

**GOVERNMENT OF INDIA**  
**MINISTRY OF HOUSING AND URBAN AFFAIRS**  
**LOK SABHA**  
**UNSTARRED QUESTION NO. 4398**  
**TO BE ANSWERED ON MARCH 27, 2025**  
**PRADHAN MANTRI AWAS YOJANA-URBAN 2.0**

**NO. 4398. SHRI MUHAMMED HAMDULLAH SAYEED:**

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

- (a) whether the Government has initiated the Pradhan Mantri Awas Yojana-Urban (PMAY-U) 2.0 across the country and if so, the details thereof;**
- (b) the total financial assistance provided along with the manner in which it would be distributed across eligible beneficiaries under the said yojana;**
- (c) the manner in which the Government is planning to ensure that the scheme effectively addresses the housing needs of urban poor and middle-class families; and**
- (d) the measures taken/being taken by the Government to monitor its successful implementation across the country, State/UT-wise?**

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

**(a) to (d): Yes. Based on the learning from the experiences of 9 years implementation of Pradhan Mantri Awas Yojana – Urban (PMAY-U), Ministry of Housing and Urban Affairs 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 through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS).**

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As PMAY-U 2.0 is a demand driven scheme, there is no specific budgetary allocation for States/Union Territories (UTs) under the scheme. As per the scheme guidelines, selection of beneficiaries, formulation of projects and execution are done by States/UTs. After demand assessment and verification, States/UTs prepare project proposals and after approval of State Level Sanctioning and Monitoring Committee (SLSMC), these are submitted to the Ministry for sanctioning of admissible Central Assistance by Central Sanctioning and Monitoring Committee (CSMC). However, in-principle approval of more than 6.92 lakh houses have been provided to 32 States/UTs which have signed Memorandum of Agreement (MoA) to implement PMAY-U 2.0 for eligible beneficiaries.

A fixed amount of Central Assistance is provided by Government of India under different verticals and minimum mandatory State/UT share has been provisioned for the beneficiaries. The Central Government and State/UT Governments financial assistance under the scheme is detailed below:

S. No.	States/UTs	PMAY-U 2.0 Verticals		
		BLC & AHP	ARH	ISS
1	Assam, Arunachal Pradesh, Meghalaya, Manipur, Mizoram, Nagaland, Tripura, Sikkim, Himachal Pradesh, Uttarakhand, UTs of Jammu & Kashmir, Puducherry and 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 other UTs	Central Govt. - ₹2.50 lakh per unit		
3	All other States	Central Govt. -		

		<b>₹1.50 lakh per unit</b>		
		<b>State Govt. - Min. ₹1.00 lakh per unit</b>		

**States/UTs/Urban Local Bodies (ULBs) are undertaking assessment of housing demand under different verticals through suitable means. In order to ensure that the scheme effectively addresses the housing needs of urban poor and middle-class families a Unified Web-portal has been developed by the Ministry. 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 scheme guidelines and Unified Web-portal for submitting the online applications can be accessed through <https://pmay-urban.gov.in>.**

**As per the Scheme Guidelines of PMAY-U 2.0, the scheme is to be monitored at all three levels: City, State and Central Government. CSMC will monitor project formulation and project implementation including stage-wise progress of houses and financial progress amongst others. States/UTs and Cities have to develop suitable mechanism for effective and efficient monitoring of the progress of Mission at various levels. In addition, the States/UTs are mandated to engage State Level Technical Cell (SLTC)/City Level Technical Cell (CLTC), Third Party Quality Monitoring Agencies (TPQMA) to ensure quality of construction and monitor progress under BLC/AHP/ARH verticals of the Mission.**

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