



**BACKGROUNDERS**  
Press Information Bureau  
Government of India

# PMAY-Urban 2.0

## Closing the Urban Housing Divide with Angikaar 2025

September 17, 2025

### Key Takeaways

- A nationwide celebration on **17th September 2025** to mark the one-year anniversary of **PMAY-Urban 2.0** as **PMAY-U Awas Diwas**
- **Angikaar 2025**, a two-month nationwide campaign, launched to fast-track application verification and house completion under PMAY-Urban 2.0.
- The campaign will cover **5,000+ Urban Local Bodies (ULBs)** through door-to-door awareness drives, housing camps, and public events.
- An additional **1.47 lakh** pucca houses have been approved under PMAY-Urban 2.0, taking the total number of sanctioned homes to **8.56 lakh**.
- **Significant housing** has been sanctioned for marginalized communities, including **32,551 for SC**, **5,025 for ST**, and **58,375 for OBC families**.

### Angikaar 2025 Is Here: Accelerating the Last-Mile Delivery of Urban Housing



*Imagine having the opportunity to build a safe, permanent home for your family, made possible through a government scheme. Would you take it?*

Right now, thousands of families across towns and cities in India are turning this opportunity into reality.

From **September 4 to October 31, 2025**, the government has launched a bold nationwide campaign called **Angikaar 2025**, a mission that's bringing the promise of "**Housing for All**" directly to people's doorsteps. Backed by **PMAY-Urban 2.0**, this is not just a policy push. It's a **people's movement**, one that blends awareness, accountability, and action in equal measure.

Whether it's guiding families through their application process, speeding up the construction of long-awaited homes, or connecting them with solar power and loan support, **Angikaar is about reaching the unreached and including the excluded.**

Because for millions of urban poor, the real question isn't "How many homes have been built?"

It's "When will mine be ready?"

**Angikaar 2025** is India's most direct answer yet.

When **Pradhan Mantri Awas Yojana (Urban)** was launched in 2015, it carried with it a bold promise— "**Housing for All**". Over the years, it has transformed lives by enabling millions of low-income families in cities to move into **safe, permanent, and affordable homes**. Building on this foundation, **PMAY-Urban 2.0** was launched in September 2024. Its mission is simple yet powerful: **leave no family behind**. Every urban household, regardless of background, must have not just a roof, but a **secure home with access to basic services**.



On 17th September 2025, a nationwide celebration will mark the one-year anniversary of PMAY-Urban 2.0, observed across all States, UTs, Districts, and Urban Local Bodies (ULBs) as PMAY-U Awas Diwas.

सबका सपना, घर हो अपना



## Driving Urban Housing Saturation, Speed, and Inclusion

At its core, Angikaar 2025 is a mission-driven campaign designed to ensure full saturation of the Pradhan Mantri Awas Yojana – Urban (PMAY-U) 2.0 scheme across India's urban landscape, with the following major objectives :

- Speeding up the completion of **20 lakh houses** already sanctioned under PMAY-U.
- Including potential beneficiaries from **Special Focus Groups** such as **safai karamcharis, street vendors** (under **PM SVANidhi**), **artisans** (under **PM Vishwakarma**), **Anganwadi workers, construction workers**, and residents of **slums and chawls**.
- Conducting a **special drive** to extend **PM Surya Ghar: Muft Bijli Yojana** benefits to homes that are already built.
- Facilitating **Grih Pravesh ceremonies** for newly completed houses to ensure dignified

handovers.

- Disseminating information on all verticals of the scheme and helping beneficiaries navigate the **Unified Web Portal** of PMAY-U 2.0 for application and tracking.
- Verifying applicant eligibility through intensive **field-level mobilization, document checks, geo-tagging, and door-to-door engagement.**
- Supporting **home loan facilitation** for the **8.5 lakh** houses already sanctioned under the scheme.
- Celebrating **September and October 2025 as 'Housing Months'**, marking a nationwide push for visibility, delivery, and community involvement.

## PM Awas Mela – Shehri: Celebrating One Year of PMAY-U 2.0

To bring these goals to life and deepen community engagement, the Angikaar 2025 campaign includes a flagship event that acts as a catalyst for awareness, implementation, and inclusion. This event mobilizes stakeholders at every level, from government agencies and financial institutions to local communities, to accelerate housing delivery and ensure beneficiaries receive comprehensive support and information.

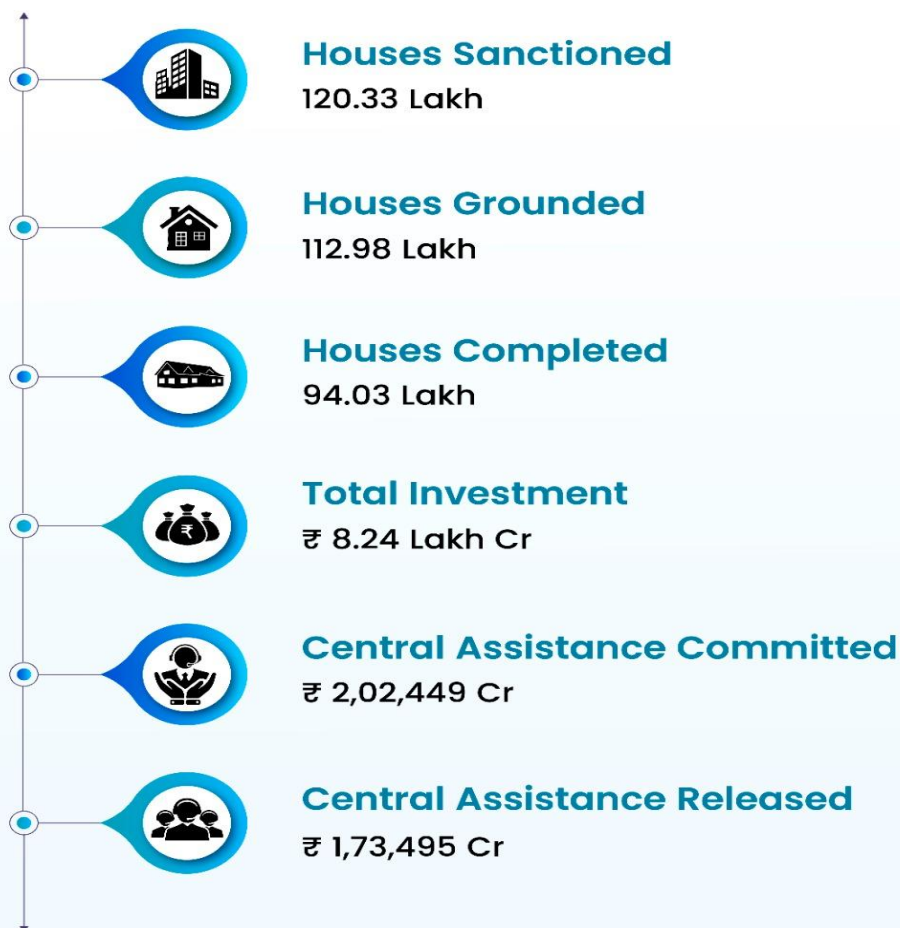
The flagship event of Angikaar 2025, “PM Awas Mela – Shehri,” will take place from 17th to 27th September 2025, serving as a dynamic platform to highlight the benefits of PMAY-U and PMAY-U 2.0, while fostering convergence and community participation at the grassroots level. The event will run in two phases: the first from 17th to 27th September, and the second on any day between 15th and 31st October 2025.



**PM Awas Mela – Shehri will offer a variety of services focused on prospective PMAY-U 2.0 beneficiaries, including:**

- Help desks and information kiosks providing guidance on eligibility, application procedures, and scheme benefits.
- On-the-spot verification and registration.
- PM Surya Ghar: Muft Bijli Yojana camps to extend benefits to current PMAY-U beneficiaries.
- Loan Melas facilitating easy access to home loans for beneficiaries of PMAY-U, PMAY-U 2.0, and the solar electricity scheme.
- Health camps and camps for other welfare schemes such as PM Ujjwala, PM SVANidhi, and Ayushman Bharat, promoting scheme convergence.
- Dedicated camps for Special Focus Groups under PMAY-U 2.0.
- Enrollment drives for potential beneficiaries based on camp interactions.
- Engaging activities like quizzes, selfie booths, and cultural performances by local artists and students.
- Sharing of beneficiary success stories to inspire and motivate others.
- Felicitations for outstanding beneficiaries, women achievers, and student performers.
- Celebrations recognizing achievements of Urban Local Bodies.
- Extensive media coverage to highlight the event's activities.

## PMAY-U Progress



(Based on data available up to as of 25th August, 2025)

Source: Ministry of Housing and Urban Affairs

Since inception, PMAY has sanctioned **over 1.2 crore houses**, of which nearly **94 lakh homes have already been handed over**. With PMAY-Urban 2.0, the government has pledged **support for one crore more urban families**.

Eligible households from EWS, LIG, and MIG categories can receive up to **₹2.5 lakh in financial assistance** to build or buy their own home. Applications can be filed online at **[pmay-urban.gov.in](https://pmay-urban.gov.in)** or through local ULBs.

At the **4th Central Sanctioning and Monitoring Committee (CSMC) meeting** in August 2025, an additional **1.47 lakh pucca houses were approved** across 14 States and UTs—taking the total to **8.56 lakh under PMAY-U 2.0**.



## How PMAY-U 2.0 Works

PMAY-U 2.0 is being implemented through four verticals – Beneficiary-Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH), and the Interest Subsidy Scheme (ISS). Most of the homes approved recently fall under the BLC and AHP components. Through this ongoing effort, the government continues to support inclusive urban growth, with the goal of ensuring that every family has not just a house, but a safe and dignified home.

### PMAY-U 2.0 Verticals



#### Beneficiary Led Construction (BLC)

- EWS beneficiary to construct house on own land, with fund support from the gov.
- Provision of land patta/ rights to the landless by States/UTs.
- Geo-tag the construction stages of the house by beneficiaries.
- Release of instalment is linked to construction stage.
- Free of cost statutory approvals, if needed.
- Upgradation of Tenable Slums with housing and infrastructure.

#### Affordable Housing in Partnership (AHP)

- EWS beneficiary to purchase/avail allotted houses in Apartment projects by public/ private sector agencies/ parastatal agencies.
- Redeemable Housing Vouchers for purchase of houses in whitelisted private sector projects.
- Various State Incentives to public/ private projects In-Situ Slum.
- Redevelopment of tenable Slums or Slum Resettlement.

#### Affordable Rental Housing (ARH)

- **Model-1:** Utilizing existing Government funded vacant houses by converting them into ARH under PPP mode or by public agencies.
- **Model-2:** Construct, Operate and Maintain rental housing by Private/Public Entities for urban poor, working women, employees of Industries, Industrial Estates, Institutions and other eligible EWS/LIG families.

#### Interest Subsidy Scheme (ISS)

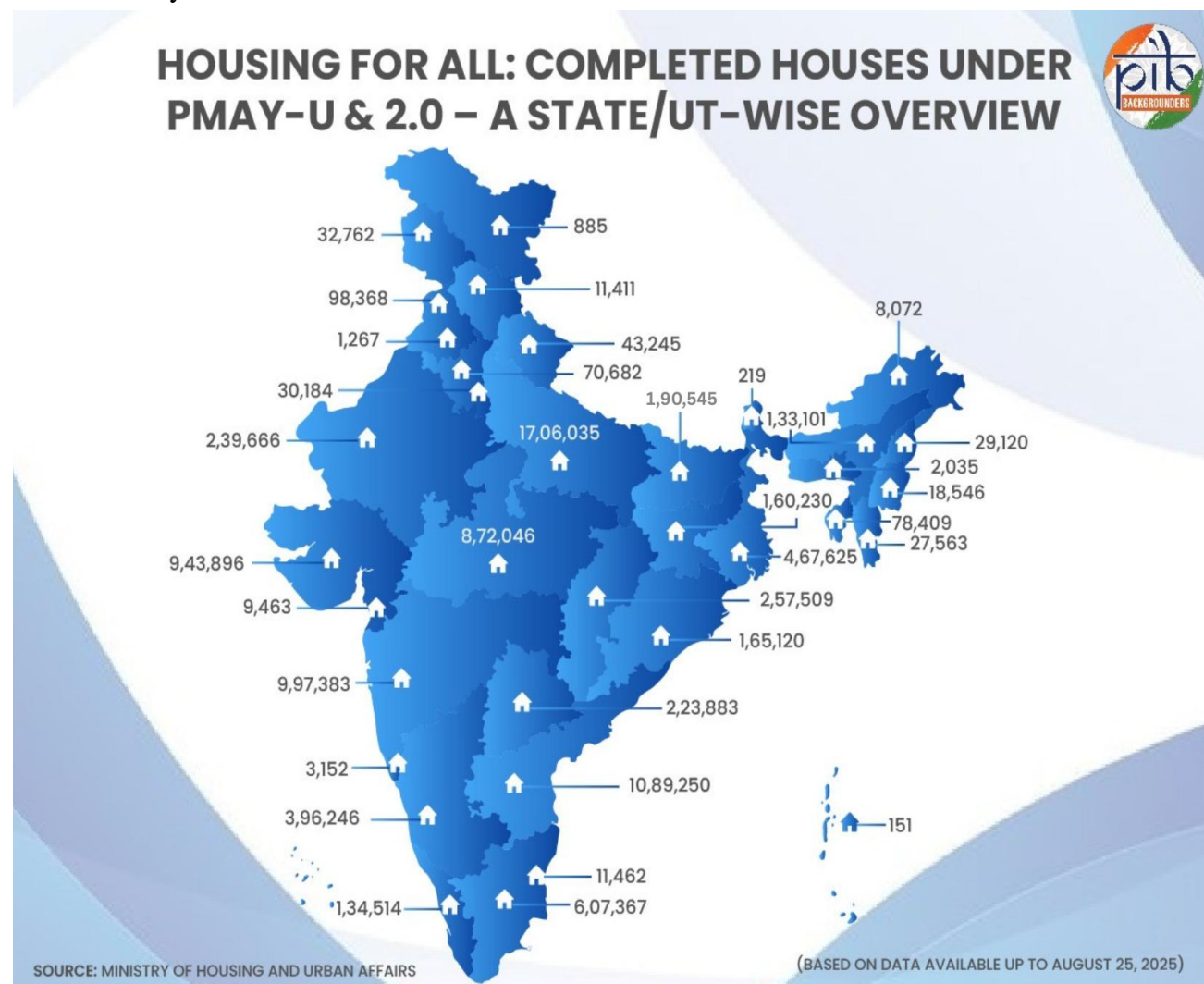
- Max. Loan value ₹25 lakh, Max. House Value ₹35 lakh.
- 5 Yearly instalments of Loan subsidy.
- Annual household income:
  - EWS - up to ₹3 lakh
  - LIG - up to ₹6 lakh
  - MIG - up to ₹9 lakh
- EWS/LIG/MIG- Loan Subsidy upto ₹1.80 lakh.

Source: Ministry of Housing and Urban Affairs

## Who Is Eligible?

- Families (husband, wife, unmarried sons/daughters) with no pucca house anywhere in India.
- Belonging to **EWS** (≤ ₹3 lakh), **LIG** (₹3–6 lakh), **MIG** (₹6–9 lakh) categories.
- Priority given to **widows, single women, senior citizens, transgenders, SC/ST/OBC households, minorities, safai karamcharis, street vendors, artisans, Anganwadi and construction workers, and slum dwellers.**
- Aadhaar/Virtual ID mandatory for all applicants.
- Duplication avoided through **linkage with PMAY-G** (rural counterpart).

Below is a state-and-UT-wise snapshot of how many pucca homes have already been completed under **PMAY-U & PMAY-2.0**, illustrating concrete progress toward eligibility translating into actual delivery across urban India.



## Equality Begins at Home

A key focus of the ongoing implementation of PMAY-Urban 2.0 has been on promoting inclusivity and empowering vulnerable sections of society. As of August 2025-

- About **75,417 houses have been sanctioned specifically in the name of women**, including **single women and widows'**, highlighting the government's continued commitment to ensuring safe and dignified living for women.
- In Uttar Pradesh, 1,166 houses have been approved specifically for senior citizens, **reflecting a focus on the housing needs of the elderly.**

Building on this commitment to support marginalized groups, the following numbers of houses have been sanctioned for various underprivileged communities:

- **32,551** for Scheduled Castes (SC),
- **5,025** for Scheduled Tribes (ST), and
- **58,375** for Other Backward Classes (OBC) — ensuring that assistance reaches those who have historically faced social and economic disadvantages.

## Conclusion: Towards Timely and Targeted Housing for All

PMAY-Urban 2.0, along with the Angikaar campaign, represents a powerful commitment by the Government of India to inclusive development. PMAY-U 2.0 provides the foundation of dignified housing, while Angikaar complements it by integrating beneficiaries with essential services such as sanitation, healthcare, education, and financial inclusion. Together, they ensure that every home is a source of stability, opportunity, and dignity. With timely implementation, inclusivity at its core, and a convergence-driven approach, India is advancing steadily toward the vision of Housing for All. Each home built empowers a life, and every family included brings the nation closer to a future grounded in equity, justice, and sustainable growth.

सबका सपना, घर हो अपना



## References:

### Ministry of Housing and Urban Affairs:

- [https://pmaymis.gov.in/PMAYMIS2\\_2024/About\\_details.aspx](https://pmaymis.gov.in/PMAYMIS2_2024/About_details.aspx)
- [https://pmaymis.gov.in/PMAYMIS2\\_2024/Awaas\\_mela.aspx](https://pmaymis.gov.in/PMAYMIS2_2024/Awaas_mela.aspx)
- <https://pmay-urban.gov.in/>



- [https://pmay-urban.gov.in/uploads/progress-pdfs/689079fd0aa59-State wise for web.pdf](https://pmay-urban.gov.in/uploads/progress-pdfs/689079fd0aa59-State%20wise%20for%20web.pdf)
- <https://pmay-urban.gov.in/iec-materials/latest>
- <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2147921>
- <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2156126>
- <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2164173>
- <https://www.pib.gov.in/PressNoteDetails.aspx?NotelId=152011>
- <https://www.pib.gov.in/PressNoteDetails.aspx?NotelId=151895>
- <https://www.pib.gov.in/PressNoteDetails.aspx?NotelId=151903>

**SK/M**