

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 218
TO BE ANSWERED ON JANUARY 29, 2026**

HOUSING CONSTRUCTION TARGETS UNDER PMAY-U

NO. 218. DR. KIRSAN NAMDEO:

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

- (a) the progress made under Pradhan Mantri Awas Yojana – Urban (PMAY-U) in achieving its housing construction targets;**
- (b) the reasons for the reported 34.4 per cent reduction in budget allocation for the said yojana;**
- (c) the number of completed and occupied housing units, State-wise;**
- (d) the status of fund utilisation under PMAY-U during the last five years, State-wise; and**
- (e) the measures in place to ensure affordability and long-term sustainability of urban housing projects?**

**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.

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).

PMAY-U adopts a demand driven approach wherein 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 122.28 lakh houses including 10.66 lakh under PMAY-U 2.0 have been sanctioned by the Ministry, so far. Out of which 114.84 lakh houses have been grounded and 97.02 lakh are completed/delivered to the beneficiaries across the country as on 22.01.2026. The State-wise details of number of houses sanctioned, 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 scheme period and stipulated timeline.

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, there by 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-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

Sl No	State	Physical Progress of Houses (Nos.)			Central Assistance (₹ in Crore)		
		Sanctioned	Completed	Occupied	Release	Utilised	Fund Utilised during last five years
1	A&N Islands (UT)	377	234	48	3.72	2.89	2.49
2	Andhra Pradesh	19,48,070	11,23,682	10,31,418	24,044.80	22,670.76	20,689.31
3	Arunachal Pradesh	13,346	8,471	7,255	201.16	166.17	79.01
4	Assam	1,87,028	1,44,107	1,44,107	2,483.96	2,286.65	1,767.86
5	Bihar	4,45,103	1,98,481	1,98,430	4,651.85	4,041.85	3,518.43
6	Chandigarh (UT)	1,278	1,278	1,278	28.85	28.85	15.85
7	Chhattisgarh	3,05,910	2,62,437	2,48,725	4,396.13	4,147.26	4,134.85
8	Delhi (UT)	32,075	32,075	32,075	699.94	699.94	257.52
9	Goa	3,174	3,174	3,174	75.14	75.14	53.58
10	Gujarat	10,29,497	9,66,065	9,28,561	20,183.98	19,808.46	12,337.10
11	Haryana	1,32,846	73,134	73,118	1,739.01	1,454.22	1,002.95
12	Himachal Pradesh	14,026	11,914	11,896	226.99	211.74	159.03
13	Jammu & Kashmir	45,112	35,167	35,167	586.00	434.48	392.07
14	Jharkhand	2,43,358	1,65,760	1,63,122	3,215.78	2,965.97	1,838.03
15	Karnataka	5,77,669	3,99,076	3,58,298	7,776.84	7,258.19	4,865.55
16	Kerala	1,62,134	1,39,646	1,39,543	2,499.93	2,384.57	2,116.70
17	Ladakh (UT)	1,434	968	968	26.74	12.50	17.96
18	Lakshadweep (UT)	-	-	-	-	-	-
19	Madhya Pradesh	10,02,259	8,96,760	8,86,646	15,873.71	15,387.05	12,888.31
20	Maharashtra	12,78,999	10,43,061	9,89,256	20,228.64	19,582.61	13,508.77
21	Manipur	56,047	22,466	22,466	582.37	468.54	651.75
22	Meghalaya	7,072	2,841	2,841	76.70	33.17	30.18
23	Mizoram	39,616	33,946	33,946	520.36	502.42	364.72
24	Nagaland	31,067	30,147	30,115	443.36	408.27	323.35
25	Odisha	2,23,972	1,69,067	1,64,771	2,790.26	2,429.63	1,445.25
26	Puducherry (UT)	18,253	12,543	12,543	252.88	197.85	199.66
27	Punjab	1,50,610	1,02,370	1,02,068	2,192.73	1,846.09	1,567.66
28	Rajasthan	3,48,053	2,64,828	2,59,395	5,592.16	5,066.11	3,754.21
29	Sikkim	299	219	219	7.09	4.30	3.60
30	Tamil Nadu	6,79,186	6,20,093	5,73,967	10,741.94	10,374.69	6,592.56
31	Telangana	3,62,294	2,25,397	1,86,513	3,972.99	3,780.22	1,794.00
32	Tripura	90,315	81,921	81,921	1,363.72	1,254.55	706.06
33	UT of DNH & DD	10,367	9,933	9,807	209.97	194.99	126.03
34	Uttar Pradesh	21,02,327	17,17,547	16,83,534	28,716.78	26,723.39	18,175.62
35	Uttarakhand	66,577	51,565	43,119	1,112.75	984.16	620.00
36	West Bengal	6,18,380	5,09,483	5,08,673	8,919.47	8,525.81	5,168.97
Total *		1,22,28,130	97,01,870	94,59,964	1,76,510.00	1,66,413.51	1,21,168.99

* Includes completed (3.42 lakh) & occupied (4.90 lakh) houses of JnNURM during mission period.