

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
STARRED QUESTION NO. 886
TO BE ANSWERED ON JULY 24, 2025**

PROGRESS UNDER PMAY-U

NO. 886. DR. PRASHANT YADAORAO PADOLE:

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

- (a) the details of the progress made in achieving the housing construction targets under the Pradhan Mantri Awas Yojana – Urban (PMAY-U);**
- (b) the reasons for the significant 34.4% budget cut under the yojana;**
- (c) the number of housing units completed and handed over to the beneficiaries, State-wise;**
- (d) the status of fund utilisation under the yojana during the last five years, State-wise; and**
- (e) the steps taken by the Government to make urban housing projects affordable and sustainable?**

ANSWER

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

- (a) to (e): 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 (HUDCO).**

PMAY-U adopts a demand driven approach and there is no fixed target. States/Union Territories (UTs) assess the requirement through their Urban Local Bodies (ULBs)/Implementing Agencies in their respective jurisdictions. 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).

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 under PMAY-U 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. The State-wise details of number of houses sanctioned, grounded, completed and occupied along with Central Assistance released and utilized under the scheme since inception as well as Central Assistance utilized in last year 5 years are at Annexure.

As per the Scheme Guidelines of PMAY-U, Central Assistance is released to the States/UTs in three instalments of 40%, 40% and 20% for construction of houses on the basis of various compliances submitted by them. Budget allocation for a financial year is kept considering the anticipated requirement under the scheme during the year and utilized according to the claims received from States/UTs. Based on the claims received and curtailment/cancellation proposals submitted by States/UTs, the Budgetary Estimates (BE) and Revised Estimates (RE) are decided. The Ministry conducts regular review with the States/UTs on progress of the scheme including timely release of Central Assistance and its utilization along with ensuring completion of all the sanctioned houses within extended scheme period i.e. upto 31.12.2025.

In order to enhance the affordability of the houses, 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.

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. In addition, special Home Loan Products are developed by Department of Financial Services (DFS) with Banks to help Beneficiaries of informal sectors. States/UTs are also expected to facilitate home loan to PMAY-U 2.0 beneficiaries through tripartite agreement.

Under PMAY-U 2.0, a Technology & Innovation Sub-Mission (TISM) has been established to support innovative design and construction practices for sustainable housing in the country. TISM promotes adoption of layout designs and building plans suitable for various geo-climatic zones through coordination with various regulatory and administrative bodies for mainstreaming and up scaling the deployment of modern construction technologies and material in place of conventional construction materials practices. Projects under the scheme promotes use of resource efficient, climate responsive, disaster resilient, eco-friendly and sustainable building materials, technologies and processes. The project also adopts green building norms in line with prevailing standards and specifications including sustainable construction practices to provide thermal comfort, reduce energy use and environmental impact.

State/UT wise details of houses sanctioned, grounded, completed and occupied along with central assistance sanctioned & released since inception and utilised during last five years under PMAY-U & PMAY-U 2.0

Sr. No.	State/ UT	Details of Houses since inception (Nos)				Central Assistance (₹ in Crore)		
		Sanctioned	Grounded	Completed	Occupied	Since inception		Utilised during last Five years
1	Andhra Pradesh	19,47,297	18,26,698	10,78,686	9,89,302	29,722.30	23,800.26	16,542.76
2	Bihar	4,45,212	2,96,469	1,89,863	1,89,805	6,911.48	4,651.45	2,426.55
3	Chhattisgarh	2,99,922	2,85,392	2,57,171	2,43,419	4,769.86	4,316.60	2,995.56
4	Goa	3,146	3,146	3,145	3,145	74.76	75.04	53.85
5	Gujarat	9,93,877	9,72,208	9,41,419	9,02,584	20,943.34	19,766.86	12,712.89
6	Haryana	1,30,290	90,636	70,522	70,506	2,400.48	1,723.50	990.42
7	Himachal Pradesh	12,640	12,640	11,381	11,363	214.18	214.66	133.64
8	Jharkhand	2,43,421	2,10,640	1,59,751	1,56,291	3,817.28	3,215.57	1,698.65
9	Karnataka	5,84,086	5,08,586	3,94,054	3,53,692	9,803.91	7,379.49	4,287.89
10	Kerala	1,61,957	1,55,162	1,34,127	1,34,026	2,700.71	2,499.36	1,351.73
11	Madhya Pradesh	9,66,133	9,45,487	8,68,097	8,55,011	16,005.24	15,555.00	9,745.06
12	Maharashtra	12,49,047	11,49,437	9,93,361	9,18,102	23,815.27	19,636.93	12,635.16
13	Odisha	2,15,339	1,85,963	1,64,880	1,59,534	3,356.36	2,611.01	1,531.78
14	Punjab	1,33,270	1,18,475	97,920	97,618	2,361.36	2,092.15	1,471.66
15	Rajasthan	3,33,815	2,94,639	2,34,698	2,29,363	6,101.06	5,420.34	3,449.15
16	Tamil Nadu	6,70,425	6,69,514	6,07,051	5,58,877	11,036.47	10,426.37	6,426.80
17	Telangana	3,61,755	2,35,023	2,23,627	1,80,755	6,150.73	3,906.96	1,732.46
18	Uttar Pradesh	19,75,035	17,59,770	17,02,317	16,68,382	30,935.86	27,933.95	19,587.88
19	Uttarakhand	63,605	62,793	42,966	39,360	1,164.78	1,057.80	645.86
20	West Bengal	6,15,105	6,05,971	4,65,561	4,64,881	9,965.78	8,907.91	4,516.77
Sub- total (States) :-		1,14,05,377	1,03,88,649	86,40,597	82,26,016	1,92,251.21	1,65,191.23	1,04,936.53
21	Arunachal Pradesh	13,379	8,739	8,068	6,852	295.41	174.66	82.99
22	Assam	1,84,991	1,69,101	1,30,425	1,30,425	2,914.93	2,345.51	1,780.78
23	Manipur	52,519	49,593	18,397	18,397	788.62	525.63	361.73
24	Meghalaya	4,758	4,083	1,995	1,995	72.35	63.23	26.42
25	Mizoram	39,150	39,101	26,596	26,596	600.98	502.41	357.22
26	Nagaland	31,067	31,060	29,029	28,997	492.01	418.37	251.86
27	Sikkim	299	299	219	219	5.88	7.09	3.68
28	Tripura	90,989	88,416	78,061	78,061	1,466.38	1,342.02	641.62
Sub- total (N.E. States) :-		4,17,152	3,90,392	2,92,790	2,91,542	6,636.56	5,378.92	3,506.31
29	A&N Island	376	376	80	47	5.84	2.93	2.83
30	Chandigarh	1,256	1,256	1,256	1,256	28.78	28.78	15.80
31	DNH & DD	9,947	9,947	9,450	9,113	214.40	204.56	125.53
32	Delhi	29,976	29,976	29,976	29,976	692.53	692.53	257.51
33	J&K	43,856	42,159	32,091	32,091	686.72	523.48	317.25
34	Ladakh	1,283	991	882	882	29.86	25.23	12.44
35	Lakshadweep	-	-	-	-	-	-	-
36	Puducherry	16,442	16,050	11,377	11,377	264.18	236.69	143.11
Sub- total (UT) :-		1,03,136	1,00,755	85,112	84,742	1,922.32	1,714.21	874.47
Grand - total :-		119.26 Lakh	112.81 Lakh*	93.61 Lakh*	90.92 Lakh*	2.01 Lakh Cr.	1.72 Lakh Cr.	1.09 Lakh Cr.

* Includes completed (3.41 lakh)/ occupied (4.90 lakh) & grounded (4.01 lakh) houses of JnNURM during mission period.