

**GOVERNMENT OF INDIA**  
**MINISTRY OF HOUSING AND URBAN AFFAIRS**  
**LOK SABHA**  
**UNSTARRED QUESTION NO. 496**  
**TO BE ANSWERED ON FEBRUARY 06, 2025**  
**ASSISTANCE FOR PMAY-U BENEFICIARIES**

**NO. 496. SHRI AMRINDER SINGH RAJA WARRING:**

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

- (a) the steps taken to assist Pradhan Mantri Awas Yojana - Urban (PMAY-U) beneficiaries, who are unable to pay their share, including support from State Governments and Urban Local Bodies (ULBs);**
- (b) whether the Government is aware of the difficulties faced in securing housing loans for beneficiaries without documented income; and**
- (c) if so, the details of the measures taken to tackle these challenges 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): 'Land' and 'Colonization' 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 25.06.2015 with an aim to provide all weather pucca houses with basic civic amenities to eligible urban beneficiaries across the country.**

**Government of India is sanctioning the proposals based on the Detailed Project Reports (DPRs) along with project cost prepared by the implementing agencies of States/UTs.**

**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. As per the scheme guidelines, State/UT share in implementation of PMAY-U is not mandatory. However, States/UTs are advised to keep a provision of their share at the stage of preparation of DPRs to reduce the financial burden on the urban poor which varies from State to State and project to project. States/UTs also help beneficiaries in arranging their share through facilitating loans from Banks/Housing Finance Companies (HFCs).**

**Learning from the experiences of PMAY-U, MoHUA has 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 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).**

**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.**

**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.**