

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 683
ANSWERED ON 10/02/2025**

IMPLEMENTATION OF PMAY-U

683. DR. M. THAMBIDURAI:

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

- (a) whether it is a fact that Government is implementing Pradhan Mantri Awas Yojana - Urban (PMAY-U) to provide pucca house with basic amenities in the country;
- (b) if so, the details thereof, including the salient features of the Programme and the criteria to be met to be a beneficiary under this Programme;
- (c) the details of the number of houses constructed under PMAY-U in the State of Tamil Nadu, during the last five years, year-wise; and
- (d) the further steps taken by the Government to provide pucca houses for the people?

ANSWER

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

(a) to (d): 'Land' and 'Colonisation' are State subjects. The Ministry of Housing and Urban Affairs (MoHUA) supplements the efforts of States/Union Territories (UTs) by providing Central Assistance under Pradhan Mantri Awas Yojana – Urban (PMAY-U) since June 25, 2015 to provide pucca house to eligible beneficiaries in urban areas across the country. Based on the project proposals submitted by States/Union Territories (UTs), as on 03.02.2025, a total of 118.64 lakh houses have been sanctioned by the Ministry, out of which 112.46 lakh have been grounded and 90.36 lakh are completed/delivered to the beneficiaries across the country including Tamil Nadu. The scheme period which was earlier up to 31.03.2022, has been extended up to 31.12.2025 to complete already sanctioned houses without changing funding patterns and implementation methodology. The details of the number of houses constructed under PMAY-U in Tamil Nadu, during the last five years, year-wise are at Annexure.

Based on the learning from the experiences of 9 years 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 through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS). BLC, AHP and ARH verticals are implemented as Centrally Sponsored Scheme by State/UT Governments, and ISS vertical is implemented as Central Sector Scheme through the identified Central Nodal Agencies such as National Housing Bank (NHB), State Bank of India (SBI) & Housing and Urban Development Corporation (HUDCO) by Housing Finance Companies and Primary Lending Institutions. As per the scheme guidelines of PMAY-U 2.0, the fund required for purchase/construction of houses under the scheme is shared between the Central Government, State/UT Government/ULBs/ Implementing agencies and the beneficiaries.

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A fixed amount of Central Assistance is provided by Government of India under different verticals and mandatory State share has been provisioned under the scheme as under:

S. No.	States/UTs	PMAY-U 2.0 Verticals		
		BLC & AHP	ARH	ISS
1.	Assam, Arunachal Pradesh, Meghalaya, Manipur, Mizoram, Nagaland, Tripura, Sikkim, Himachal Pradesh, Uttarakhand, UTs of Jammu and Kashmir, Puducherry & Delhi	<ul style="list-style-type: none"> Central Govt. - ₹2.25 lakh per unit State Govt. - Min. ₹0.25 lakh per unit 	Technology Innovation Grant <ul style="list-style-type: none"> GoI: ₹3,000/Sqm. per unit State Share: ₹2,000/Sqm. per unit 	Home Loan Subsidy – up to ₹1.80 lakh (Actual Release) per unit by Government of India as Central Sector Scheme
2.	All other UTs	<ul style="list-style-type: none"> Central Govt. - ₹2.50 lakh per unit 		
3.	All other States	<ul style="list-style-type: none"> Central Govt. - ₹1.50 lakh per unit State Govt. - Min. ₹1.00 lakh per unit 		

Selection of beneficiaries under BLC and AHP vertical is done by respective State/UT/ULB as per scheme guidelines based on the following criteria:

- i. Not owning pucca house in his/her name or any other family member's name, anywhere in India.
- ii. Belonging to Economically Weaker Section (EWS) with annual household income of upto ₹3 lakh.
- iii. Ownership of land to avail benefit under Beneficiary Led Construction (BLC).

Under ARH vertical, eligible beneficiaries of EWS/LIG categories upto income categories upto income limit of ₹ 6 lakh can avail the benefit of rental housing at affordable rate. Further, under ISS vertical, beneficiaries of EWS/LIG and MIG categories upto income limit of ₹ 9 lakh per annum are eligible to get subsidy on home loans for purchase/ re-purchase/construction of houses.

The Salient features of PMAY-U 2.0 are as follows:

- i. The Mission promotes women empowerment by providing the ownership of houses preferably in the name of female member or in joint name.
- ii. The scheme offers a cafeteria approach to the beneficiaries to choose from any one of the four verticals of the scheme, depending on the suitability, availability of encumbrance free land, income group etc.
- iii. States/UTs have to formulate “Affordable Housing Policy” to provide various reforms and incentives on time bound basis to Public/Private agencies to develop Affordable Housing Eco-system.
- iv. Preference under the scheme is given to Widows, single women, Persons with Disabilities, Senior Citizens, Transgenders, persons belonging to Scheduled Castes/ Scheduled Tribes, Minorities and other weaker and vulnerable sections of the society.
- v. Special focus to be given to Safai Karmi, Street Vendors identified under PM SVANidhi Scheme and different artisans under PM Vishwakarma Scheme, Anganwadi workers, building and other construction workers, residents of slums/chawls etc.

- vi. Through Affordable Rental Housing vertical, rental housing for working women/industrial workers/urban migrants/ homeless/ destitute/ students and other eligible beneficiaries to be promoted.
- vii. Under Technology Innovation Sub Mission (TISM), States/UTs/Cities are assisted through innovative practices and projects in challenge mode focused on disaster resistant and environment friendly technologies for climate smart buildings and resilient housing.

As on date, 29 States/UTs have signed Memorandum of Agreement (MoA) to implement PMAY-U 2.0 as per scheme guidelines, but Tamil Nadu is yet to sign the MoA. The scheme guidelines are available at <https://pmay-urban.gov.in/uploads/guidelines/Operational-Guidelines-of-PMAY-U-2.pdf>.

Year wise details of houses constructed and Central Assistance released in the State of Tamil Nadu under PMAY-U

FY	Houses Constructed (Nos)	Central Assistance Released (₹ in Cr.)
2019-20	66,088	1,992.30
2020-21	1,20,143	1,575.24
2021-22	51,877	1,578.91
2022-23	84,296	722.15
2023-24	40,322	877.57
Total	3,62,726	6,746.16