areas across the country.

Based on the learning from the experiences of 9 years 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 for 1 crore additional eligible beneficiaries at affordable cost through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS).

States/Union Territories (UTs)/Urban Local Bodies (ULBs) have been asked to undertake assessment of housing demand under different verticals through suitable means for assessing the actual demand of housing on the Unified Web Portal of PMAY-U 2.0. The beneficiaries can also register themselves for housing demand with all the details on the portal. The scheme guidelines and Unified Web Portal for submitting the online applications can be accessed through <https://pmay-urban.gov.in>. Moreover, in-principle approval of more than 6.75 lakh houses have been provided to 30 States/UTs which have signed Memorandum of Agreement (MoA) to implement PMAY-U 2.0 for eligible beneficiaries.

As per scheme guidelines, State/UT share is mandatory under PMAY-U 2.0. Apart from the minimum State/UT share, the State/UT Governments may also provide additional top-up share to increase affordability. States/UTs are advised to facilitate low-cost credit facility to the beneficiaries by signing the Tripartite Agreement between banks, beneficiaries and States.

In order to promote innovative construction technology, a Technology & Innovation Sub-Mission (TISM) has been established under PMAY-U 2.0 to support innovative design and construction practices and projects. TISM facilitates preparation and adoption of layout designs and building plans suitable for various geo-climatic zones for mainstreaming and up-scaling the deployment of modern construction technologies and material in place of conventional construction materials practices.

States/UTs are required to formulate “Affordable Housing Policy” incorporating various reforms and incentives to Public/Private agencies on time bound basis to develop affordable housing ecosystem as envisaged in scheme guidelines of PMAY-U 2.0.

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). The scheme aims to enhance the credit accessibility and worthiness of eligible households by extending the guarantee on the housing loan taken from Scheduled Commercial Banks, HFCs etc. It also aims to help eligible beneficiaries of PMAY-U 2.0 belonging to EWS/LIG through

affordable home loans from financial institutions to complete their homes on time, thereby directly contributing to the program’s objectives. In addition, Home Loan Products are developed with Department of Financial Services (DFS) and Banks/HFCs to help Beneficiaries of informal sectors.
