

The Angikaar Campaign

Prelims - Current events of National and international importance | Government policies and interventions

Why in news?

The Union Minister of Housing and Urban Affairs launched Angikaar 2025 campaign under Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0).

- Angikaar 2025 is an **outreach campaign** for implementation of PMAY-U 2.0 by creating widespread awareness about the scheme across the country.
- **Objectives** -
 - It will accelerate the implementation of PMAY-U 2.0
 - To inform stakeholders about the Credit Risk Guarantee Fund Trust for Low Income Housing (CRGFTLIH) scheme.
 - It will fast-track verification of applications under the scheme and expedite the completion of already sanctioned houses.
- **Duration of Campaign** - This will run for a period of two months from 4th September 2025 to 31st October 2025 across 5,000+ Urban Local Bodies (ULBs) in the country.
- **Features** - Widespread door-to-door awareness, a line-up of camps, loan melas and cultural events to engage prospective beneficiaries and other related stakeholders.
- **Convergence of other scheme** - The PM Surya Ghar: Muft Bijli Yojana will be provided to beneficiaries of PMAY-U and beneficiaries from Special Focus Group identified will be prioritised.
- **Significance** - The campaign reaffirms the Government's commitment to bring welfare schemes closer to the people by bridging the implementation gap.

PMAY-U Awas Diwas - Will be celebrated on 17th September 2025 to celebrate first anniversary of PMAY-U 2.0 across the country by all States/UTs/Districts/ULBs.

"PM Awas Mela - Shehri" will be held between 17th September 2025 to 27th September 2025 at District Headquarters/Nagar Nigam level.

Quick Facts:

CRGFTLIH scheme

- CRGFTLIH - Credit Risk Guarantee Fund Trust for Low Income Housing scheme
- The Credit Risk Guarantee Fund Trust was established for providing guarantees in respect of low-income housing loans.
- The CRGFS has been launched by the Ministry of Housing and Urban Affairs on 31st October 2012, which will be managed by the National Housing Bank.

Pradhan Mantri Awas Yojana 2.0

- PMAY-U 2.0 is the revamped version of Pradhan Mantri Awas Yojana.
- It is aimed to provide all-weather pucca houses to *all eligible urban households* across the country with the *vision of 'Housing for All'*.
- **Implemented** - Under the Ministry of Housing and Urban Affairs
- **Four verticals of the scheme** - Beneficiary Led Construction (BLC); Affordable Housing in Partnership; Affordable Rental Housing and Interest Subsidy Scheme.
- **Beneficiaries** - Families belonging to EWS, lower and middle income segments, having no pucca house anywhere in the country, are eligible to purchase or construct a house under PMAY-U 2.0.
- **Financial Assistance** - Under PMAY-U 2.0, one crore additional families of urban India will receive financial support of up to Rs. 2.50 lakh by the Government to construct or purchase a pucca house in cities.

References

1. [PIB | Angikaar 2025: Last-mile outreach campaign](#)
2. [Pradhan Mantri Awas Yojana \(Urban\) | PMAY-U](#)

