

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

**UNSTARRED QUESTION NO. 1911  
TO BE ANSWERED ON JULY 31, 2025**

**HOUSING FOR ALL**

**NO. 1911.        SHRI NARAYAN TATU RANE:  
                     SMT. GENIBEN NAGAJI THAKOR:**

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

- (a) the present status of implementation of the Pradhan Mantri Awas Yojana - Urban (PMAY-U) across the country;**
- (b) whether it is true that the PMAY-U is one of the largest urban housing programmes in the world and if so, the details thereof;**
- (c) the total number of houses sanctioned, constructed and allotted to the beneficiaries under PMAY-U during each of the last five years;**
- (d) the targets set by the Government under the 'Housing for All' initiative for each of the next three years along with the details and the reasons for delays occurred or challenges faced in achieving the said target by 2025;**
- (e) the details of various technical and corrective measures undertaken by the Government to provide housing to the urban poor across the country, particularly in Maharashtra; and**
- (f) the details of funds sanctioned, released and utilised by the Government under the said yojana during each of the last three years?**

**ANSWER**

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

- (a) to (f): The Ministry of Housing and Urban Affairs (MoHUA) has been implementing one of the largest housing schemes of the country named as 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 learnings from the experiences of 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 support 1 crore additional eligible beneficiaries in next five years. PMAY-U 2.0 is implemented through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS).**

**Based on the project proposal submitted by States/UTs, a total of 119.26 lakh houses including 7.09 lakh under PMAY-U 2.0, have been sanctioned under PMAY-U by the Ministry. Out of which 112.81 lakh houses have been grounded and 93.61 lakh are completed/delivered to the beneficiaries across the country as on 14.07.2025. The details of the total number of houses sanctioned, constructed and allotted to the beneficiaries under the scheme during each of the last five years and details of funds sanctioned, released and utilised by the Government during each of the last three years are at Annexure.**

**PMAY-U & PMAY-U 2.0 are demand driven schemes and there are no fixed 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).**

**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 like 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.**

**Under the scheme, several technological and reform-oriented measures have been undertaken by the Government to ensure affordable housing for the urban poor in the country, including Maharashtra as under:**

- i. A comprehensive and robust Management Information System (MIS) system has been developed which helps all stakeholders to seamlessly manage information pertaining with physical and financial progress. The MIS is equipped with Geo-tagging features integrated with BHUVAN Portal of National Remote Sensing Centre (NRSC) and BHARAT APP of National Informatics Centre (NIC) to ensure real-time monitoring and efficient implementation of the scheme.**
- ii. The MIS of the scheme has also been integrated with PRAYAS Dashboard, UMANG Mobile App, NITI Aayog Dashboard and DBT Bharat Portal for dissemination of information.**

- iii. **The MIS ensure that benefits reach only to the genuine beneficiaries through linkage with UIDAI for Aadhar validation of beneficiaries using demographic, One-time password (OTP) and Face authentication.**
- iv. **The scheme adopts the Direct Benefit Transfer (DBT) mechanism, wherein funds are transferred directly to the beneficiaries' Aadhaar-linked bank account, thereby eliminating intermediaries and reducing the risk of fraud or duplication. Integrated with the Public Financial Management System (PFMS) and PMAY-U MIS which promotes faster fund release, and enhance the overall integrity of the housing delivery process under the mission.**
- v. **States/UTs may provide single window clearance, additional Floor Space Index (FSI)/Floor Area Ratio (FAR), Transfer of Development Rights (TDR), provision of additional infrastructure facilities and other fiscal & financial incentives to Public/Private Agencies for construction of housing projects**
- vi. **PMAY-U 2.0 also supports States to formulate Affordable Housing Policies of the State to incentivize and boost involvement of private sector in increasing affordable housing stock.**

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**Annexure referred in reply to LSUQ No. 1911 due for 31-07-2025****Year wise Physical progress during each of the last five years under PMAY-U & PMAY-U 2.0**

FY	Houses Sanctioned (Nos)	Constructions of Houses Completed (Nos)*	Houses Occupied (Nos)**
<b>2020-21</b>	15,61,273	14,22,815	13,19,947
<b>2021-22</b>	16,37,364	10,27,744	9,32,638
<b>2022-23</b>	9,27,084	15,42,379	14,96,606
<b>2023-24</b>	3,95,252	8,87,342	9,52,258
<b>2024-25</b>	3,52,915	10,34,435	11,30,257
<b>Total</b>	<b>48,73,888</b>	<b>59,14,715</b>	<b>58,31,706</b>

\* Includes houses completed in the year which were sanctioned during preceding years.

\*\* Includes houses occupied in the year which were completed during preceding years.

**Year wise financial progress during each of the last three years under PMAY-U**

FY	Central Assistance (₹ in Cr.)		
	Sanctioned	Released*	Utilised**
<b>2022-23</b>	18,272.57	26,277.36	26,679.40
<b>2023-24</b>	5,928.81	19,726.91	15,007.92
<b>2024-25</b>	5,396.30	4,124.09	10,936.31
<b>Total</b>	<b>29,597.68</b>	<b>50,128.35</b>	<b>52,623.63</b>

\* Includes Central Assistance released during the year against houses sanctioned during preceding years.

\*\* Includes Central Assistance utilised during the year against the central assistance released during preceding years as well.