

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
STARRED QUESTION NO. 275
TO BE ANSWERED ON AUGUST 07, 2025
PRADHAN MANTRI AWAS YOJANA - URBAN 2.0

NO.275. SHRI VISHALDADA PRAKASHBAPU PATIL:

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

- (a) whether the Government proposes to launch the Pradhan Mantri Awas Yojana - Urban (PMAY-U) 2.0 to enhance housing support for urban poor and if so, the details thereof;**
- (b) the additional incentives and benefits proposed under PMAY-U 2.0 to address housing challenges for underprivileged families;**
- (c) the progress achieved in the first phase of the said yojana, particularly in Sangli Lok Sabha Constituency in delivering houses to the urban beneficiaries;**
- (d) the steps taken/being taken by the Government to ensure timely delivery and quality of housing projects under this yojana; and**
- (e) the roadmap prepared by the Government to achieve the goal of "Housing for All" under the new phase of the PMAY-U?**

ANSWER
THE MINISTER OF HOUSING AND URBAN AFFAIRS
(SHRI MANOHAR LAL)

(a) to (e): A statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. 275 TO BE ANSWERED ON 07-08-2025 REGARDING “PRADHAN MANTRI AWAS YOJANA - URBAN 2.0”.

(a)&(b) The Ministry of Housing and Urban Affairs supplements 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.

Based on the learning from the experiences of 9 years implementation of PMAY-U, MoHUA has already 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 support 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). The BLC, AHP and ARH verticals of the scheme are implemented as Centrally Sponsored Scheme (CSS) through States and Union Territories (UTs). The ISS vertical is implemented as a Central Sector Scheme through Central Nodal Agencies such as National Housing Bank (NHB), State Bank of India (SBI) and Housing and Urban Development Corporation Ltd. (HUDCO).

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. States share has been defined and made mandatory with flexibility to the State(s) to increase their share to ensure affordability of houses to the prospective beneficiaries. A fixed amount of Central Assistance is provided by Government of India under different verticals with State share is indicated in the Annexure-I.

As per the scheme guidelines of PMAY-U 2.0, preference under the scheme is given to Widows, single women, Persons with Disabilities, Senior Citizens, Transgenders, persons belonging to Scheduled Castes/ Scheduled Tribes, Minorities and other weaker and vulnerable sections of the society. Special focus will be given

to Safai Karmi, Street Vendors identified under PM SVANidhi Scheme and different artisans under PM Vishwakarma Scheme, Anganwadi workers, building and other construction workers, residents of slums/chawls and other groups identified during operation of PMAY-U 2.0.

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. States/UTs are also expected to facilitate home loan to PMAY-U 2.0 beneficiaries through tripartite agreement.

(c)&(d) The details of houses sanctioned, grounded and completed as well as central assistance sanctioned and released for the State of Maharashtra and along with Sangli parliament constituency, Maharashtra under PMAY-U is at Annexure-II.

The timeline for completion of houses/projects varies from State to State and it generally takes 12-36 months in different verticals of the scheme and as per Detailed Project Reports (DPRs) of respective projects. The completion timeline for houses depends on various factors including availability of encumbrance free land, statutory compliances for start of construction, arrangement of funds by beneficiaries etc. The Ministry conducts regular reviews with the States/UTs to monitor progress of implementation of the scheme and expedite completion of sanctioned houses within the stipulated timeline.

(e) PMAY-U 2.0 is demand driven scheme and there are no fixed State wise targets. States/UTs assess the requirement through their Urban Local Bodies (ULBs)/Implementing Agencies in their respective jurisdictions, select the beneficiaries based on eligibility criteria and implement housing projects. Based on the demand survey and selection of beneficiaries, the project proposals are

prepared and approved by the State Level Sanctioning and Monitoring Committee (SLSMC) headed by the Chief Secretary of States/UTs for further consideration of release of Central Assistance by Central Sanctioning and Monitoring Committee (CSMC). Prospective beneficiaries can apply on unified web-portal available at <https://pmay-urban.gov.in>.

Annexure-I referred in reply to LS SQ No.275 due for 07-08-2025

Details of amount of Central Assistance is provided by Govt. of India under different verticals and mandatory State share

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		

Annexure-II referred in reply to LS SQ No.275 due for 07-08-2025

Details of houses sanctioned, grounded and completed as well as central assistance sanctioned and released for the State of Maharashtra and along with Sangli parliament constituency, Maharashtra under PMAY-U

Sr. No.	Particulars	Maharashtra	Sangli Parliament Constituency
1	Houses Sanctioned (Nos)	12,49,047	8,960
2	Houses Grounded for Construction (Nos)	11,49,437	8,716
3	Constructions of Houses Completed (Nos)	9,93,361	7,970
4	Central Assistance Sanctioned (₹ in Cr.)	23,815.27	178.92
5	Central Assistance Released (₹ in Cr.)	19,636.93	160.67