

Pradhan Mantri Awas Yojana - Urban



Housing for All

June 2026

Housing for All: the Vision



“Every family will have a pucca (all weather) house with toilet facilities, water connection, electricity supply, cooking gas connection and access to other civic amenities...”

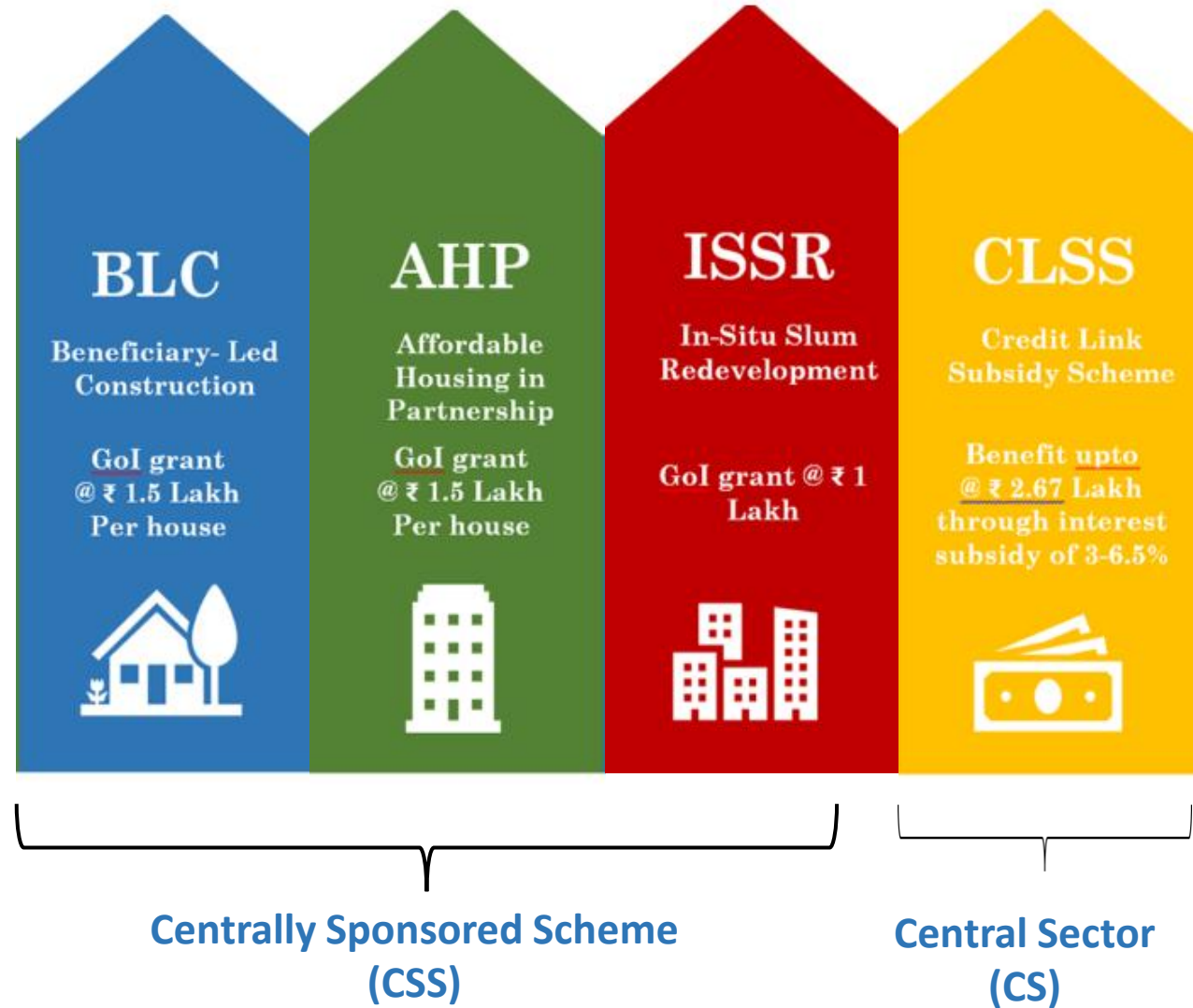
- Hon'ble Prime Minister
15th August 2014

PMAY - Urban was launched on 25th June 2015



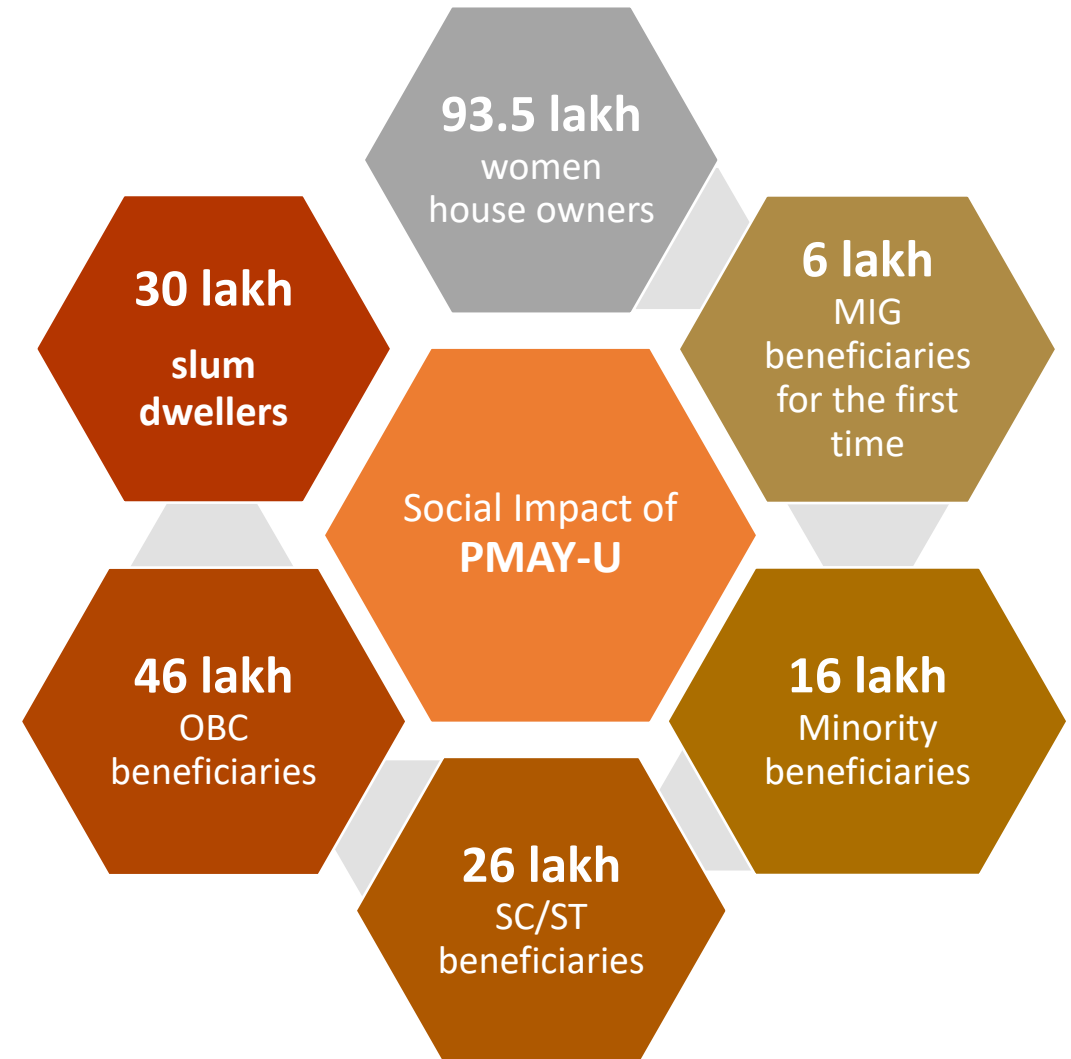
Mission Verticals

4 Verticals suiting the needs of individuals based on the geographical conditions, topography, economic conditions, availability of land, infrastructure etc

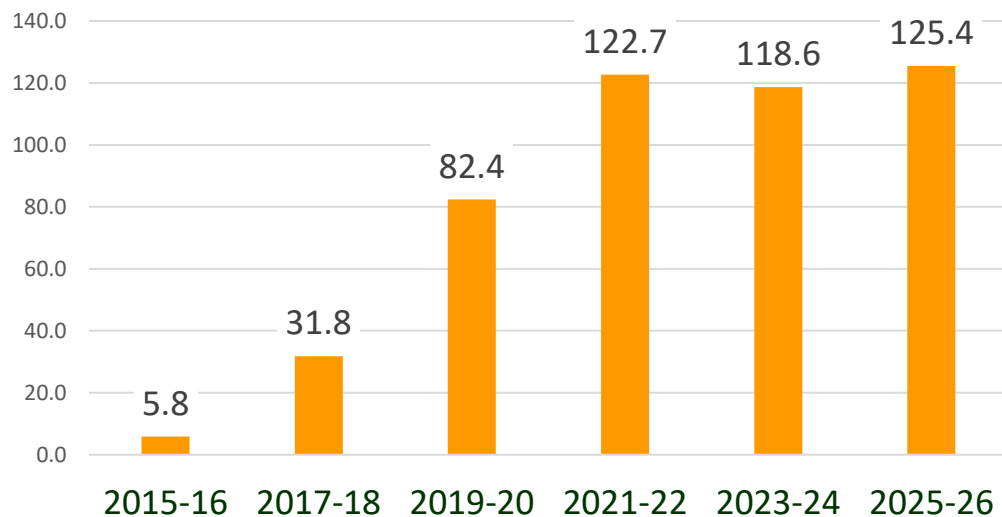


People Centric Approach & Impact

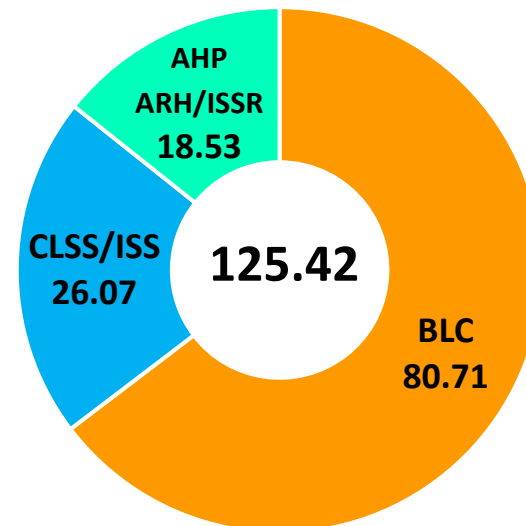
- **Paradigm Shift:** 'Slum Centric' to Housing for All
- **Universal Approach:** Coverage of all urban eligible families
- **Cooperative Federalism:** Decentralized decision-making at State/UT level
- **Cafeteria Approach:** Platter of options to beneficiaries
- **Mandatory Basic Services:** Toilet, Kitchen, Water and electricity supply
- **Middle Income Group:** MIG included first time in an Affordable Housing Scheme



Progress Snapshot: PMAY-U & PMAY-U 2.0



Total Investment
₹ 8.78 Lakh Cr



Central Assistance Approved
₹ 2.09 Lakh Cr

Progress as on 01.06.2026

Houses Grounded
119.88 Lakh

Houses Completed
98.46 Lakh

Central Assistance Released
₹ 1.78 Lakh Cr

HFA Mission Outcomes

Linkages with programs connected to social infrastructure, such as Health, Education and Culture



Low-Cost Housing: Technology Perspective



Cost Effective/
Locally available Construction Materials

❖ Using cost-effective **materials and techniques** to construct affordable housing units



Innovative/
Rapid Construction Technologies

❖ Mass production of houses, industrialization and mechanization



Improved Skills (technical)

❖ Reduce construction costs **without compromising the quality** of the structure.



Reusing Construction/
Demolition Waste Materials

Technology Sub-Mission



**GLOBAL
HOUSING
TECHNOLOGY
CHALLENGE INDIA**

Launched in January 2019 for
adoption of best global innovative
construction technologies

**CTI
2019**

54 Innovative Construction Technologies shortlisted in Expo-
cum-conference- CTI 2019

LHPs

Light House Projects in Agartala, Chennai, Indore,
Lucknow, Rajkot & Ranchi

DHPs

Model housing projects (40 DUs) with emerging alternate
housing construction technologies

NAVARITI

NAVARITI E- course on Innovative Construction
Technologies

IHTM

October 2021 for promoting indigenous innovative construction
technologies for **low & mid-rise houses**

IUHC

October 2022 - Conclave and National Exhibition on innovative
construction technologies and practices



Chennai - completed

Precast Concrete Construction System
-Precast Components Assembled at Site



Rajkot - completed

Monolithic Concrete Construction using
Tunnel Formwork



Indore - completed

Prefabricated Sandwich Panel System with
Pre-engineered Steel Structural System



Lucknow - completed

Stay In Place PVC Formwork with
Pre-Engineered Steel Structural System



Ranchi - completed

Precast Concrete Construction System
- 3D Volumetric



Agartala – nearing completion

Light Gauge Steel Framed (LGSF) System
with Pre-engineered Steel Structural System



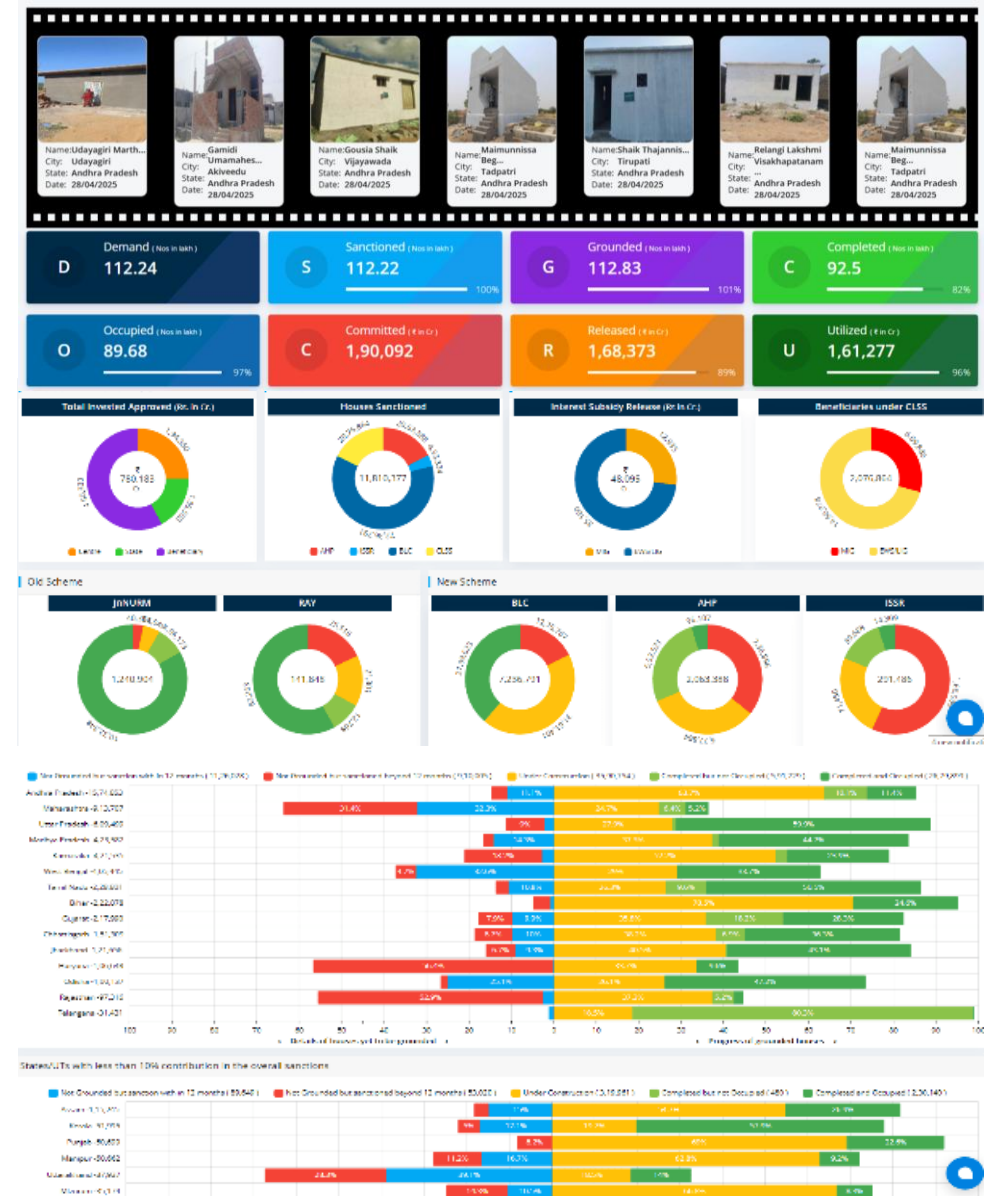
Geo-Tagging construction of BLC houses in 5 stages:

- **BhuvanHFA Mobile App:** Geo-referenced photographs of 5 stages of houses being constructed under BLC Component
- **Release of funds:** According to stage of construction under BLC
- **Mobile App** accessible to all
- **Public Domain:** Geo-tagged images are in public domain, which can be accessed through https://bhuvan-app1.nrsc.gov.in/hfa/usrtasks/housingforall/dashboard_public/index.php



PMAY-U Dashboard

- ❖ **User friendly Navigation** and able to present comprehensive DATA into monitorable indicators in graphics.
- ❖ **State level, ULB level Dashboard** to monitor Physical and Financial progress of Projects.
- ❖ **Provision for log in ID/Passwords** for all stakeholders.(States/UTs, district, ULBs) using a Username, Mobile Number, or Email
- ❖ **Dashboard is personalized** for each Hon'ble Member of Parliament.
- ❖ **Hon'ble Members of Parliament** can log in without password by using
 - ✓ official email ID (@sansad.nic.in)
 - ✓ mobile phone or a
 - ✓ dedicated login ID.



PMAY(U) - Diversity of Building Typologies

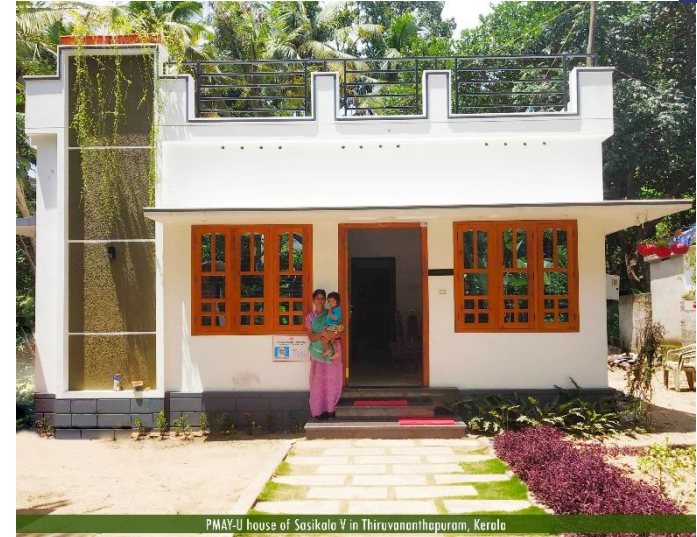


Multi-Storeyed Apartment Complexes



Single Family Dwelling Units

PMAY(U) - Diverse construction methodologies



Different Typologies across the country

Vernacular Architecture

Variation in Construction Materials

Pradhan Mantri Awas Yojana - Urban 2.0

Assisting 1 Crore Urban Families
to Construct or Purchase House over next 5 years

Scheme launched on 17.09.2024 by
Hon'ble Prime Minister in Bhubaneswar

- ✓ Scheme launched on 17.09.2024 by Hon'ble Prime Minister
- ✓ Continuation of scheme with revamped verticals
- ✓ Support to 1 crore additional families- **Govt Assistance of ₹2.30 lakh crore**
- ✓ Priority to beneficiaries of **Special Focussed Groups**
- ✓ **Mandatory condition** - '**Affordable Housing Policy**' - containing key reforms to promote private investment
- ✓ **Mandatory** State Share
- ✓ Boost to **Innovative Construction Technologies** through TIG
- ✓ Special Focus on **Rental Housing** Vertical
- ✓ Promotion of **Affordable Home Loan Ecosystem** for informal sector
- ✓ Restructuring of **Credit Risk Guarantee Fund** to support Home Loan Ecosystem

Continuation of Revamped 4 Verticals suiting the needs of individuals based on the geographical conditions, topography, economic conditions, availability of land, infrastructure etc

1

BLC

Beneficiary Led Construction

- Income upto ₹3 lakh
- Housing on own land or sites by States

2

AHP

Affordable Housing in Partnership

- Income upto ₹3 lakh
- Housing by Public/ Private Sector
- Private projects: Redeemable Vouchers

3

ISS

Interest Subsidy Scheme

- Income upto ₹9 lakh
- Max Loan ₹25 lakh
- Max House Value ₹35 lakh
- House Size up to 120 sqm
- 5 Yearly/ instalments of Loan subsidy

4

ARH

Affordable Rental Housing

- **Model-1:** Using the existing Govt. funded vacant houses
- **Model-2:** Construction of new Rental projects by Public/private agencies

PMAY-U 2.0: Funding Pattern

Sl.No	States/UTs	Verticals		
		BLC & AHP	ARH	ISS
1	NE States, Himachal Pradesh, Uttarakhand, UTs of Jammu and Kashmir, Puducherry and Delhi	• Central Govt.- ₹2.25 lakh/Unit • State Govt.- Min. ₹0.25 lakh/Unit	Technology Innovation Grant • Central Govt. - ₹3,000/sqm per unit • State Govt.- ₹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	• Central Govt. - ₹2.50 lakh/Unit • UT Share- Nil		
3	All Other States	• Central Govt. - ₹1.5 lakh/Unit • State Govt.- Min. ₹1.00 lakh/Unit		

TIG @ ₹1000 per sqm. (upto 30sqm /DU) is provided in AHP projects for using innovative construction technology



Thanks

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