GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO. 3457
ANSWERED ON MONDAY, 11th AUGUST, 2025/ 20 SRAVANA 1947 (SAKA))

URBAN INFRASTRUCTURE DEVELOPMENT FUND

3457. DR. KIRSAN NAMDEO:

Will the Minister of FINANCE be pleased to state:

(a) the total funds allocated and utilised under the Urban Infrastructure Development Fund (UIDF) during 2024-25 across the country, State-wise;

(b) the number of urban infrastructure projects sanctioned and completed thereunder so far; and

(c) the key challenges in funds disbursement and project implementation along with the manner in which the Government plans to address them?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a): Urban Infrastructure Development Fund (UIDF) was created with an initial corpus of ₹10,000 crore allocated for the Financial Year 2023-24, with an additional ₹10,000 crore allocated for FY 2024-25. However, in order to augment the availability of funds for rural credit, ₹7,000 crore, out of the allocation of UIDF for FY 2024-25, has been reallocated to Short-term Co-operative Rural Credit Refinance Fund (STCRC-RF). As informed by the Reserve Bank of India (RBI), the reallocated amount would be replenished to UIDF through new allocation in FY 2025-26. As on 31.7.2025, projects amounting to ₹13,138.17 crore have been received from States/UTs for which loans amounting to ₹10,746.60 have been sanctioned. Further, State/UT-wise details of projects received and loans sanctioned under the UIDF, during FY 2024-25, are provided at **Annexure-I**.

(b): As informed by the National Housing Bank (NHB), as on 31.7.2025, 816 projects have been sanctioned, out of which 9 have been completed, under UIDF.

(c): Based on the review of UIDF undertaken and feedback received from the stakeholders, some of the challenges identified and addressed are as follows:

(i) The submission of alternative documents viz. tender documents, detailed work orders etc. in lieu of Detailed Project Report (DPR) has been permitted for State Sponsored Projects with UIDF loan upto ₹50 crore and for Urban Local Body (ULB) Sponsored Projects with UIDF loan upto ₹20 crore in order to make project submission and evaluation process smoother and efficient.

(ii) The Project Sanctioning Committee (PSC) has been rationalized to enhance operational efficiency and speed up the processing of proposals under UIDF.

(iii) With a view to broaden the fund's scope, the eligible projects under UIDF were expanded to cover all urban infrastructure activities except Housing, Power/Telecom and Urban Transport.

Further, disbursement under UIDF is made on reimbursement basis except mobilization advance. Projects undertaken within the UIDF usually entail long implementation periods, necessitating phased disbursements linked to the project completion.

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(Amount in ₹ crore)

No.	State/ UT	Amount of projects received (FY 2024-25)	Amount of loans sanctioned (FY 2024-25)
1	Andaman & Nicobar Island	0	0
2	Andhra Pradesh	613.29	0
3	Arunachal Pradesh	0.95	0.95
4	Assam	263.48	262.2
5	Bihar	0	0
6	Chandigarh	0	0
7	Chhattisgarh	330.75	384.72
8	Dadra & Nagar Haveli and Daman & Diu	0	0
9	Goa	0	0
10	Gujarat	420.26	314.45
11	Haryana	399.13	301.67
12	Himachal Pradesh	0	12.27
13	Jammu and Kashmir	8.27	8.27
14	Jharkhand	5	5
15	Karnataka	972.27	706.73
16	Kerala	135.78	131.9
17	Madhya Pradesh	412.68	412.5
18	Maharashtra	1,164.56	1,117.33
19	Manipur	0	0
20	Meghalaya	0	0
21	Mizoram	8.51	0
22	Nagaland	0	0
23	Odisha	0	0
24	Puducherry	0	4.82
25	Punjab	0	0
26	Rajasthan	1,126.57	822.18
27	Sikkim	0	0
28	Tamil Nadu	560.33	526.33
29	Telangana	1,715.56	1,635.10
30	Tripura	99.04	54.78
31	Uttar Pradesh	0	0
32	Uttarakhand	7.32	7.32
33	West Bengal	0	0
	Total	**8,243.75**	**6,708.52**

(Source: NHB)