

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 2034
TO BE ANSWERED ON JULY 30, 2026**

HOUSING TARGETS AND FUNDS UNDER PMAY-U

**NO. 2034 SHRI SHRIRANG APPA CHANDU BARNE:
SMT. BHARTI PARDHI:
SHRI RAVINDRA DATTARAM WAIKAR:**

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

- (a) the details of housing targets set and funds sanctioned for Maharashtra and Madhya Pradesh during the current financial year under Pradhan Mantri Awas Yojana - Urban (PMAY-U) keeping in view the acute housing shortage;**
- (b) whether the Union Government proposes to grant any special concessions or land transfer approvals to the State Governments for redevelopment of slums situated on Railway, Port Trust or other Central Government lands in Maharashtra and Madhya Pradesh and if so, the details thereof;**
- (c) the number of proposals pending with the Union Government for providing permanent housing to slum dwellers on Central lands in Maharashtra and Madhya Pradesh through the In-Situ Slum Redevelopment (ISSR) component under PMAY-U;**
- (d) the details of any new Credit Linked Subsidy Scheme (CLSS) being implemented to provide interest subvention on home loans for Middle and Low-Income Group (MIG/LIG) families in Maharashtra and Madhya Pradesh; and**
- (e) the specific policy guidelines issued by the Ministry to facilitate utilisation of Union Government lands for mega redevelopment projects?**

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

(a) to (e): 'Land' and 'Colonization' are State subjects. Therefore, schemes related to housing for their citizens are implemented by

States/Union Territories (UTs) in their respective areas. However, Ministry of Housing and Urban Affairs (MoHUA) supplements the efforts of States/UTs by providing Central Assistance under Pradhan Mantri Awas Yojana – Urban (PMAY-U) since June 25, 2015 to provide pucca houses to all eligible urban beneficiaries across the country including Maharashtra and Madhya Pradesh.

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 including Maharashtra and Madhya Pradesh to support 1 crore additional eligible beneficiaries including Low Income Group (LIG) and Middle Income Group (MIG) categories. 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 ISS vertical is implemented as a Central Sector Scheme through Central Nodal Agencies such as National Housing Bank (NHB), State Bank of India (SBI) and Housing and Urban Development Corporation Ltd. (HUDCO). Prospective beneficiaries can apply on unified web portal available at <https://pmay-urban.gov.in>. As per the scheme guidelines of PMAY-U 2.0, under ISS vertical, a maximum release of interest subsidy of ₹1.80 lakh is provided to eligible beneficiaries in five yearly installments.

PMAY-U and PMAY-U 2.0 adopt 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>.

As per scheme guidelines, Central Government land owning agencies could also undertake “in-situ” slum redevelopment on their lands occupied by slum dwellers under PMAY-U 2.0. Land owning agencies have their own policies of land management and States/UTs may coordinate with such agencies for relocation/redevelopment of slums on such land.

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 proposal submitted by Maharashtra and Madhya Pradesh 13.84 lakh and 10.39 lakh houses respectively have been sanctioned under PMAY-U/PMAY-U 2.0 so far, of which 10.74 lakh and 9.10 lakh houses have been completed/delivered. During the current financial year 30,945 and 27,361 houses have been sanctioned under PMAY-U 2.0 and central assistance of ₹351.03 crore and ₹376.01 crore have been released in Maharashtra and Madhya Pradesh respectively. The progress of the scheme can also be accessed on the PMAY-U dashboard (<https://dashboard.pmay-urban.gov.in>).

A total of 10,848 and 38,339 beneficiaries have availed benefits under the ISS vertical of PMAY-U 2.0 in the States of Madhya Pradesh and Maharashtra respectively. No project proposal related to slum redevelopment for Union Government owned land in Maharashtra and Madhya Pradesh is pending under PMAY-U/ PMAY-U 2.0 in the Ministry.
