

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
LOK SABHA**

**UNSTARRED QUESTION NO. 1654**

**TO BE ANSWERED ON DECEMBER 05, 2024**

**'INCLUSION OF ISSR COMPONENT IN PMAY-U 2.0'**

**NO. 1654. MS SAYANI GHOSH:**

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

- (a) the details of the funds utilised under Pradhan Mantri Awas Yojana-Urban (PMAY-U) 1.0 scheme, year and component-wise;**
- (b) whether it is a fact that the mandatory In-Situ Slum Redevelopment (ISSR) component under the current scheme has been subsumed under the Beneficiary-Led Construction (BLC) and Affordable Housing in Partnership (AHP) components in PMAY-U 2.0., if so, the reasons therefor; and**
- (c) the details of the funding pattern by the concerned stakeholders under four verticals of the Scheme, viz. Affordable Rental Housing (ARH), Beneficiary Linked Construction (BLC), Interest Subsidy Scheme (ISS) and Affordable Housing Project (AHP)?**

**ANSWER**

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

**(a): Ministry of Housing and Urban Affairs (MoHUA) has been implementing Pradhan Mantri Awas Yojana – Urban (PMAY-U) since June 25, 2015 to provide pucca house in urban areas across the country by providing Central Assistance. Based on project proposals received from the States/Union Territories (UTs), a total of 118.64 lakh houses have been sanctioned by the Ministry, out of which 114.22 lakh have been grounded and more than 88.22 lakh are completed/delivered to the beneficiaries as on 25.11.2024. The remaining houses are at different stages of construction. The scheme is implemented through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), In-Situ Slum Redevelopment (ISSR) and Credit Linked Subsidy Scheme (CLSS). A total of ₹1.99 lakh crore of Central Assistance has been sanctioned, ₹1.66 lakh crore released, and utilization certificate of about ₹1.56 lakh crore has been received under the scheme, so far. The year-wise and vertical-wise details of Central Assistance released and utilized are at Annexure.**

**(b): Yes. Learning from the experiences of PMAY-U, MoHUA has launched PMAY-U 2.0 'Housing for All' Mission with effect from 01.09.2024 to provide Central Assistance to one crore additional households to construct, purchase and rent a house at affordable cost in urban areas across the country through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS). As on date, 29 States/UTs have signed Memorandum of Agreement (MoA) to implement PMAY-U 2.0 as per scheme guidelines. The scheme guidelines are available at <https://pmay-urban.gov.in/uploads/guidelines/Operational-Guidelines-of-PMAY-U-2.pdf>.**

**Under PMAY-U, Government of India provided its fixed share as Central Assistance of ₹1.0 lakh per unit under ISSR, ₹1.5 lakh per unit for AHP and BLC verticals of PMAY-U. During implementation of PMAY-U, a large number of the beneficiaries belonging to slums have sought benefit under AHP and BLC verticals apart from ISSR vertical, as the Central Assistance under AHP and BLC vertical is more than ISSR. In many cases, States/Uts also undertook In-Situ Slum Redevelopment projects under AHP vertical.**

**As per the scheme guidelines of PMAY-U 2.0, State/UT Governments can propose projects for providing pucca houses in tenable slums with list of eligible beneficiaries for sanctioning of Central Assistance under BLC vertical. Similarly, States/Uts may also propose 'Redevelopment' or 'In-situ Improvement' projects for tenable slums having dilapidated buildings located on Government/Urban Local Body (ULB)/Public land under AHP vertical. Under this vertical, the existing slum will be demolished and redeveloped in-situ in the form of multi-storied building with all basic amenities and social infrastructure.**

**(c): 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. 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:**

<b>S. No.</b>	<b>States/UTs</b>	<b>PMAY-U 2.0 Verticals</b>		
		<b>BLC &amp; AHP</b>	<b>ARH</b>	<b>ISS</b>
<b>1.</b>	<b>Assam, Arunachal Pradesh, Meghalaya, Manipur, Mizoram, Nagaland, Tripura, Sikkim, Himachal Pradesh, Uttarakhand, UTs of Jammu and Kashmir, Puducherry and Delhi</b>	<b>Central Govt. - ₹2.25 lakh per unit</b> <b>State Govt. - Min. ₹0.25 lakh per unit</b>	<b>Technology Innovation Grant</b>  <b>GoI: ₹3,000/Sqm. per unit</b>	<b>Home Loan Subsidy – up to ₹1.80 lakh (Actual Release) per unit by Government of India as Central Sector Scheme</b>
<b>2.</b>	<b>All other UTs</b>	<b>Central Govt. - ₹2.50 lakh per unit</b>	<b>State Share:</b>	
<b>3.</b>	<b>All other States</b>	<b>Central Govt. - ₹1.50 lakh per unit</b> <b>State Govt. - Min. ₹1.00 lakh per unit</b>	<b>₹2,000/Sqm. per unit</b>	

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**Year-wise and vertical-wise details of Central Assistance released and utilized under PMAY-U**

FY	Central Assistance Released (₹ in Crore)				Central Assistance Utilised (₹ in Crore) *			
	BLC	AHP	ISSR	CLSS	BLC	AHP	ISSR	CLSS
2015-16	176.83	902.31	1,735.11	200.00	-	-	521.08	200.00
2016-17	2,358.74	1,147.21	406.61	475.00	412.53	49.97	636.79	475.00
2017-18	8,018.07	5,183.66	324.36	2,435.00	810.94	1,067.12	230.60	2,435.00
2018-19	12,350.41	3,013.23	95.26	10,669.56	6,497.23	2,602.68	187.16	10,669.56
2019-20	10,077.60	334.33	28.26	9,025.00	13,139.00	3,099.32	29.75	9,025.00
2020-21	13,184.46	339.84	1.79	13,240.04	6,422.84	2,134.01	174.86	13,240.04
2021-22	9,376.17	870.32	-	12,003.06	20,619.53	1,643.91	461.84	12,003.06
2022-23	13,781.98	1,664.44	(41.85)	10,820.78	14,626.60	1,166.39	82.02	10,820.78
2023-24	17,644.80	2,006.60	75.59	-	13,403.06	1,466.44	20.21	-
2024-25	2,129.04	202.19	-	-	5,719.78	1,574.75	15.73	-
<b>Total</b>	<b>89,098.10</b>	<b>15,664.13</b>	<b>2,625.13</b>	<b>58,868.45</b>	<b>81,651.51</b>	<b>14,804.60</b>	<b>2,360.03</b>	<b>58,868.45</b>

\* Includes Central Assistance utilized during the year against which funds were released in preceding years.