# 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**

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| • CRGFTLIH - Credit Risk Guarantee Fund Trust for Low Income Housing scheme<br>• The Credit Risk Guarantee Fund Trust was established for providing guarantees in respect of low-income housing loans.<br>• 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.<br>• It is aimed to provide all-weather pucca houses to *all eligible urban households* across the country with the *vision of 'Housing for All'.*<br>• **Implemented** – Under the Ministry of Housing and Urban Affairs<br>• **Four verticals of the scheme** – Beneficiary Led Construction (BLC); Affordable Housing in Partnership; Affordable Rental Housing and Interest Subsidy Scheme.<br>• **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.<br>• **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



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