



Pradhan Mantri Awas Yojana - Urban

A Boost for 'Ease of Living' and Dignity for Crores of Indians

June 24, 2024

Introduction

The Pradhan Mantri Awas Yojana – Urban (PMAY-U) was launched on **June 25, 2015**, as an initiative dedicated to transforming the urban housing landscape in India. Aimed at providing dignified housing for urban migrants and the economically disadvantaged, this mission addresses the acute housing shortage faced by the Economically Weaker Section (EWS), Low Income Group (LIG), and Middle-Income Group (MIG), including slum dwellers.

As the nation grows, it results in rapid urbanization. A huge section of the population is migrating to urban areas for better job opportunities and quality of life. Hence, it is imperative to have a comprehensive strategy to fulfill the rising demand for urban housing in India.

Through this program, the government is committed to ensuring every eligible urban household has access to a pucca house, thus fostering a more inclusive and dignified urban living environment.

Objectives of PMAY-U

The main objectives of the scheme are:

- **Address Urban Housing Shortages:** Targeting the Economically Weaker Section (EWS), Low Income Group (LIG), and Middle-Income Group (MIG) categories, including slum dwellers, to mitigate the urban housing crisis.
- **Ensure Pucca Houses:** Guarantee that all eligible urban households have access to permanent, durable housing.
- **Define Beneficiary Families:** A beneficiary family is defined as a unit consisting of a husband, wife, and unmarried sons and/or unmarried daughters. Importantly, none of the family members should own a pucca house in any part of India.



Implementation Verticals of PMAY-U

Salient Features of the Scheme

- **Affordable Rental Housing Complexes (ARHCs) for Migrant Workers and Urban Poor**

In response to the COVID-19 pandemic's reverse migration, the Ministry of Housing & Urban Affairs launched the ARHCs sub-scheme under PMAY-U. This initiative provides affordable and dignified rental housing close to workplaces for urban migrants and the poor in both industrial and informal urban sectors.



1

- **Robust Management Information System (MIS)**

The PMAY-U is supported by a comprehensive MIS that manages physical and financial progress. It includes online demand surveys, digital records management, geo-tagging, and integration with national portals like BHUVAN and BHARAT MAP. This system also facilitates direct benefit transfers and integrates with the UMANG app and NITI Aayog Dashboard, ensuring transparency and efficiency.

- **Capacity Building and Technological Innovation**

PMAY-U allocates 5% of its funds for capacity building, IEC activities, and administrative expenses. The program also emphasizes technological innovation through initiatives like the Technology Sub-Mission (TSM) and the Global Housing Technology Challenge - India (GHTC-India), which promote sustainable, eco-friendly, and disaster-resilient construction technologies.

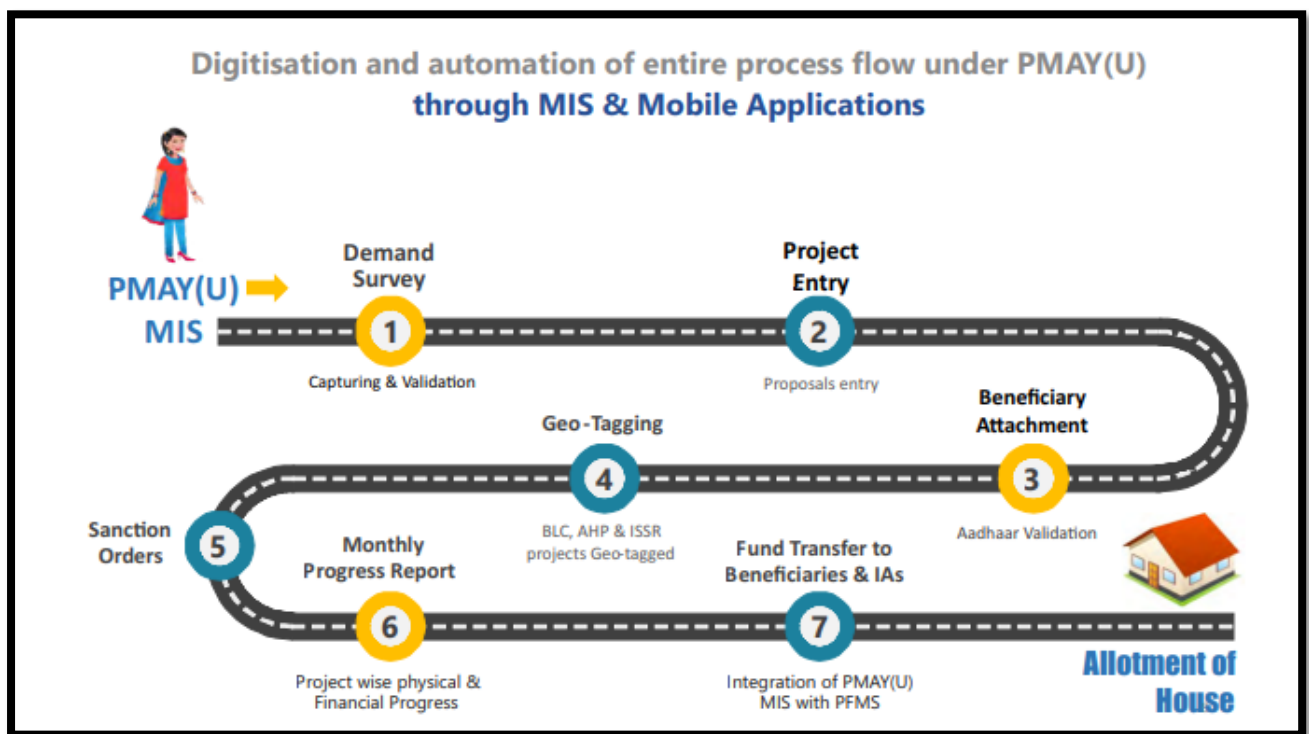
¹ <https://pmay-urban.gov.in/>

- **ANGIKAAR Campaign**

Launched on August 29, 2019, the ANGIKAAR campaign aims to address issues arising from life transformations post-migration into permanent houses. It promotes best practices in water and energy conservation, waste management, and health and sanitation through community mobilization and inter-departmental convergence.

Harnessing Technology for Seamless Implementation

Pradhan Mantri Awas Yojana – Urban (PMAY-U) scheme emphasizes a robust implementation ecosystem for the scheme's execution. The system includes:



2

- **Information Technology Integration**

Information technology has been foundational to the successful implementation and real-time monitoring of PMAY-U. A centralized PMAY-U Management Information System (MIS) acts

² <https://pmay-urban.gov.in/storage/pdf/Reform-Booklet.pdf>

as a comprehensive repository and monitoring tool, encompassing project details, Aadhaar-seeded beneficiaries, fund disbursements, and stage-wise physical and financial progress.

- **CLSS Awas Portal (CLAP)**

The Credit Linked Subsidy Scheme (CLSS) Awas Portal (CLAP) is a web-based, real-time monitoring system that integrates all stakeholders, including the Ministry of Housing and Urban Affairs, central nodal agencies, primary lending institutions, beneficiaries, and citizens. It enhances transparency and allows beneficiaries to track their application status through a unique ID.

- **Space Technology Utilization**

Space technology is extensively employed to track the construction progress of houses via geo-tagging at five stages, from grounding to completion. Geo-tagged photographs are uploaded to the Bhuvan portal for public viewing, and fund releases are linked with geo-tagging.

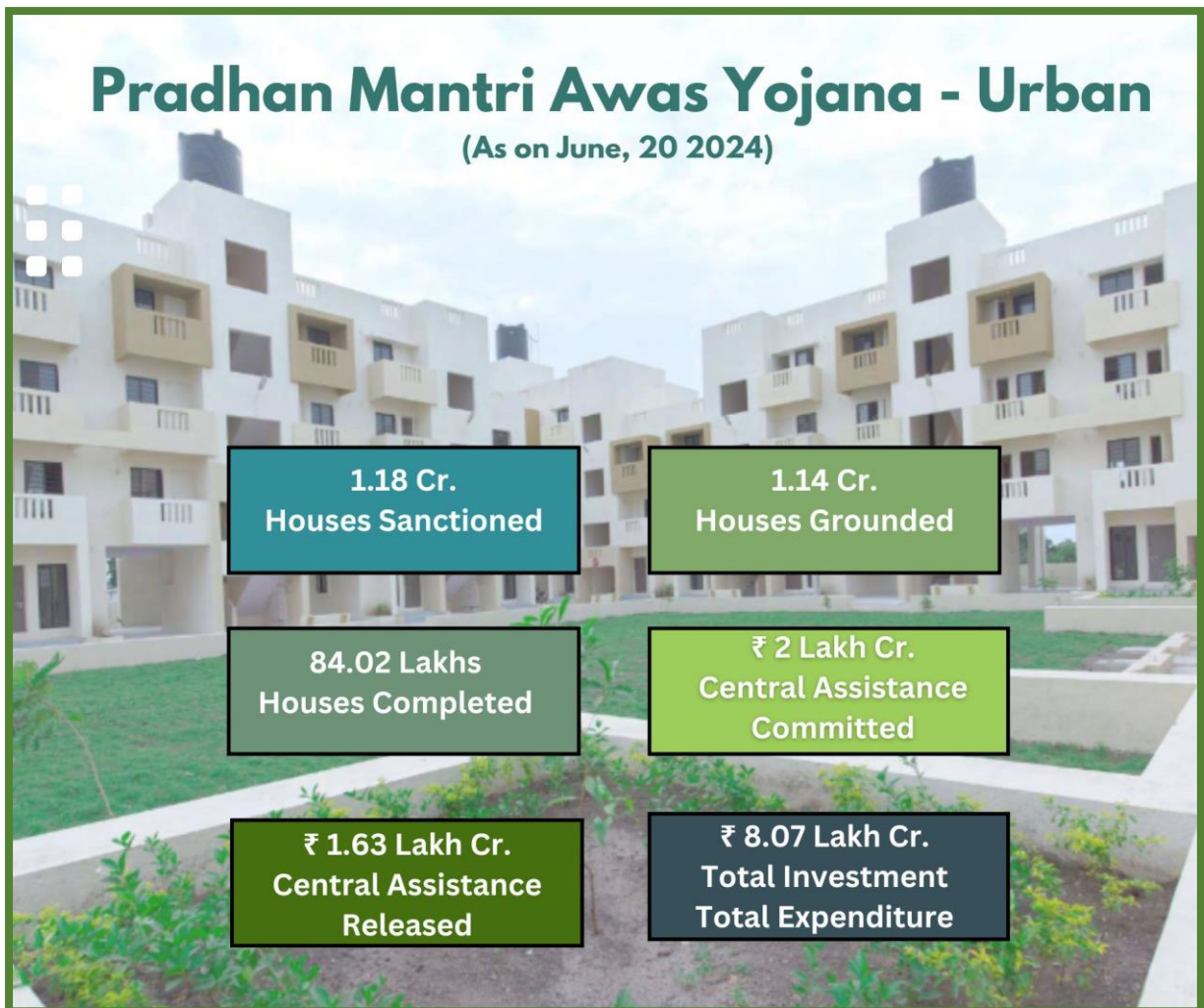
- **Real-Time Monitoring Mechanisms**

To ensure accountability and transparency, PMAY-U has implemented several monitoring mechanisms. These include linkages with the UIDAI portal for Aadhaar validation, construction-linked subsidy transfers through the DBT mode with PFMS, and a GIS-based central MIS. The integration extends to platforms such as the CLAP, PMAY-U Gurukul Knowledge Lab, UMANG Mobile App, NITI Aayog Dashboard, and DBT Bharat Portal. Monitoring is further reinforced through videoconferencing with state and UT officials, CSMC meetings, and field visits.

These comprehensive technological integrations and monitoring mechanisms underscore the scheme's commitment to delivering dignified housing to urban migrants and the urban poor efficiently and transparently.

Progress of Pradhan Mantri Awas Yojana-Urban (PMAY-U)

As of June 20, 2024, Pradhan Mantri Awas Yojana-Urban (PMAY-U) has made significant progress in its goal of providing affordable housing. The scheme has sanctioned a total of 1.8 crore houses, with 1.14 crore houses grounded for construction, and 84.02 lakh houses completed.³



In terms of financial progress, PMAY-U has committed Rs 2 Lakh Crore, out of which Rs 1,63,926 crore has been released. The expenditure stands at Rs 1,51,246 crore. Additionally, 16 lakh houses are being constructed using new technologies, showcasing the program's adoption of modern and sustainable construction practices. This comprehensive progress

³ <https://pmay-urban.gov.in/>

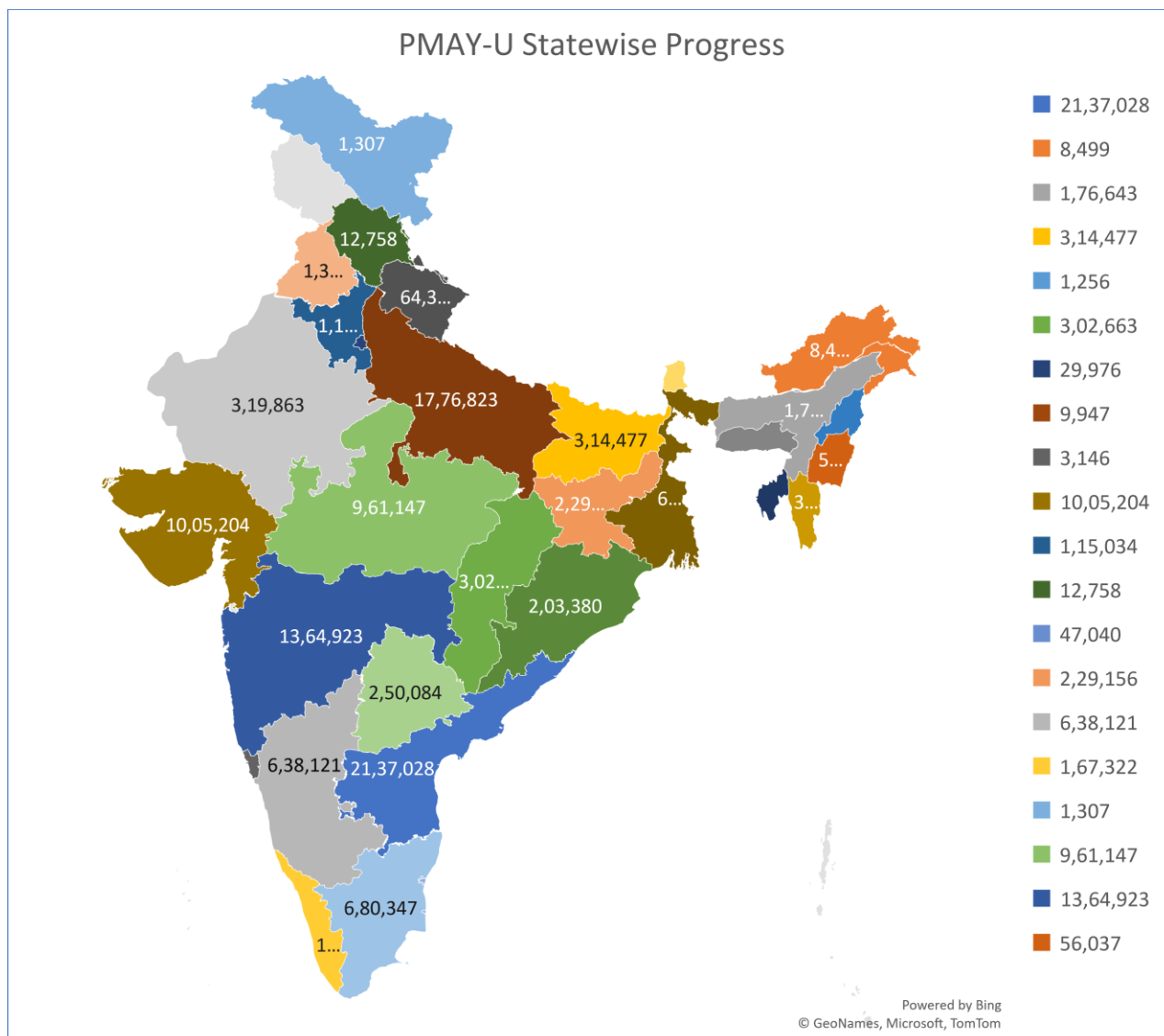
reflects PMAY-U's robust implementation and impact on urban housing development in India.⁴

State-wise Progress

Significant progress has been made under the Pradhan Mantri Awas Yojana-Urban (PMAY-U) across various states and Union Territories (UTs) in India. Below is a detailed table of the number of sanctioned housing units in the top-performing states and UTs:

Sr No	Name of the State/UT	Sanctioned
1	Andhra Pradesh	21,37,028
2	Uttar Pradesh	17,76,823
3	Maharashtra	13,64,923
4	Gujarat	10,05,204
5	Madhya Pradesh	9,61,147
6	Tamil Nadu	6,80,347
7	West Bengal	6,68,953
8	Karnataka	6,38,121
9	Rajasthan	3,19,863
10	Bihar	3,14,477

⁴ <https://pmay-urban.gov.in/uploads/progress-pdfs/667169745cf1d-Web.pdf>



Among the Union Territories, Delhi stands out with 29,976 units sanctioned, demonstrating a concerted effort towards addressing urban housing challenges. This widespread sanctioning of housing units reflects the collective commitment of states and UTs towards the overarching goal of 'Housing for All' by 2022.

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