



# Pradhan Mantri Awas Yojana - Urban (PMAY-U) Budget Insights

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## KEY HIGHLIGHTS

₹ ↑ In FY 25-26 BEs, Gol allocated ₹19,794 crore under PMAY-U and ₹3,500 crore under PMAY-U 2.0. The BEs for both PMAY-U and PMAY-U 2.0 were higher than the REs for the previous year.

Until 5 January 2026, the combined investment for completing the construction of sanctioned houses was anticipated to be ₹8.42 lakh crore including Gol's share (₹2.05 lakh crore). Of this, ₹1.76 lakh crore (or 86 per cent of its initial anticipated share) had been released by Gol. There are significant state variations so far as investment share is concerned.

As of 5 January 2026, 94 per cent of sanctioned houses had been grounded and 79 per cent, completed. Completion rates vary across states.

Beneficiary-Led Construction (BLC) dominates implementation, accounting for 65 per cent of all houses sanctioned. While completion rates for BLC houses have slowed down in recent years, all BLC houses have been occupied.

Completion and occupancy challenges persist for the Affordable Housing in Partnership/In-Situ Slum Redevelopment (ISSR) with several states reporting high vacancy due to inadequate civic infrastructure, relocation challenges, and delays in allotment.

## OVERVIEW

On 25 June 2015, Gol launched the PMAY-U to provide all-weather *pucca* houses with basic civic amenities to eligible urban citizens across the country. Under the scheme, Gol provides assistance to states/Union Territories (UTs) for addressing the housing requirement of urban slum dwellers and other people belonging to Economically Weaker Sections (EWS), Low-Income Groups (LIGs) and Middle-Income Groups (MIGs).<sup>1</sup> Ministry of Housing and Urban Affairs (MoHUA) is the nodal Ministry responsible for the scheme's implementation.

The scheme is implemented through four verticals namely, Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), In-Situ Slum Redevelopment (ISSR), and Credit Linked Subsidy Scheme (CLSS).<sup>2</sup>

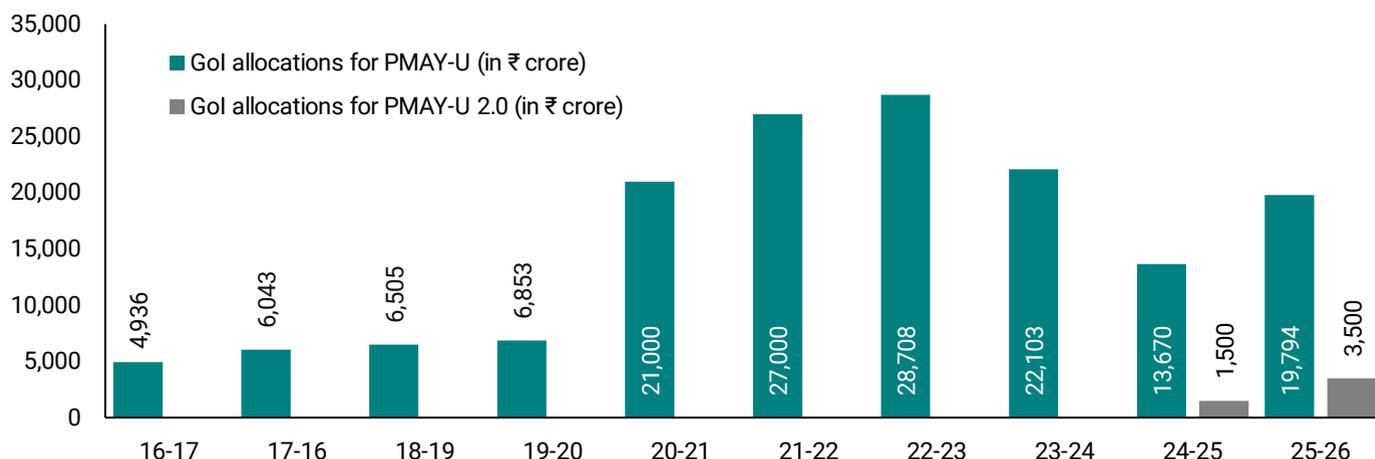
Initially planned for 2015 to 2022, with the target to complete 1 crore households, the scheme was extended up to 31 December 2024 for the completion of houses sanctioned up to 31 March 2022. During the extension, the overall framework remained unchanged, except that CLSS for EWS/LIG households remained operational till FY 22-23, and for MIG till FY 21-22.<sup>3</sup>

Based on the implementation experience of PMAY-U, MoHUA launched PMAY-U 2.0 in September 2024 to support the construction, purchase and rent of 1 crore additional houses over the next five years.<sup>4</sup> The revised programme also has four verticals with updated eligibility and components.

## TRENDS IN FINANCES

- In FY 25-26 Budget Estimates (BEs), Gol allocated ₹19,794 crore under PMAY-U, 45 per cent higher than the Revised Estimates (REs) for FY 24-25 but 34 per cent lower than the BEs. The variation is due to a sharp downward revision in FY 24-25, where allocations fell from ₹30,171 crore at the BE stage to ₹13,670 crore in the REs.
- With the introduction of PMAY-U 2.0, no fresh allocations will be made by Gol post FY 25-26.
- For PMAY-U 2.0, Gol allocated ₹3,500 crore in FY 25-26, more than double the REs for FY 24-25.
- The total investment requirement for PMAY-U 2.0 is estimated at ₹10 lakh crore, of which Gol's share is ₹2.3 lakh crore.<sup>5</sup> Allocations in FY 25-26 BEs account for only 2 per cent of Gol's estimated share.

**Figure 1: Gol allocations for PMAY-U and PMAY-U 2.0 (in ₹ crore)**

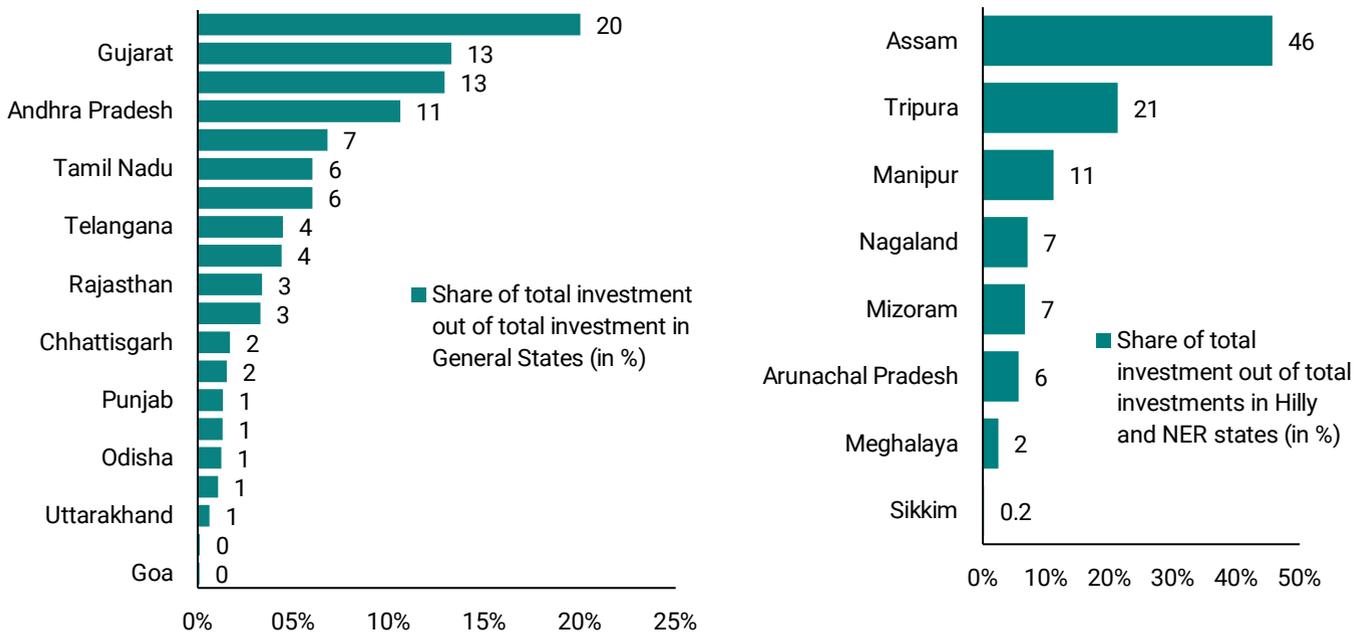


Source: Union Expenditure Budget, MoHUA, [Url](#). Last accessed on 23 January 2026.

## Releases and Expenditures

- The overall estimated expenditure (or investment) for completing the construction of sanctioned houses under PMAY-U was ₹8.07 lakh crore comprising Gol's share (₹2 lakh crore), state's share (₹1.23 lakh crore), and eligible citizens' share (₹4.85 lakh crore).<sup>6</sup> This estimated spending was extended up to 31 December 2025.
- With the introduction of PMAY-U 2.0, the total anticipated investment for additional one crore households is ₹10 lakh crore Gol comprising a share of ₹2.50 lakh crore.<sup>7</sup>
- Sanction of projects and release of funds has been slow under PMAY-U 2.0. Till 5 January 2026, the combined investment is anticipated to be ₹8.42 lakh crore including Gol's share (₹2.05 lakh crore).<sup>8</sup> Of this, ₹1.76 lakh crore (or 86 per cent of its initial anticipated share) had been released by Gol.<sup>9</sup>
- Under the scheme, states propose projects across different verticals which influence state-wise investment estimates.
- There are significant differences across states in terms of share of investments. Among General category states, four states account for 57 per cent of total investments: Maharashtra (20 per cent), Gujarat (13 per cent), Uttar Pradesh (13 per cent), and Andhra Pradesh (11 per cent). In contrast, Bihar (3 per cent), Chhattisgarh and Jharkhand (2 per cent each), and Punjab, Haryana, Odisha, Kerala and Uttarakhand (1 per cent, each) account for relatively smaller shares. Investments in Himachal Pradesh and Goa accounted for less than 1 per cent.
- Among NER states, Assam has the highest share of investments (46 per cent), followed by Tripura (21 per cent), and Manipur (11 per cent). Meghalaya (2 per cent) and Sikkim at less than 1 have the lowest shares.

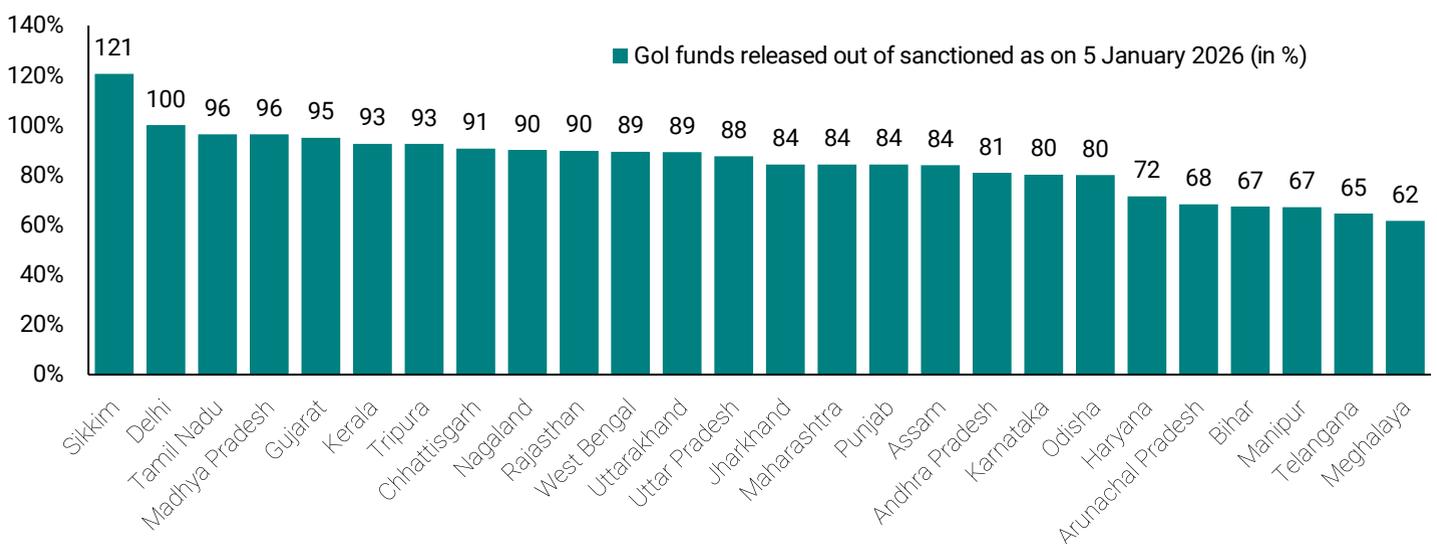
**Figure 2: Difference between approved budget (with spillovers) in FY 24-25 and FY 25-26 (in %)**



Source: State-wise Progress Report. [url](#).

- Cumulatively across both PMAY-U and PMAY-U 2.0, Gol sanctions account for 24 per cent of the total investment. As of 5 January 2026, Gol had sanctioned 24 per cent of the estimated investment in General category states (60:40 sharing ratio) and 48 per cent in NER states, where its share is 90 per cent.
- The proportion of sanctioned funds actually released also varies across states. As on 5 January 2026, releases exceeded sanctions in Sikkim, while Delhi and Goa had received 100 per cent of their sanctioned funds. Releases were also over 90 per cent in Tamil Nadu and Madhya Pradesh (96 per cent), Gujarat (95 per cent), Kerala, and Tripura (93 per cent), Chhattisgarh (91 per cent), Nagaland (90 per cent).
- In contrast, they were low in Bihar and Manipur (67 per cent each), Telangana (65 per cent), and Meghalaya (62 per cent).

**Figure 3: Share of Gol sanctioned funds released (in %) as on 5 January 2026.**



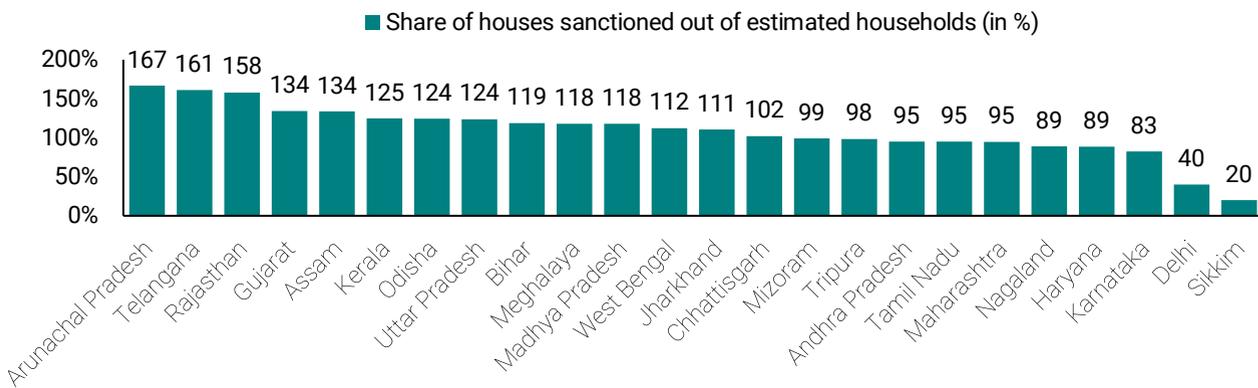
Source: State-wise Progress Report. [url](#).

- Under the scheme, Gol assistance is provided in a ratio of 40:40:20 upon fulfilment of compliances to the sanctioned projects. The low releases have been reported due to states and UTs not being able to submit the requisite compliances.<sup>10</sup>

## SCHEME PROGRESS

- As per the 2011 Census, the total housing shortage in urban areas was estimated at 1.87 crore.<sup>11</sup>
- At the schemes inception, about 1.12 crore houses were identified as eligible for assistance.<sup>12</sup>
- PMAY-U and PMAY-U 2.0 are demand-driven schemes, with no fixed construction targets. Households are identified and verified by states/UT's that conduct demand assessments and submit project proposals at state and central levels for approval.
- Based on the proposals received, Gol sanctioned 122.2 lakh houses, including houses under the erstwhile JNNURM and 10.43 lakh under PMAY-U 2.0, as on 5 January 2026.
- Across 35 states and UTs (except Lakshadweep), 21 had received sanctions exceeding their estimated eligible households. Among the remaining states, five states were over 90 per cent: Mizoram (99 per cent), Tripura (98 per cent), and Andhra Pradesh, Tamil Nadu, Maharashtra (each at 95 per cent).
- The proportion of sanctioned houses out of estimated eligible was low in Sikkim (20 per cent), and Delhi (40 per cent).

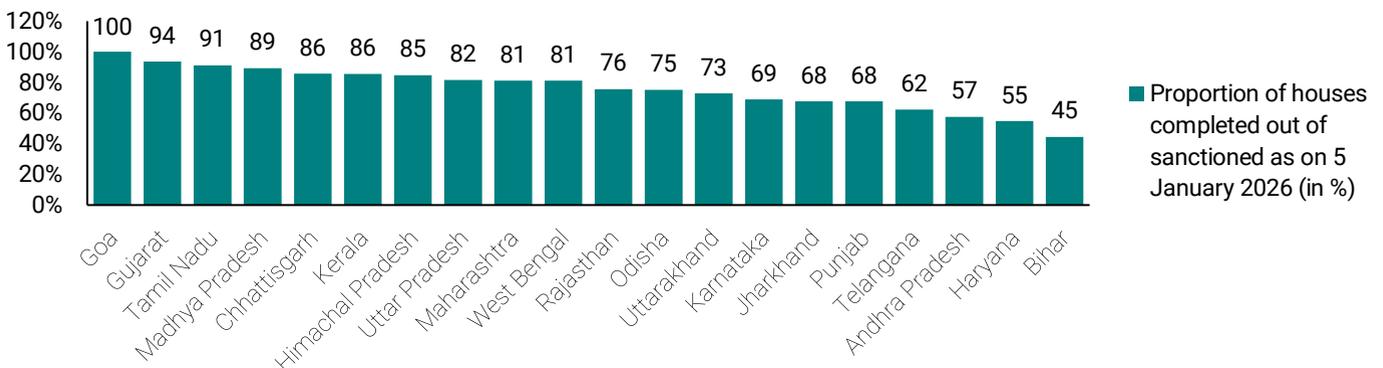
**Figure 4: Proportion of houses sanctioned out of estimated households (in %)**



**Source: (1)** Standing Committee on Housing and Urban Affairs, First Report of Demand for Grants 2024-25. [url](#) (2) State-wise Progress Report. [url](#)

- Project competition timelines vary by state and vertical but typically range from 12-36 months as per Detailed Project Reports (DPRs) of respective projects.<sup>13</sup>
- Of the total sanctioned houses, 114.59 lakh houses (94 per cent) had been grounded, and 96.65 lakh (79 per cent) were completed till 5 January 2026.
- Completion rates under the scheme have been slow for some states. Less than 60 per cent of the sanctioned houses were completed in Andhra Pradesh (57 per cent), Haryana (55 per cent), and Bihar (45 per cent).
- On the other hand, completion rates were high in Goa (100 per cent), Gujarat (94 per cent), and Tamil Nadu (91 per cent).
- The Government has clarified that no further central assistance will be available after 31 December 2025, and any liabilities for project completion will be borne by respective state governments.<sup>14</sup>

**Figure 5: Proportion of sanctioned houses completed (in %) as on 5 January 2026**



**Source:** State-wise Progress Report. [url](#)

- Preference for houses under both PMAY-U and PMAY-U 2.0 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. Out of total sanctioned houses, 96 lakh are for women including single women, and widows. In addition, 24.78 lakh have been sanctioned for SCs/STs, 45.67 lakh for OBCs, 22 lakh for minorities, 8.36 lakh for senior citizens, and 0.73 lakh for persons with disabilities under these schemes.<sup>15</sup>

## COMPONENT-WISE TRENDS

As previously stated, PMAY-U was implemented through 4 verticals i.e. BLC, AHP, ISSR and CLSS. PMAY-U 2.0 was also launched with 4 verticals, however the eligibility and other components was updated.

For instance, ISSR vertical has been merged with AHP/BLC to enable flexibility for slum resettlement, redevelopment or upgradation, and two new components, i.e. Affordable Rental Housing (ARH) and an Interest Subsidy Scheme (ISS) have been introduced.<sup>16</sup>

Under the scheme, BLC, AHP and ARH verticals are implemented by States/UTs, and ISS like CLSS is implemented through the identified Housing Finance Companies and primary lending institutions such as National Housing Bank (NHB), SBI, and HUDCO.

Costs are shared between Gol, states and eligible citizens. For BLC and AHP, Gol provides ₹1.5 lakh per house and states are to contribute at least ₹1 lakh per house. For ISS a four per cent interest subsidy on home loans up to ₹25 lakh in five yearly instalments is provided.

See Table 1 for more details for both PMAY-U and PMAY-U 2.0.

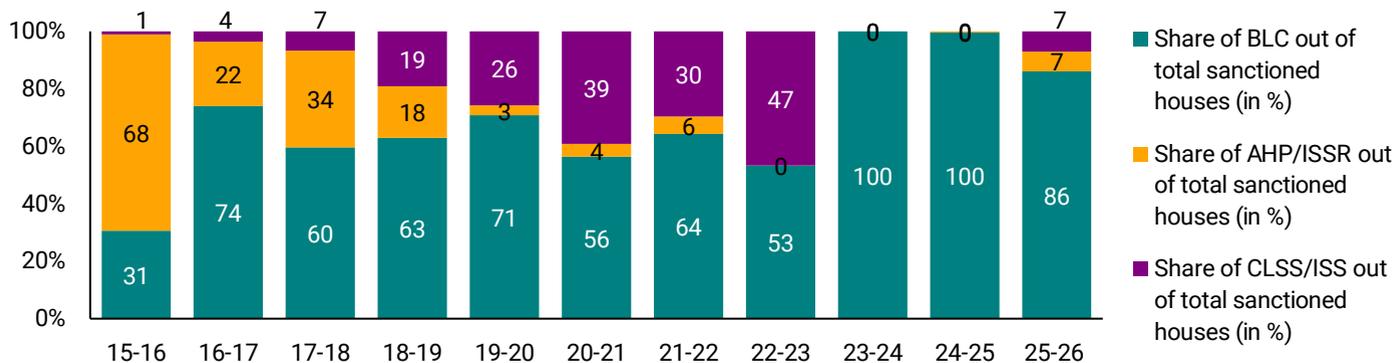
**Table 1: Change in scheme verticals**

VERTICALS UNDER PMAY-U	VERTICALS UNDER PMAY-U 2.0
<b>BLC</b> provides financial assistance to eligible families for either building new homes or modifying existing houses. For this, citizens require proof of land availability.	<b>BLC</b> provides financial assistance to individual eligible families belonging to EWS having annual income upto ₹3 lakh, to construct new <i>pucca</i> houses upto 45 sqm (an all-weather dwelling unit) on their own available land or through provision of land titles/rights by state/UTs in case they are landless.
<b>AHP</b> provides financial assistance of ₹1.5 lakhs to EWS houses being built in partnership with state/UTs/cities.	<b>AHP</b> allows EWS citizens to purchase houses in apartment public/private/parastatal projects. For this Gol provides ₹1.5 lakh per house and states are to provide a minimum of ₹1 lakh.
<b>ISSR</b> rehabilitates slum dwellers by transforming land under slums into formal urban settlements. For this Gol provides a fixed sum of ₹1 lakh.	<b>ARH</b> aims to create rental arrangements for urban dwellers who do not want to own a house but require housing on short term basis or those who do not have the financial capability to construct or buy a house. The scheme can be availed by EWS with income upto 3 lakhs/LIG (upto 6 lakhs).  Under the scheme either existing government vacant houses can be funded through PMAY-U in Public-Private Partnership (PPP) mode or rental housing arrangements can be operated and maintained by public/private entities.
<b>CLSS</b> is a central sector scheme (CS) through nodal agencies like State Bank of India (SBI), Housing and Urban Development (HUDCO) etc. where EWS/LIG and MIG apply via individual home loan applications for acquisition or new construction at subsidised rates based on eligible citizen's economic status.	<b>ISS</b> allows a 4 per cent interest subsidy on home loans up to ₹25 lakh in five yearly instalments. Households belonging to EWS, LIG and MIG category with an annual income of up to ₹3 lakh, ₹6 lakh and ₹9 lakh, respectively will be eligible to avail the benefit of the scheme.

Source: Operational guidelines of PMAY-U and PMAY-U 2.0. [url](#).

- Out of the total sanctioned houses, BLC accounts for the largest share (65 per cent), followed by CLSS/ISS (21 per cent) and AHP/ISSR (14 per cent).
- There are, however, year wise variations. In FY 15-16, at the start of the scheme most of the sanctioned houses (68 per cent) were for AHP/ISSR. By FY 22-23, the last year of CLSS nearly half (47 per cent) of sanctioned were under this vertical. On the other hand, in FY 23-24 and FY 24-25 since CLSS/ISS were not functional, all the houses sanctioned were under BLC.

**Figure 6: Share of houses sanctioned across different verticals (in %)**



Source: Lok Sabha unstarred question no. 806 answered on December 4, 2026. [url](#).

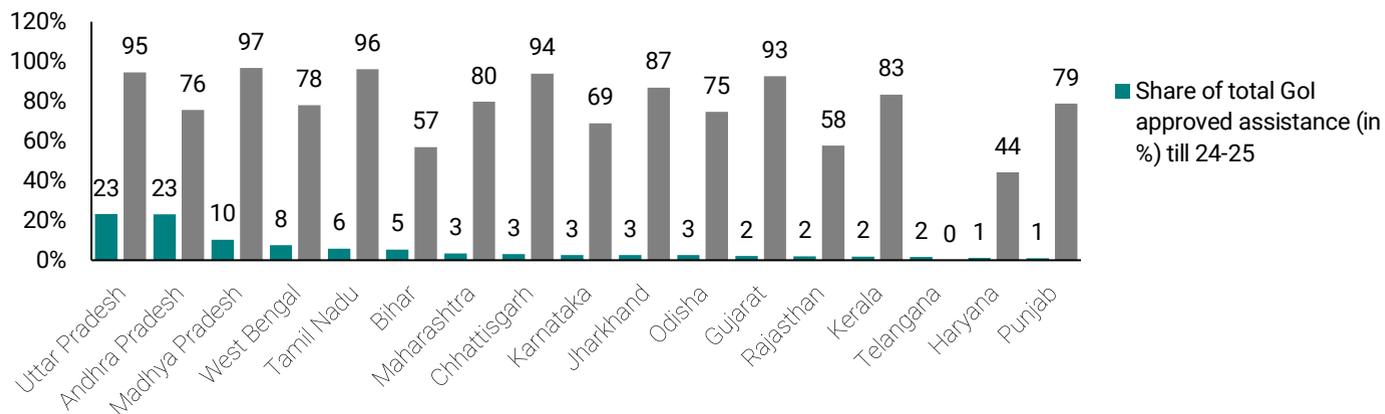
Given that the scheme has different verticals, the next section looks at Component-wise trends for PMAY-U.



## BENEFICIARY-LED CONSTRUCTION

- As previously mentioned, under BLC, eligible EWS households receive financial assistance to construct an all-weather *pucca* house of minimum 30 sq.m. and maximum of 45 sq.m. carpet area, conforming to the building safety and design standards provided in National Building Code (NBC).
- Gol assistance is ₹1.5 lakh per house for General category states (with minimum ₹1 lakh state contribution), ₹2.25 lakh for NER states (with ₹0.25 lakh from states), and ₹2.5 lakh for UTs (fully funded by Gol). Any remaining cost is borne by the eligible households.
- Till FY 24-25, Gol sanctioned ₹1,10,384 crore of which 82 per cent (₹90,431 crore) was released. There are, however, significant state variations. Three states accounted for more than half the total Gol approved assistance namely Uttar Pradesh and Andhra Pradesh (23 per cent each) and Madhya Pradesh (10 per cent). On the other hand, among larger states, like Gujarat, Rajasthan, Kerala (at 2 per cent each) the share of Gol releases was low.
- Fund release also varies. Thirteen states received over 90 per cent of Gol approved share including Madhya Pradesh (97 per cent), Tamil Nadu (96 per cent), and Uttar Pradesh (95 per cent). Releases were low in Haryana (44 per cent), Bihar (57 per cent), and Rajasthan (58 per cent).

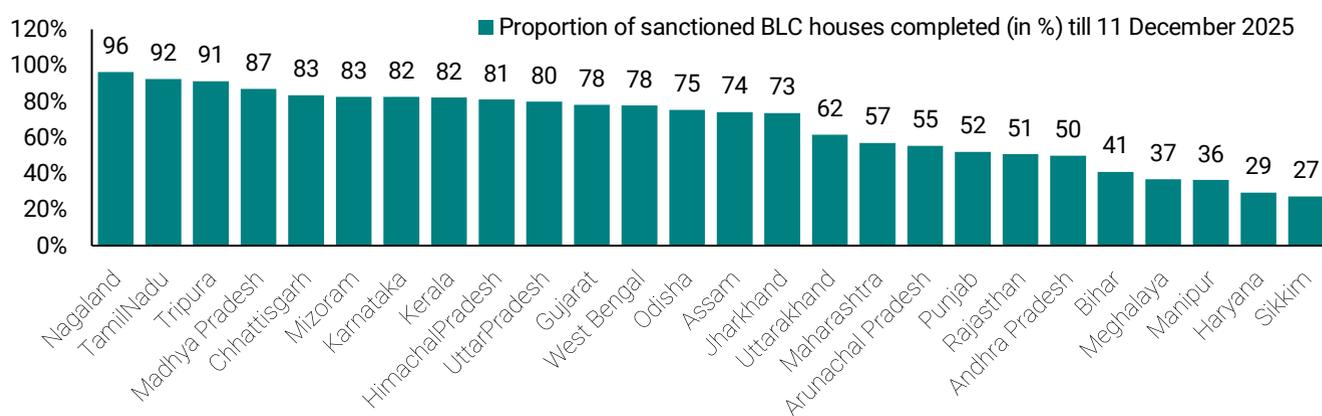
**Figure 7: Share of Gol assistance till FY 24-25 for BLC (in %)**



Source: Lok Sabha Question No. 4646 due on 21.08.2025. [url](#).

- Among NER states, three states namely Assam (43 per cent), Tripura (22 per cent), and Manipur (13 per cent) account for the majority of Gol approved releases. Arunachal Pradesh (4 per cent) Meghalaya (1 per cent). and Sikkim have lower shares.
- With respect to releases as a share of sanctioned funds, Tripura (89 per cent) Assam (86 per cent), and Nagaland (83 per cent) had over 80 per cent of the funds released. Releases were low for Manipur (66 per cent) and Meghalaya (65 per cent).
- BLC houses are to be completed within 12-18 months of sanction, with timelines specified in project proposals.
- However, completion rates have slowed in recent years – it declined from 95 per cent in FY 15-16 to 88 per cent in FY 18-19 and further to 65 per cent during the COVID-19 period. Between FY 21-22 and FY 23-24 on average 67 per cent of sanctioned houses were completed.
- Progress has weakened sharply in recent years, with only 89 houses out of 3.5 lakh sanctioned completed in FY 24-25 and just 47 out of 5.95 lakh completed in FY 25-26 till 4 December 2025.
- Here too there are state variations. Completion rates are highest for Nagaland (96 per cent), Tamil Nadu (92 per cent), and Tripura (91 per cent), and lowest for Haryana (29 per cent) and Sikkim (27 per cent).

**Figure 8: State-wise completion of BLC houses (in %)**



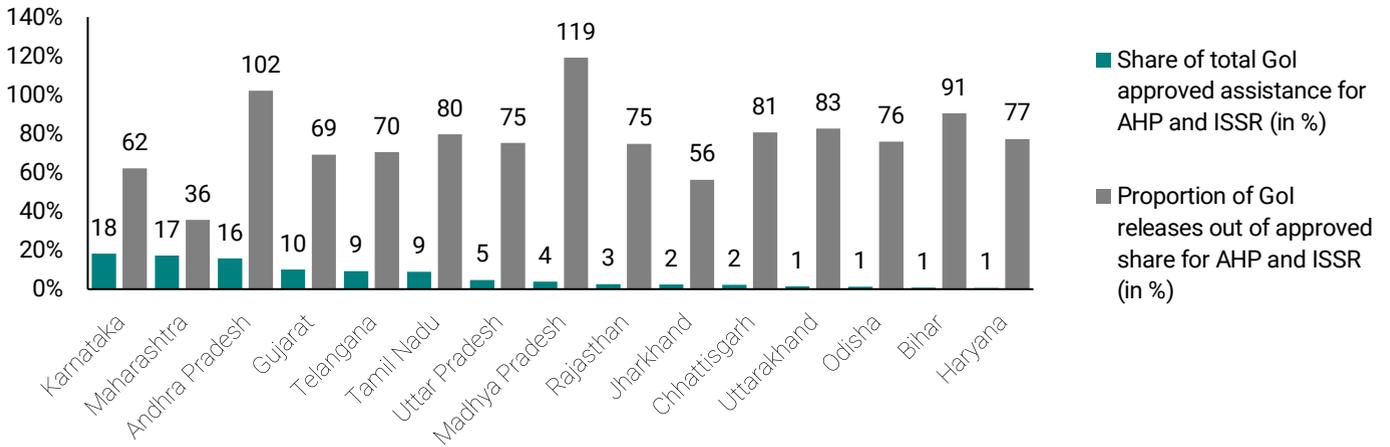
Source: Lok Sabha Unstarred Question no. 2065 (11.12.2025). [url](#).

- All BLC completed houses, however, have been occupied as on 11 December 2025.

## "IN-SITU" SLUM REDEVELOPMENT (ISSR)/ AFFORDABLE HOUSING IN PARTNERSHIP (AHP)

- Under PMAY-U, the ISSR vertical provided assistance of ₹1 lakh to rehabilitate slum dwellers. However, many projects could not be implemented or were surrendered/curtailed due to lack of private partnerships.
- With the introduction of PMAY-U 2.0, ISSR has been merged with AHP or BLC.
- AHP is as a supply side intervention that supports construction of affordable houses (30-45 sq.m carpet area). It allows states to develop projects through either government agencies or in partnership with private agencies. Financing pattern for the scheme is same as BLC. For private sector projects, support is extended through redeemable housing vouchers.
- Data on Gol releases are reported jointly for both ISSR and AHP. From inception till FY 24-25 overall 72 per cent (₹18,700 crore) out of a total sanction of ₹26,086 crore had been released.
- States such as Karnataka (18 per cent), Maharashtra (17 per cent), Andhra Pradesh (16 per cent), and Gujarat (10 per cent) account for the major share of all Gol approvals for AHP and ISSR.
- There are also state variations in release of funds. Maharashtra despite having a high share of approved assistance for AHP and ISSR received only 36 per cent of sanctioned funds. Andhra Pradesh on the other hand received more than its share.

**Figure 9: Share of Gol assistance till FY 24-25 for AHP and ISSR (in %)**

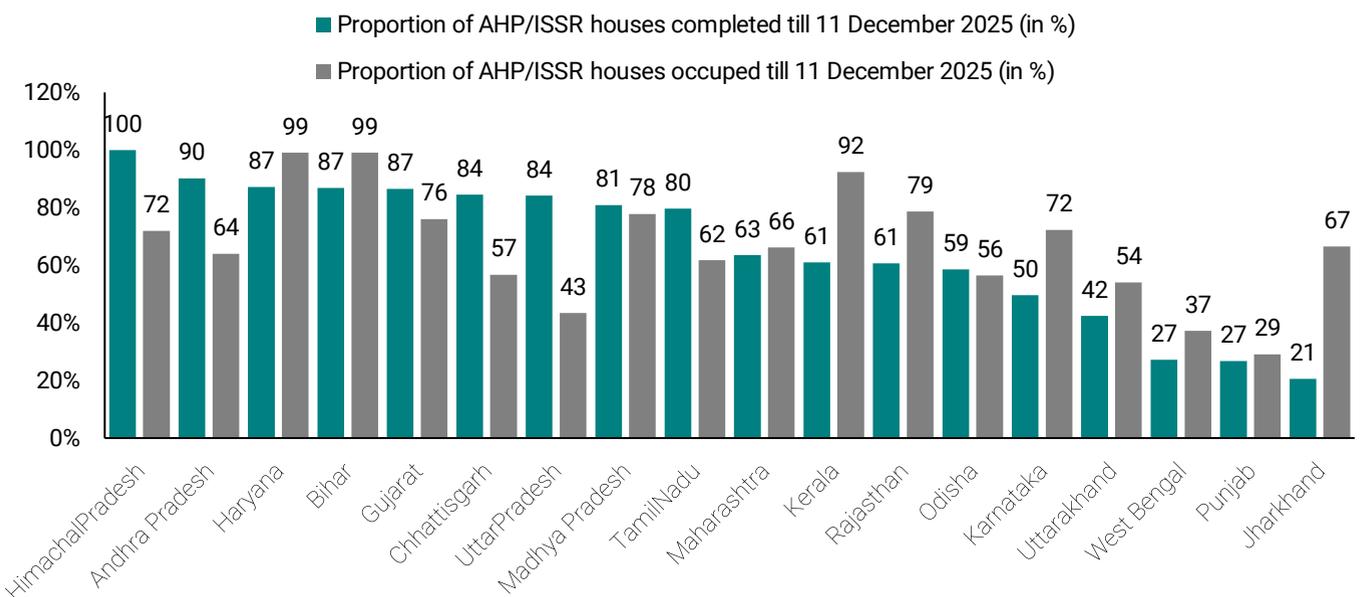


Source: Lok Sabha Question No. 4646 due on 21.08.2025. [url](#).

**PROGRESS**

- Overall, 91 per cent of houses sanctioned have been completed. States with the highest completion rates included Himachal Pradesh (100 per cent), Andhra Pradesh (90 per cent), Haryana and Bihar (87 per cent). On the other hand, less than one third of the houses were completed in West Bengal (27 per cent), Punjab (27 per cent), and Jharkhand (21 per cent).
- Concerns have been raised about high vacancy levels under AHP and ISSR. States/UTs attribute non-occupancy to inadequate civic infrastructure (water, roads, electricity), reluctance to relocate from livelihoods and social networks, financial constraints in meeting the citizen contribution, and delays in documentation and allotment. States/UTs have been advised to prioritise basic services and expedite allotments to processes to improve occupancy levels under PMAY-U.<sup>17</sup>
- For instance, despite completing all houses in Himachal Pradesh, only 72 per cent were occupied. Similarly, occupancy rate was 64 per cent in Andhra Pradesh. On the other hand. While Kerala had only completed 61 per cent of its houses till 11 December 2025, 92 per cent of completed houses have been occupied.

**Figure 10: Completion and Occupancy rates for AHP/ISSR houses till 11 December 2025 (in %)**



Source: Lok Sabha Unstarred Question no. 2065 (11.12.2025). [url](#).

- Other concerns have been with respect to the costs borne by eligible citizens. An increase in central assistance per dwelling unit under AHP vertical, to reflect increased cost of construction, had been recommended considering the vertical targets urban landless belonging to EWS households.<sup>18</sup>
- A recent report by NITI Aayog also noted that a typical 30 sq.m. house costs nearly ₹25 lakhs in metros and ₹17 lakhs in urban areas. As a result, 85 per cent of households in metros cannot afford a 30 square feet unit even after subsidy. It further stated that affordable housing, especially for EWS and LIG, cannot be delivered by market mechanisms alone as housing supply has become increasingly skewed towards mid- and high-end segments, while affordable stock has steadily declined over the past decade.<sup>19</sup>
- India further lacks a comprehensive and up-to-date official data on affordable housing – both on demand and supply.<sup>20</sup>



## AFFORDABLE RENTAL HOUSING

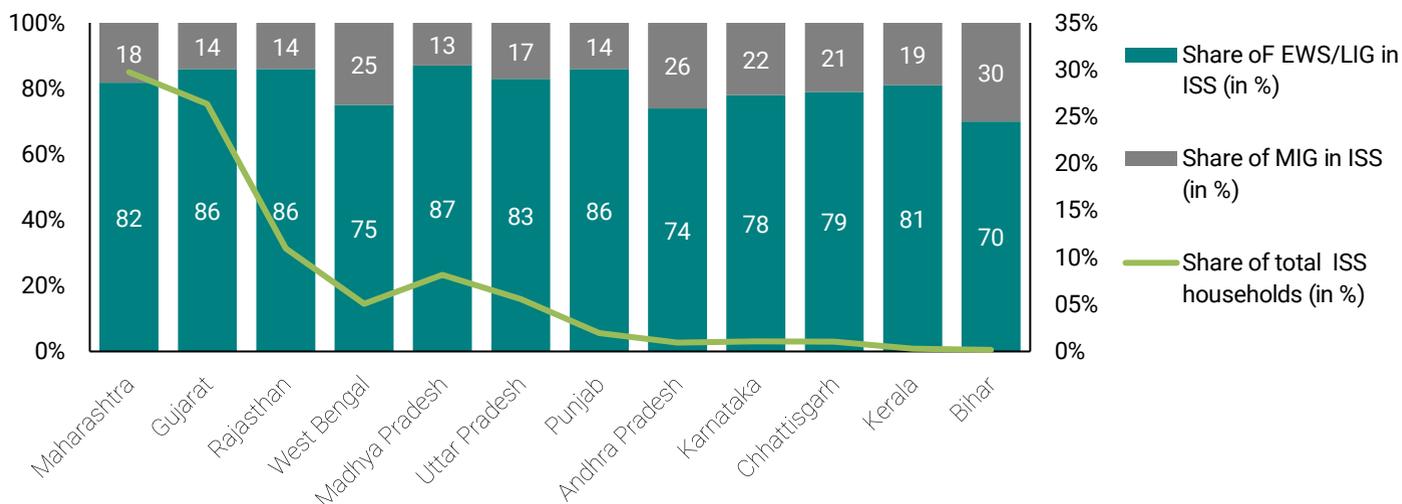
- The vertical was introduced under PMAY-U 2.0 and aims to create rental arrangements for urban dwellers who do not want to own a house but require housing.
- Under the scheme either existing government vacant houses can be funded through PMAY-U in Public-Private Partnership (PPP) mode or rental housing arrangements can be operated and maintained by public/private entities. While Gol provides ₹3,000 per sq.mt per unit, states are to provide ₹2,000 per sq.mt per unit.
- Till August 2025 (latest date available), a total of ₹88 crore has been sanctioned for the scheme for 7 states with the highest amount for Tamil Nadu (62.7 crore), followed by Telangana (14.5 crore), Assam and Chhattisgarh (3.3 crore each), Uttar Pradesh (1.7 crore), Andhra Pradesh (1.6 crore), and Gujarat (0.9 crore).
- No funds however have been released except for Tamil Nadu where more funds than sanctioned had been released till August 2025.<sup>21</sup>
- Till 27 March 2025 (latest data available) under Model 1 i.e., wherein existing vacant houses under JNNURM or Rajiv Awaas Yojana (RAW) are converted into AHRCs, 5,648 houses had been converted into ARHCs. Under Model 2, which involves the construction, operation, and maintenance of ARHCs by public or private entities on their own available vacant land, MoHUA has approved proposals for 82,273 new ARHC units across 7 states.<sup>22</sup>



## CLSS/ISS

- CLSS and ISS provide subsidies on home loans to eligible citizens. While CLSS was operational till FY 22-23, ISS has been introduced in FY 24-25 under PMAY-U 2.0. For this, Gol provides a subsidy of up to ₹1.80 lakh per unit.
- From FY 15-16 till FY 22-23 total Gol releases for the CLSS vertical was ₹58,868 crore. Progress on ISS has been slower. Till 11 December 2025, ₹235 crore had been released.
- Under CLSS, Gujarat (27 per cent) and Maharashtra (26 per cent) had accounted for the largest share of subsidy releases. Share was lower than 1 per cent in Bihar, Uttarakhand, Jharkhand, Odisha, Goa, and Himachal Pradesh.
- With respect to who availed loans, of the total subsidy released - 67 per cent was for EWS households and 33 per cent for MIG households. For 16 general category states, of the total eligible citizens, EWS constituted the majority. There are, however some differences. In Jharkhand and Goa for instance, they were equally divided and in Karnataka and Telangana MIG households constituted 54 per cent.
- For ISS, while the scheme is relatively new a similar pattern is emerging with Maharashtra (26 per cent) and Gujarat (24 per cent) together accounting for half the Gol subsidy, followed by Rajasthan (9 per cent), and Madhya Pradesh (7 per cent).
- On average for General Category states, 83 per cent of all households availing loan are from EWS/LIG and 13 per cent are from MIG. Bihar has the highest share of MIG at 30 per cent.

**Figure 11: Few states have completed the construction of sanctioned AHP and ISSR houses**



Source: LSQ on Houses Constructed under ISSR and AHP dated 5 Dec 2024. [url](#).

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- <sup>2</sup>Lok Sabha, Unstarred Question No. 2063 (11 December 2025). Accessed on 24 January 2026. [url](#).
- <sup>3</sup>Lok Sabha, Unstarred Question No. 743 (4 December 2025). Accessed on 24 January 2026. [url](#).
- <sup>4</sup>*Ibid*
- <sup>5</sup>PIB Release (09 August 2024). Accessed on 24 January 2026. [url](#).
- <sup>6</sup>Lok Sabha Secretariat, New Delhi, (2024), First Report of the Standing Committee on Housing and Urban Affairs (2024-25) on Demands for Grants (2024-25) of the Ministry of Housing and Urban Affairs. Accessed on 24 January 2026. [url](#).
- <sup>7</sup>PMAY-U 2.0 guidelines. Accessed on 24 January 2026. [url](#).
- <sup>8</sup>Ministry of Housing and Urban Affairs, Government of India, (2025), PMAY-U State-wise Progress. [url](#). Accessed on 24 January 2026.
- <sup>9</sup>*Ibid*
- <sup>10</sup>Lok Sabha Secretariat, New Delhi, (2024), First Report of the Standing Committee on Housing and Urban Affairs (2024-25) on Demands for Grants (2024-25) of the Ministry of Housing and Urban Affairs. Accessed on 24 January 2026. [url](#).
- <sup>11</sup>Report of the Technical Group on Urban Housing Shortage (TG-12), 2012-17, Ministry of Housing and Urban Poverty Alleviation, [url](#).
- <sup>12</sup>PMAY-U Guidelines. Accessed on 24 January 2026. [url](#).
- <sup>13</sup>Lok Sabha Unstarred Question No. 3055 (18 December 2025). Accessed on 24 January 2026. [url](#).
- <sup>14</sup>Minutes of the 5<sup>th</sup> Meeting of the Central Sanctioning and Monitoring Committee for PMAY-U 2.0 and 75<sup>th</sup> meeting of the CSMC for PMAY-U. Accessed on 24 January 2026. [url](#).
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- <sup>18</sup>Action Taken by the Government on the recommendations contained in the Third Report (Eighteenth Lok Sabha) of the Standing Committee on Housing and Urban Affairs (2024-25) on, 'Demands for Grants (2025-2026)' of the Ministry of Housing and Urban Affairs. Accessed on 24 January 2026. [url](#).
- <sup>19</sup>NITI Aayog, A Comprehensive Framework to Promote Affordable Housing. December 2025. [url](#).
- <sup>20</sup>*Ibid*
- <sup>21</sup>Lok Sabha Question No. 4646 due on 21.08.2025. Accessed on 24 January 2026. [url](#).
- <sup>22</sup>Lok Sabha, Unstarred Question no. 4379 (March 27, 2025). Accessed on 24 January 2026. [url](#).

## About ResGov

The Foundation for Responsive Governance (ResGov) is a Section 8 not-for-profit working to strengthen the capabilities of government and communities to ensure public initiatives reach the most vulnerable.

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**We are working to strengthen the capabilities of government and communities to ensure public initiatives reach the most vulnerable.**

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