

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
LOK SABHA  
UNSTARRED QUESTION NO. 3112  
TO BE ANSWERED ON DECEMBER 18, 2025**

**IMPLEMENTATION OF ISSR AND BLC COMPONENTS UNDER PMAY**

**NO. 3112. SHRI ADHIKARI SOUMENDU:**

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

- (a) the details of the projects and programmes under In-situ Slum Redevelopment (ISSR) and Beneficiary-Led Construction (BLC) for the slum dwellers, EWS families having land rights and eligible landless beneficiaries of the country; and
- (b) the details of the criteria, technical requirements and financial eligibility processes prescribed for the qualified beneficiaries to receive grant under Central Financial Assistance framework?

**ANSWER**

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

- (a) & (b): 'Land' and 'Colonization' are State subjects. Therefore, schemes related to housing for their citizens including providing land to the landless urban poor to construct the house are implemented by States/Union Territories (UTs). However, MoHUA has been implementing 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 through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), In-Situ Slum Redevelopment (ISSR) and Credit Linked Subsidy Scheme (CLSS). ISSR vertical of PMAY-U is specifically for redevelopment of slum using land as a resource for providing houses to eligible slum dwellers. The scheme period has been extended up to 31.12.2025 to complete the 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 including slum dwellers in next five years. The scheme guidelines can be accessed at <https://pmay-urban.gov.in/uploads/guidelines/Operational-Guidelines-of-PMAY-U-2.pdf>.**

**Based on the project proposals submitted by States/UTs, as on 24.11.2025, a total of 122.06 lakh houses have been sanctioned by the Ministry under PMAY-U and PMAY-U 2.0, out of which 113.85 lakh have been grounded and 96.02 lakh are completed/delivered to the beneficiaries including slum dwellers across the country. Out of a total house sanctioned under the schemes, about 29.47 lakh houses have been sanctioned to slum dwellers under AHP/BLC/ISSR verticals of PMAY-U.**

**Under the schemes, selection of beneficiaries under BLC and AHP vertical is done by respective State/UT/Urban Local Body (ULB) as per scheme guidelines based on the following criteria:**

- i. Not owning pucca house in his/her name or any other family member's name, anywhere in India.**
- ii. Belonging to Economically Weaker Section (EWS) with annual household income of up to ₹3 lakh.**
- iii. Ownership of land to avail benefit under BLC vertical.**

**Further, under ARH vertical, eligible beneficiaries of EWS/Low Income Group (LIG) categories up to income limit of ₹6 lakh can avail the benefit of rental housing at affordable rate. Further, under ISS vertical, beneficiaries of EWS/LIG and Middle Income Group (MIG) categories up to income limit of ₹9 lakh per annum are eligible to get subsidy on home loans for purchase/re-purchase/construction of houses.**

**As per scheme guidelines, in the case of landless beneficiaries, States/UTs at their own expense may provide heritable, but non-transferable land rights (pattas) to the family, making them eligible beneficiaries under the BLC vertical. Landless people may also avail benefits under AHP and ISS verticals of PMAY 2.0 scheme.**

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