

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

**UNSTARRED QUESTION NO. 842  
TO BE ANSWERED ON JULY 24, 2025**

**CENTRAL ASSISTANCE UNDER PMAY-U**

**NO. 842. SHRI KODIKUNNIL SURESH:**

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

- (a) whether the Government is aware that the current central assistance provided under the Pradhan Mantri Awas Yojana - Urban (PMAY-U) is insufficient for the construction of a basic pucca house;**
- (b) if so, whether any proposal is under consideration to increase the central share of assistance to align with rising construction costs;**
- (c) if so, the details thereof and proposed timeline for such a revision; and**
- (d) the allocation of funds made under PMAY-U for the current financial year, State-wise, particularly for Kerala?**

**ANSWER**

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

- (a) to (d): Ministry of Housing and Urban Affairs (MoHUA) has been implementing 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 all eligible urban beneficiaries across the country. The scheme period has been extended up to 31.12.2025 to complete sanctioned houses without changing the funding pattern and implementation methodology. 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 construct, purchase and rent a house by 1 crore additional eligible beneficiaries at affordable cost 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). 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).**

**Based on the project proposal submitted by States/UTs, a total of 119.25 lakh houses including 7.09 lakh under PMAY-U 2.0 have been sanctioned by the Ministry, so far. Out of which 112.81 lakh houses have been grounded and 93.60 lakh are completed/delivered to the beneficiaries across the country as on 14.07.2025.**

**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/Urban Local Bodies (ULBs)/Implementing agencies and the beneficiaries. The funding under PMAY-U 2.0 is to provide a nudge to the beneficiaries and enable them to construct their houses by arranging funds from other sources as well. However, States/UTs may provide their enhanced share as per PMAY-U 2.0 guidelines to reduce the burden on beneficiaries. Government Assistance under BLC/AHP verticals of PMAY-U 2.0 for North-eastern States, Uttarakhand, Himachal Pradesh, UTs of Jammu & Kashmir, Puducherry and Delhi have been fixed at a ratio of 90:10. For Remaining UTs, the Central & State sharing ratio is 100:0 whereas for other States it is on 60:40. There is no proposal to revise the Central Assistance for the scheme.**

**State-wise details of fund released through SNA/SNA Sparsh under PMAY-U & PMAY-U 2.0 for the current financial year, including State of Kerala is at Annexure.**

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**Annexure referred in reply to LS USQ No. 842 due for answer on 24.07.2025**  
**State-wise details of fund released under PMAY-U & PMAY-U 2.0 for the**  
**current financial year, including State of Kerala**

S. No.		State/UT	Central Assistance released during 2025-26 (₹ in crore)
1	States	Andhra Pradesh	-
2		Bihar	922.74
3		Chhattisgarh	50.00
4		Goa	-
5		Gujarat	99.95
6		Haryana	50.00
7		Himachal Pradesh	3.00
8		Jharkhand	226.25
9		Karnataka	205.20
10		Kerala	122.24
11		Madhya Pradesh	-
12		Maharashtra	-
13		Odisha	104.76
14		Punjab	143.13
15		Rajasthan	502.85
16		Tamil Nadu	88.27
17		Telangana	169.99
18		Uttar Pradesh	738.83
19		Uttarakhand	54.81
20		West Bengal	716.29
Sub-total (States)			4,198.32
21	North East States	Arunachal Pradesh	8.49
22		Assam	124.15
23		Manipur	-
24		Meghalaya	15.47
25		Mizoram	24.95
26		Nagaland	-
27		Sikkim	-
28		Tripura	49.03
Sub-total (NE States)			222.09
29	Union Territories	A&N Islands	-
30		Chandigarh	-
31		D&NH and D&D	-
32		Delhi	-
33		J&K	-
34		Ladakh	-
35		Lakshadweep	-
36		Puducherry	4.02
Sub-total (UTs)			4.02
Total			4,424.43