

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

**UNSTARRED QUESTION NO. 2398
TO BE ANSWERED ON MARCH 13, 2025**

FINANCIAL ASSISTANCE TO TAMIL NADU FOR PMAY-U

NO. 2398. THIRU D M KATHIR ANAND:

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

- (a) whether the Union Government has received any request from the State Government of Tamil Nadu to increase the Central Share of financial assistance per unit under the Pradhan Mantri Awas Yojana - Urban (PMAY-U) and if so, the details thereof along with the Government's stand in this regard;**
- (b) whether the Union Government has sanctioned any funds for the construction of Houses under PMAY-U and any other Affordable Housing Schemes during the last six years in Tamil Nadu;**
- (c) if so, the details thereof, year-wise; and**
- (d) whether the Government has allocated funds under any other urban development schemes regarding Housing and Urban Affairs for Tamil Nadu and if so, the details thereof?**

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, under the vision of 'Housing for All', supplements the efforts of States/Union Territories (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.

Government of India provides its fixed share as Central Assistance of ₹1.0 lakh under In-Situ Slum Redevelopment (ISSR), ₹1.5 lakh for Affordable Housing in Partnership (AHP) and Beneficiary Led Individual Construction or Enhancement (BLC) verticals of PMAY-U. The remaining cost of the house as per DPR is shared by States/UTs/Urban Local Bodies (ULBs)/Beneficiaries. Under CLSS vertical of PMAY-U, an upfront subsidy upto Rs.2.67 lakh per house as interest subsidy was provided. The Scheme has been extended till 31.12.2025, except for CLSS vertical of the scheme, to complete the sanctioned houses without changing the funding pattern and implementation methodology.

Based on project proposals submitted by State of Tamil Nadu, more than 6.80 lakh houses have been sanctioned as on 03.03.2025 with committed Central Assistance of Rs.11,185.30 crore. Of the sanctioned houses, 6.61 lakh have been grounded for construction; of which 5.98 lakh are completed/delivered to beneficiaries, and remaining are at various stages of constructions. The year-wise details of Central Assistance sanctioned and released for the State of Tamil Nadu under PMAY-U during the last six years are at Annexure.

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. 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. 'In-principle' approval for allocation of more than 6.75 lakh houses, including 65,000 for the State of Tamil Nadu, has been given under PMAY-U 2.0.

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, however, States/Uts are free to increase State share to increase the affordability of houses. The details of fixed share is 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		

(d) MoHUA has been implementing various schemes for urban development across all States/UTS. Under Swachh Bharat Mission – Urban (SBM-U), a total of ₹1,144.68 crore of Central Assistance has been released to State of Tamil Nadu. Under Atal Mission for Rejuvenation and Urban Transformation (AMRUT) Scheme, State Annual Action Plans (SAAPs) amounting to ₹77,640 crore including Central Assistance of ₹35,990 crore have been approved for projects in all States/UTs including State of Tamil Nadu. So far, Central Assistance amounting to ₹4,626.24 crore has been released to State of Tamil Nadu for AMRUT projects of water supply, sewerage & septage management, storm water drainage, green spaces & parks and non-motorized urban transport.

Further, AMRUT 2.0 and SBM 2.0 have been launched to make cities garbage free and water secure during the mission period. Under AMRUT 2.0, so far, State Water Action Plans (SWAP) have been approved by MoHUA for 1,270 projects worth ₹14,687.83 crore (including O&M) for State of Tamil Nadu. Under SBM 2.0, Mission allocation to State of Tamil Nadu is ₹3,296.70 crore against which ₹829.65 crore have been released.

Details of Central Assistance sanctioned and released during each of the last six years along with details up to 2017-18 and current year under PMAY-U in the State of Tamil Nadu

FY	Central Assistance Sanctioned (₹ in Cr.)	Central Assistance Released (₹ in Cr.) *
Up to 2017-18	3,694.92	1,961.11
2018-19	2,079.11	1,408.78
2019-20	1,799.96	1,992.30
2020-21	1,470.50	1,575.24
2021-22	1,324.93	1,578.91
2022-23	636.91	722.15
2023-24	178.97	877.57
Current Year	Nil	222.05
Total	11,185.30	10,338.11

*** Includes Central Assistance Released in the year against sanctions pertaining to the preceding years.**