

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 3074
TO BE ANSWERED ON DECEMBER 18, 2025
PROGRESS MADE UNDER PMAY-U**

NO. 3074. SMT. DELKAR KALABEN MOHANBHAI:

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) in the country;**
- (b) the number of housing units completed and handed over to beneficiaries till date, State-wise/UT-wise including the Union Territory of Dadra & Nagar Haveli;**
- (c) the status of fund utilisation under the Scheme during the last five years and the current year till date, year and State/UT-wise; and**
- (d) 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 (c): 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 eligible urban beneficiaries including slum dwellers across the country. The implementation period of PMAY-U scheme, which was earlier up to 31.03.2022, 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 support 1 crore additional eligible beneficiaries in next five years. The scheme 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/Union Territories (UTs), a total of 122.06 lakh houses, including 10.43 lakh under PMAY-U 2.0, have been sanctioned under the scheme by the Ministry, so far. Out of which, 113.85 lakh houses have been grounded, and 96.02 lakh are completed/delivered to the beneficiaries across the country as on 24.11.2025. The State/UT-wise details of houses sanctioned and completed/delivered to the beneficiaries under PMAY-U & PMAY-U 2.0 including the Union Territory of Dadra & Nagar Haveli are at Annexure-I. The State/UT-wise and year-wise details of Central Assistance sanctioned, released and utilized during the last five years and the current year so far under PMAY-U & PMAY-U 2.0 are at Annexure-II.

- (d): 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. The funding under the scheme is to provide a nudge to the beneficiaries and enable them to construct their houses by arranging funds from other sources as well. A fixed amount of Central Assistance is provided by Government of India under different verticals. 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, Housing Finance Companies (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. 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 upscaling the deployment of modern construction technologies and material in place of conventional construction materials practices.

Annexure-I referred in reply to LS USQ No. 3074 due for answer on 18.12.2025
State/UT-wise details of houses sanctioned and completed/delivered to the beneficiaries under PMAY-U & PMAY-U 2.0 including the Union Territory of Dadra & Nagar Haveli

S. No.		Name of the State/UT	Physical Progress of Houses (Nos.)	
			Sanctioned	Completed/Delivered
1	States	Andhra Pradesh	19,47,921	11,14,707
2		Bihar	4,45,057	1,97,190
3		Chhattisgarh	3,05,749	2,61,679
4		Goa	3,172	3,172
5		Gujarat	10,22,723	9,58,021
6		Haryana	1,32,626	72,257
7		Himachal Pradesh	14,017	11,863
8		Jharkhand	2,43,345	1,63,929
9		Karnataka	5,77,472	3,97,716
10		Kerala	1,62,101	1,38,512
11		Madhya Pradesh	10,00,700	8,89,367
12		Maharashtra	12,72,119	10,23,094
13		Odisha	2,23,951	1,68,285
14		Punjab	1,50,130	1,01,486
15		Rajasthan	3,46,239	2,55,541
16		Tamil Nadu	6,78,777	6,16,828
17		Telangana	3,62,173	2,24,254
18		Uttar Pradesh	21,01,051	17,14,741
19		Uttarakhand	66,341	45,124
20		West Bengal	6,17,572	4,97,474
Sub-total (States)			1,16,73,236	88,55,240
21	North Eastern States	Arunachal Pradesh	13,346	8,103
22		Assam	1,87,022	1,39,369
23		Manipur	56,045	20,591
24		Meghalaya	7,071	2,737
25		Mizoram	39,616	33,098
26		Nagaland	31,067	29,588
27		Sikkim	299	219
28		Tripura	90,313	80,815
Sub-total (NE States)			4,24,779	3,14,520
29	Union Territories	A&N Islands	377	234
30		Chandigarh	1,275	1,275
31		D&NH and D&D	10,197	9,750
32		Delhi	31,346	31,346
33		J&K	45,112	34,453
34		Ladakh	1,434	934
35		Puducherry	18,248	12,471
Sub-total (UTs)			1,07,989	90,463
Grand Total			122.06 Lakh	96.02 Lakh*

* Includes completion of 3.42 lakh houses of earlier scheme during PMAY-U Mission

State/UT-wise and year-wise details of Central Assistance sanctioned, released and Utilized during the last five years and the current year so far under PMAY-U & PMAY-U 2.0

S. No.		Name of the State/UT	Central Assistance Sanctioned (₹ in crore)					Central Assistance Released (₹ in crore) *					Central Assistance Utilised (₹ in crore)							
			2020-21	2021-22	2022-23	2023-24	2024-25	Current Year	2020-21	2021-22	2022-23	2023-24	2024-25	Current Year	2020-21	2021-22	2022-23	2023-24	2024-25	Current Year
1	States	Andhra Pradesh	6,230	5,399	2,951	752	469	141	2,417	2,465	6,099	5,155	-	244	2,417	2,465	6,099	4,151	-	-
2		Bihar	550	178	55	195	1,500	803	572	92	228	597	361	1,114	540	92	228	597	169	472
3		Chhattisgarh	508	804	614	53	-	364	735	389	698	483	178	129	735	389	698	483	137	-
4		Goa	37	8	9	-	-	0.09	37	8	9	-	-	0.09	37	8	9	-	-	-
5		Gujarat	3,031	3,971	3,658	172	-	613	3,110	4,118	3,989	656	112	316	3,100	4,055	3,968	603	112	-
6		Haryana	288	177	126	-	229	34	288	174	126	200	-	52	288	174	126	-	-	-
7		Himachal Pradesh	41	42	21	5	-	31	33	47	19	10	10	15	32	47	10	10	10	-
8		Jharkhand	243	886	110	-	-	212	535	258	311	158	1	226	357	236	300	158	1	-
9		Karnataka	857	890	305	231	-	2	1,090	533	1,141	618	6	207	1,090	533	1,141	618	-	-
10		Kerala	296	451	254	116	-	0.46	174	379	242	225	84	123	174	377	231	224	66	-
11		Madhya Pradesh	1,259	3,033	1,311	143	-	765	2,411	2,003	2,740	1,280	270	204	2,403	1,935	2,729	1,280	2	-
12		Maharashtra	3,466	4,492	3,008	407	-	1,134	3,690	3,380	3,852	1,543	314	247	3,665	3,380	3,852	1,311	309	-
13		Odisha	311	827	31	282	80	228	386	334	295	293	27	205	397	301	295	227	-	-
14		Punjab	295	239	452	-	-	426	506	256	350	179	123	242	506	256	350	179	21	-
15		Rajasthan	804	776	1,552	530	357	388	789	1,014	681	683	224	595	789	1,014	734	678	224	29
16		Tamil Nadu	1,461	1,235	625	153	-	164	1,575	1,579	722	878	222	276	1,566	1,554	617	878	222	33
17		Telangana	1,005	380	194	-	1,705	1	775	295	194	485	19	171	775	295	194	469	-	-
18		Uttar Pradesh	3,644	2,107	2,061	2,351	834	4,025	4,860	3,915	2,290	4,451	1,130	1,518	4,849	3,891	2,275	4,431	672	-
19		Uttarakhand	128	231	201	44	-	54	161	90	173	131	62	69	161	90	173	128	61	-
20		West Bengal	1,861	2,105	309	-	-	9	1,606	431	1,138	945	516	725	1,606	431	1,138	945	506	331
Sub-total (States)			26,315	28,231	17,844	5,434	5,174	9,396	25,748	21,762	25,297	18,971	3,657	6,679	25,487	21,523	25,167	17,371	2,511	865
21	North Eastern States	Arunachal Pradesh	0.62	32	0.19	-	119	-	9	28	0.19	15	5	35	9	28	0.19	15	5	-
22		Assam	276	492	146	203	-	391	125	183	395	396	272	263	111	179	395	392	272	24
23		Manipur	172	84	0.51	-	-	79	100	0.14	99	36	54	57	100	0.14	99	33	-	-
24		Meghalaya	1	0.25	0.11	-	-	52	1	17	5	14	5	15	1	16	0.11	8	-	-
25		Mizoram	142	16	5.03	-	-	10	72	16	163	43	65	29	94	16	163	43	65	25
26		Nagaland	51	0.07	0.02	-	-	-	106	34	0.02	86	25	25	106	34	0.02	77	25	-
27		Sikkim	2	1.41	0.62	-	-	-	2	1.41	0.62	-	-	-	2	1.41	0.62	-	-	-
28		Tripura	144	119	69	72	-	54	234	63	59	93	48	71	222	37	59	93	10	-
Sub-total (NE States)			788	743	222	275	119	587	649	342	722	683	474	495	644	312	717	661	377	49
29	Union Territories	A&N Islands	5	0.03	0.03	-	-	-	0.46	1.06	0.97	-	-	0.00	0.46	1.06	0.97	-	-	-
30		Chandigarh	9	3	3	-	-	0.06	9	3	3	-	-	0.06	9	3	3	-	-	-
31		D&NH and D&D	46	28	33	-	-	0.85	46	28	33	-	4	5	46	28	33	-	3	-
32		Delhi	144	47	67	-	-	5	144	47	67	-	-	5	144	47	67	-	-	-
33		J&K	25	156	6	55	29	28	132	44	79	40	40	0.02	132	44	79	34	-	-
34		Ladakh	0.43	-	0.07	-	-	4	0.43	4	0.07	1.85	1.18	1.51	0.43	4	0.07	1.83	-	-
35		Puducherry	40	28	10	27	10	40	37	18	23	31	9	15	37	12	19	23	-	-
Sub-total (UTs)			270	263	119	82	39	78	368	146	207	73	55	27	368	140	203	59	3	-
Grand Total			27,372	29,236	18,186	5,791	5,331	10,060	26,766	22,250	26,225	19,727	4,187	7,200	26,500	21,975	26,087	18,092	2,892	914

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