

## 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 4<sup>th</sup> September 2025 to 31<sup>st</sup> 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](#)