

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
LOK SABHA  
UNSTARRED QUESTION NO. 787  
TO BE ANSWERED ON DECEMBER 04, 2025  
IMPLEMENTATION OF PMAY-U IN KERALA**

**NO.787. DR. SHASHI THAROOR:**

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

- (a) the number of houses approved, constructed and remaining to be built under the Pradhan Mantri Awas Yojana – Urban (PMAY-U) in Kerala;**
- (b) whether it is true that several Scheduled Caste (SC) beneficiaries under PMAY are struggling to complete the construction of their houses due to paucity of funds from the Union as well as State Governments;**
- (c) if so, the steps taken by the Union and State Governments to address and overcome the uncertainty in construction of the remaining houses for SC communities; and**
- (d) the steps taken or proposed by the Union Government to address the delays in fund releases at the Central and State levels to ensure successful implementation of the second phase of PMAY-U?**

**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 eligible urban beneficiaries across the country, including the State of Kerala. 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 project proposals submitted by State of Kerala, as on date, a total of 1.62 lakh houses have been sanctioned for eligible beneficiaries including 19,262 from Scheduled Caste (SC) category under PMAY-U since inception, out of which 1.55 lakh have been grounded; of which 1.38 lakh are delivered/completed, so far. The remaining houses are at different stages of construction. Central Assistance of ₹ 2,700.71 crore has been sanctioned for the State of Kerala; out of which ₹2,499.36 crore has been released as on date to the State, based on the compliances submitted by the State Government of Kerala.**

**The State of Kerala has not reported any such issue of SC beneficiaries struggling to complete construction of houses due to paucity of funds. As on date, ₹12.19 crore in Single Nodal Agency (SNA) account and ₹98.46 crore in SNA-Sparsh is lying unspent with the State of Kerala. Further funds shall be released to the State based on compliance as per PMAY-U guidelines. State Government may also help beneficiaries to mobilize beneficiary share through loans from Banks/Housing Finance Companies (HFCs) or Self Help Groups (SHGs), as per their requirement to enable them to complete the construction of houses.**

**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. 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 scheme guidelines can be accessed at <https://pmay-urban.gov.in/uploads/guidelines/Operational-Guidelines-of-PMAY-U-2.pdf>**

**As on date, all States except Kerala have signed Memorandum of Agreement (MoA) to implement PMAY-U 2.0 as per scheme guidelines. By not signing MoA, approximately 2-3 lakh potential beneficiaries of the State are losing the opportunities to have pucca houses.**

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