

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

**UNSTARRED QUESTION NO. 2068  
TO BE ANSWERED ON DECEMBER 11, 2025**

**SLUM ERADICATION AND REHABILITATION INITIATIVES**

**NO. 2068. SHRI KALYAN BANERJEE:**

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

- (a) whether the Government has proposed various projects for the eradication of slums in metropolitan and urban cities with rehabilitation proposals;**
- (b) if so, the details of such plans including the eligibility criteria, conditions and financing process thereof; and**
- (c) the present status of the Slum Eradication Programme 2030 aligned with the United Nations Sustainable Development Goals (SDGs)?**

**ANSWER**

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

- (a) & (b): 'Land' and 'Colonisation' are State subjects. Therefore, schemes related to eradication of slums are implemented by State/Union Territory (UT) Governments. However, Government of India is supplementing the efforts of States/UTs by providing Central Assistance to provide pucca house with basic amenities to all eligible urban beneficiaries across the country including slum dwellers of metropolitan and urban cities through Pradhan Mantri Awas Yojana - Urban (PMAY-U) since 2015. The PMAY-U scheme is implemented through four verticals. The scheme period of PMAY-U has been extended up to 31.12.2025 to complete sanctioned houses without changing the funding pattern and implementation methodology.**

**...2/-**

**Based on the learnings from the experiences of implementation of PMAY-U, Ministry of Housing and Urban Affairs (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).**

**Under the schemes, selection of beneficiaries under BLC and AHP vertical is done by respective State/UT/Urban Local Body (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 up to ₹3 lakh.**
- iii. Ownership of land to avail benefit under BLC vertical.**

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

**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/ULB/Implementing agencies and the beneficiaries. The funding under PMAY-U 2.0 is to provide a nudge to the beneficiaries and enable them to construct their houses by arranging funds from other sources as well. However, States/UTs may provide their enhanced share as per PMAY-U**

**2.0 guidelines to reduce the burden on beneficiaries. Government Assistance under BLC/AHP verticals of PMAY-U 2.0 for North-Eastern States, Uttarakhand, Himachal Pradesh, UTs of Jammu & Kashmir, Puducherry and Delhi have been fixed at a ratio of 90:10 (₹2.25 lakh: ₹ 0.25 lakh per house). For Remaining UTs, the Central & State sharing ratio is 100:0 (₹2.50 lakh: ₹ 0.00 lakh per house), whereas for other States it is on 60:40 (₹1.50 lakh: ₹ 1.00 lakh per house). Further, State and UT may enhance their share to improve the affordability of houses and also facilitate home loan to the PMAY-U 2.0 beneficiaries.**

**(c): PMAY-U 2.0 is not slum centric scheme. Slum upgradation/ redevelopment is just a part of the scheme which is universal in nature and follows 'Housing for All' approach. This scheme is fully aligned with the United Nation's Sustainable Development Goals (SDGs).**

\*\*\*\*\*