

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 6417
TO BE ANSWERED ON APRIL 02, 2026
FUNDS UTILISATION UNDER PMAY-U**

NO. 6417. SHRI G KUMAR NAIK:

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

- (a) the Budget Estimates (BE), Revised Estimates (RE) and actual expenditure under Pradhan Mantri Awas Yojana-Urban (PMAY-U) during each of the last three financial years, year-wise;**
- (b) the reasons for any shortfall between budgeted allocations and actual expenditure during the said period and the corrective measures taken to improve fund utilisation;**
- (c) the total number of houses sanctioned, grounded for construction, completed and occupied under PMAY-U during the last three years, vertical-wise;**
- (d) the details of the In-Situ Slum Rehabilitation (ISSR) component including the total number of houses sanctioned, since inception houses completed and houses occupied as of February 2026; and**
- (e) the reasons for low occupancy of completed houses and whether any evaluation has been conducted to assess implementation bottlenecks and if so, the details thereof?**

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 including slum dwellers across the country. The scheme has been implemented through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), In-Situ Slum Rehabilitation (ISSR) and Credit Linked Subsidy Scheme (CLSS).

The beneficiaries were allowed to seek benefit under any of the vertical based on their preferences. The scheme period of PMAY-U has been extended up to 30th September 2026 for completion of under-construction houses and release of funds through SNA-SPARSH module.

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 and PMAY-U 2.0 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. Eligible citizens are also allowed to apply through Unified Web Portal of PMAY-U 2.0 with all details on the portal. States/UTs/ULBs validate the beneficiaries as per the eligibility criteria of the scheme guidelines and selection/scrutiny of beneficiary lists are done by the States/UTs. The Scheme Guidelines and Unified Web Portal for submitting the online applications can be accessed through <https://pmay-urban.gov.in>. 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 the Central Sanctioning and Monitoring Committee (CSMC).

Based on the project proposals submitted by States/UTs, a total of 125.15 lakh houses including 13.67 lakh under PMAY-U 2.0, have been sanctioned by the Ministry, so far across the country. Of the sanctioned houses, 116.57 lakh houses have been grounded; of which 97.30 lakh are completed/delivered to the beneficiaries as on 02.03.2026.

Against the sanctioned houses, more than 29 lakh households are slum dwellers. A total of 1,73,387 houses has been approved under ISSR vertical of PMAY-U specifically since inception, of which 1,70,653 houses have been grounded. Out of total houses sanctioned under ISSR, 1,59,641 houses have been completed and 1,34,114 are occupied.

As per the Scheme Guidelines of PMAY-U/PMAY-U 2.0, 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 Year-wise details of Budget Estimates (BE), Revised Estimates (RE) and under PMAY-U/PMAY-U 2.0 and expenditure incurred thereagainst during each of last three financial years are given at Annexure-I. The vertical-wise details of houses sanctioned, grounded for construction, completed and occupied under PMAY-U during last three financial years are given at Annexure-II.

Occupancy of completed houses is an important concern raised with States/Union Territories (UTs) during periodically held review meetings. The reasons of unoccupancy in In-situ Slum Redevelopment (ISSR) and Affordable Housing in Partnership (AHP) vertical of PMAY-U include incomplete basic infrastructure such as water, roads and electricity, migration or unwillingness to relocate from existing livelihoods and social networks, financial constraints in contributing beneficiary share, delays in documentation and allotment by implementing agencies. The States/UTs have been advised to improve occupancy of houses under PMAY-U by providing civic infrastructure and ensuring allotment to beneficiaries on priority.

The Ministry conducts regular review with the States/UTs on progress for expeditious grounding & completion of sanctioned projects. These review meetings focus on identifying the bottlenecks and provide necessary handholding support to States/UTs for faster implementation of the projects including timely release of Central Assistance and its utilization along with ensuring completion of all the sanctioned houses within scheme period and stipulated timeline.

Annexure-I referred in reply to LSUQ No. 6417 due for 02-04-2026

Year wise Budget Estimates (BE) Revised Estimates (RE) and Actual Expenditure incurred under PMAY-U & PMAY-U 2.0

(₹ in crore)

F.Y.	Funds allocated		Expenditure
	B.E.	R.E.	
2022-23	28,000	28,708	28,653
2023-24	25,103	21,703	21,684
2024-25	30,171	15,170	6,595
Total	83,274	65,581	56,932

Annexure II referred in reply to LSUQ No. 6417 due for 02-04-2026

Vertical wise details of houses sanctioned, grounded for construction, completed and occupied during the last three years (FY 2022-25) under PMAY-U & PMAY-U 2.0

Particulars	BLC	AHP/ISSR	CLSS/ISS	Total
Houses Sanctioned (Nos)	12,20,665	1,272	4,30,300	16,52,237
Houses Grounded (Nos)*	13,71,677	1,85,665	4,30,300	19,87,642
Houses Completed (Nos)*	25,58,342	4,71,315	4,30,300	34,59,957
Houses Occupied (Nos)**	25,58,342	5,83,915	4,30,300	35,72,557

*** Includes houses grounded and completed in the year which were sanctioned in preceding years.**

**** Includes houses occupied in the year which were completed in preceding years.**