

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 729
TO BE ANSWERED ON JULY 23, 2026**

PRADHAN MANTRI AWAS YOJANA – URBAN 2.0 IN KARNATAKA

NO. 729 SHRI GOVIND MAKTHAPPA KARJOL:

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

- (a) the details of applications received, approved and rejected under Pradhan Mantri Awas Yojana–Urban (PMAY-U) 2.0 in Karnataka since its launch along with the reasons for rejection, district-wise;**
- (b) the details of houses sanctioned, grounded for construction, completed and occupied including the number of beneficiaries belonging to Scheduled Castes (SCs), Scheduled Tribes (STs), women, differently abled persons and other eligible categories under PMAY-U 2.0 in Karnataka, district-wise;**
- (c) the total Central assistance sanctioned, released and utilised under PMAY-2.0 in Karnataka, district-wise;**
- (d) whether the Government has received any complaints or representations regarding delays in approval of applications, release of Central assistance or completion of houses in Karnataka and if so, the details thereof along with the corrective measures taken thereon; and**
- (e) the timeline fixed for completion of pending houses and the steps taken to ensure effective implementation of PMAY-U 2.0 across all Urban Local Bodies in Karnataka?**

**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 to provide all weather pucca houses with basic civic amenities to 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 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 may be

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

A total of 5.76 lakh houses have been sanctioned in the State of Karnataka, of which 4.98 lakh houses have been grounded and 4.06 lakh houses are completed/delivered to the beneficiary under PMAY-U. Under PMAY-U 2.0, State Government of Karnataka has signed Memorandum of Agreement (MoA) but has not proposed any houses under AHP/BLC/ARH verticals. Only, 1,124 houses under ISS vertical have been sanctioned in which interest subsidy is released to beneficiaries in their home loan accounts through Central Nodal Agencies (CNAs) like National Housing Bank (NHB), Housing and Urban Development Corporation (HUDCO) & State Bank of India (SBI) and Banks/Housing Finance Companies (HFCs) etc.
