

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
LOK SABHA  
UNSTARRED QUESTION NO. 4464  
TO BE ANSWERED ON MARCH 27, 2025**

**FUNDS CRUNCH IN CONSTRUCTION OF HOUSES UNDER PMAY-U**

**NO. 4464. DR. GANAPATHY RAJKUMAR P:**

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

- (a) whether many States are facing funds crunch for construction of houses under Pradhan Mantri Awas Yojana-Urban (PMAY-U) and if so, the details thereof along with the reasons therefor;**
- (b) whether the Government proposes to increase any subsidy under PMAY-U in view of the increasing cost of raw materials and other products; and**
- (c) 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): Ministry of Housing and Urban Affairs (MoHUA) is implementing Pradhan Mantri Awas Yojana - Urban (PMAY-U) since 25.06.2015 to provide pucca house with basic amenities to eligible urban beneficiaries across the country. PMAY-U is a demand driven scheme. States/Union Territories (UTs) formulated project proposals as per their assessed demand of houses in a phased manner based on their resources. Such proposals are approved by the State Level Sanctioning and Monitoring Committee (SLSMC) headed by the Chief Secretary of States/UTs for further consideration of release of admissible Central Assistance by Central Sanctioning and Monitoring Committee (CSMC). Based on the project proposals submitted by States/UTs, as on 17.03.2025, a total of 118.64 lakh houses have been sanctioned under the scheme, out of which 112.74 lakh have been grounded; of which 91.50 lakh are completed.**

**As per the Scheme Guidelines of PMAY-U, Central Assistance is released in three installments in 40%, 40% and 20% to the States/UTs for construction of houses based on compliances submitted by them. The Ministry has been consistently releasing the due installments on receipt of compliances received from the States/UTs for early completion of houses. Based on the compliances submitted, Central Assistance of ₹1.68 lakh crore of has been released under PMAY-U to the States/UTs against which, Utilization Certificate of about ₹1.59 lakh crore has been received by the Ministry. The Ministry conducts regular review to monitor early utilization of the fund released and completion of houses under the scheme.**

**The scheme period of PMAY-U which was earlier up to 31.03.2022, has been extended till 31.12.2025 to complete the sanctioned houses without changing the funding pattern and implementation methodology.**

**Further, 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 to construct, purchase and rent a house by 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). The cost of house construction under different verticals is to be shared among Ministry, States/UTs/ULBs and identified eligible beneficiaries.**

The vertical-wise Central Assistance along with State/UT share is as under:

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 and 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. - ₹1.50 lakh per unit State Govt.- Min. ₹1.00 lakh per unit		

The funding under PMAY-U 2.0 is to provide a nudge to the beneficiaries and enable them to construct/purchase their houses by arranging funds from other sources as well. Apart from the minimum State/UT share, the State/UT Governments may provide additional top-up share to increase affordability.

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