









Operational Guidelines



September-October 2025

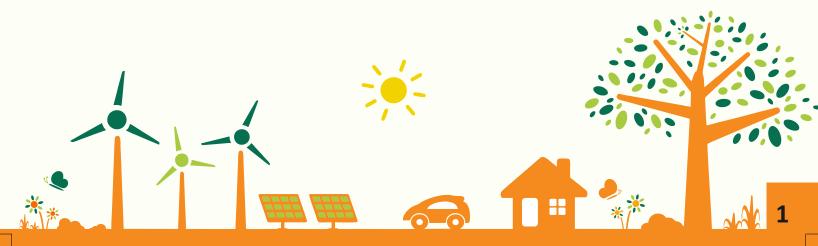






1.Introduction

- 1.1 Pradhan Mantri Awas Yojana Urban (PMAY-U), being implemented by the Ministry of Housing and Urban Affairs (MoHUA), Government of India since 2015, is one of the largest affordable housing schemes of the world. In the last decade, the Scheme has fulfilled the housing dreams of crores of beneficiaries. Under the scheme, more than 1.12 crore houses have been sanctioned, while over 93.81 lakh pucca houses, with all basic amenities, have been completed/delivered to the beneficiaries.
- 1.2 Based on the learning from the experiences of implementation of PMAY-U, MoHUA has revamped the scheme and launched PMAY-U 2.0 'Housing for All' Mission with effect from 01.09.2024 for implementation in urban areas across the country to support 1 crore additional eligible beneficiaries through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS). Till August 2025, 8.5 lakh houses have been sanctioned under PMAY-U 2.0.
- 1.3 The launch of PMAY-U 2.0 has created a significant need to raise public awareness about the scheme and encourage participation of eligible beneficiaries to avail its benefits for successful implementation. With this aim, "Angikaar 2025", a last-mile outreach campaign, is being launched by the Ministry on 4th September 2025 and will run for a period of two months, till 31st October 2025. As part of Angikaar 2025, PMAY-U Awas Diwas will be celebrated on 17th September 2025 to mark one year of launch of PMAY-U 2.0 across the country by all States/UTs/Districts/ULBs. It also seeks to create awareness about PMAY-U 2.0 and Credit Risk Guarantee Fund Trust for Low Income Housing (CRGFTLIH) scheme, fast-track verification of applications under the scheme and facilitate the completion of already sanctioned houses under PMAY-U. Additionally, Angikaar 2025 will promote last-mile delivery through active community mobilization, targeted engagement and convergence of schemes of Government of India.
- 1.4 Angikaar 2025 also aims to enable PMAY-U beneficiaries get benefits of PM Surya Ghar: Muft Bijli Yojana and prioritise housing needs of beneficiaries of Special Focus Group identified under PMAY-U 2.0.
- 1.5 Under Angikaar 2025, widespread door-to-door awareness will be created across the country by States/UTs/ULBs. It will be conducted in around 5,000+ ULBs. An outreach plan has been devised through various Information Education Communication (IEC) tools to create awareness drives and conduct PM Awas Mela Shehri at District Headquarters/Nagar Nigam level and organize camps at different ULBs to ensure that maximum number of citizens are benefitted.



2. Aims and Objectives

The Angikaar 2025 campaign aims to achieve saturation of PMAY-U scheme, create awareness about PMAY-U 2.0, encourage the implementing functionaries at ULB level to speed up the entire process and to complete the already sanctioned houses and promote convergence of schemes with the following objectives:

PMAY-U

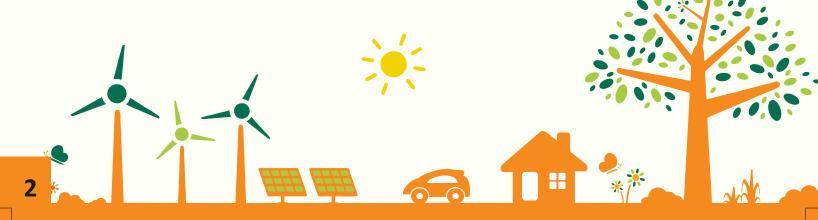
- i) Fast-track completion of 20 lakh already sanctioned houses under PMAY-U.
- ii) Special drive to provide benefits of PM Surya Ghar: Muft Bijli Yojana to already completed houses under PMAY-U.
- iii) Interaction with beneficiaries of Government schemes through personal stories/experience sharing.
- iv) Grih Pravesh of newly completed houses under PMAY-U.
- v) Celebrating September and October 2025 as 'Housing Months'.

PMAY-U 2.0

- i) Reaching out to the vulnerable sections of society who are eligible under PMAY-U 2.0 but have not availed benefits
- ii) Dissemination of information about PMAY-U 2.0 BLC, AHP and ISS components, CRGFTLIH, eligibility criteria, application process, among others.
- iii) Create awareness about the rental vertical of PMAY-U 2.0 which will prevent the formation of informal settlement slums in urban areas/peripheral areas.
- iv) Facilitate beneficiary application process on Unified Web Portal of PMAY-U 2.0.
- v) Verify eligibility of all PMAY-U 2.0 applicants through field-level mobilization, document verification (including geo-tagging and attachment), door-to-door visits and camps.
- vi) Facilitate home loans through bank linkages to already sanctioned 8.5 lakh houses under PMAY-U 2.0 to BLC & AHP beneficiaries for completion, including the benefit of CRGFTLIH and through ISS component as well.
- vii) Conversion of newly verified applicants into PMAY-U 2.0 projects.
- viii)To include prospective beneficiaries from Special Focus Group of PMAY-U 2.0 mainly, Safai Karmi, Street Vendors identified under PM SVANidhi Scheme and different artisans under Pradhan Mantri-Vishwakarma Scheme, Anganwadi workers, building and other construction workers, residents of slums/chawls.
- ix) To facilitate convergence with various Central/State level schemes for providing the benefits among general public.

3.Coverage

Angikaar 2025 would be held in all cities, ULBs and District Headquarters where PMAY-U and PMAY-U 2.0 are being implemented.



4. Target Audience

- i) BLC beneficiaries of PMAY-U who have not yet completed their house.
- ii) Beneficiaries of PMAY-U who have completed their houses and are eligible to avail benefits under the PM Surva Ghar: Muft Bijli Yojana.
- iii) Newly included 8.5 lakh beneficiaries under PMAY-U 2.0 for provision of home loans.
- iv) Applicants of PMAY-U 2.0 whose applications are pending at various stages.
- v) Beneficiaries of Special Focus Group as identified under PMAY-U 2.0 guidelines.
- vi) General public and other weaker and vulnerable sections of the society to be outreached for benefits under PMAY-U 2.0.

5. Components of Angikaar 2025



Awareness & Information Dissemination: Creating awareness through IEC mediums: AVs, short films, banners, standees, booklets, pamphlets, leaflets (English/Hindi & local languages) through community engagement and outreach

Core Operational Activities: Verification of PMAY-U 2.0 beneficiaries, geotagging of houses, attachment of projects, approval of pending applications, completion of sanctioned houses





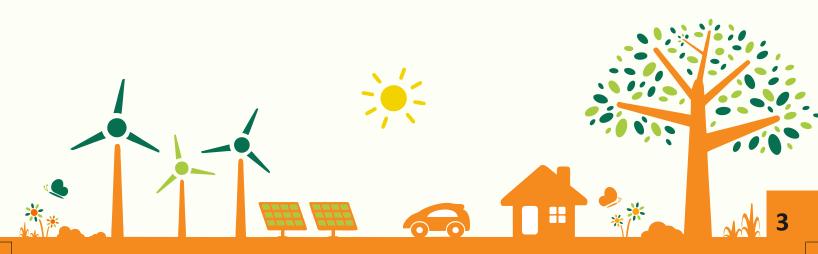
Scheme Convergence & Integration: Integration of PM Surya Ghar: Muft Bijli Yojana with PMAY-U scheme.

Technology & Monitoring: Deployment of IT platform for real-time and effective monitoring



6. Mediums of Dissemination

- i) **Loan Melas:** to facilitate on-spot loan processing with banks to help PMAY-U & PMAY-U 2.0 beneficiaries completing the construction of their house.
- ii) Wall Paintings: in local languages near municipality office, ration shops, public places.
- iii) **Hoardings/Posters/Banners:** near bus stands, railway stations, market places, government offices with QR codes (information & application process of PMAY-U 2.0).
- iv) **Street Plays/Nukkad Nataks/Flash mob:** by engaging local drama groups/MY Bharat volunteers to inform about the scheme and depict transformation through PMAY-U.



- v) **Information Kiosks:** Setting up of booths, distributing leaflets in English/Hindi/local language explaining eligibility, benefits and application process
- vi) Involving Local Influencers: to share benefits of the scheme for maximum impact.
- vii) Quiz Competitions: on PMAY-U & PMAY-U 2.0.
- viii) **Partnership** with Banks for small top-up housing loans.
- ix) **Field Surveys/Door-to-Door Campaign:** engage CLTCs/SHG members/ MY Bharat volunteers to identify incomplete houses, assess reasons for delays and provide support on spot for completion of houses.
- x) **Help Desks:** on-spot grievance redressal, help in application/ eligibility verification, tracking fund disbursement status.
- xi) Local TV/Cable announcements: for maximum outreach in local areas.
- xii) Pasting QR codes: at houses/prominent places with UWP link.

7. Anchor Event: PM Awas Mela – Shehri

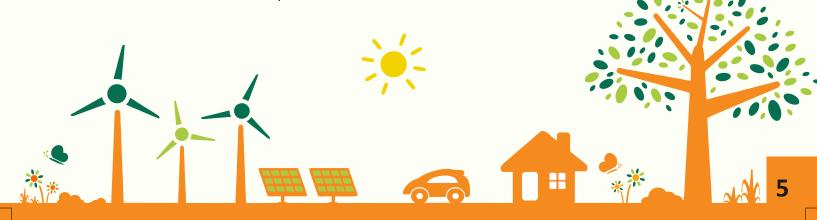
- 7.1 A Nationwide event will be organised to celebrate the completion of one year of PMAY-U 2.0 on 17th September 2025. The event will be witnessed by all States/UTs/Districts/ULBs across the country as PMAY-U Awas Diwas.
- 7.2 "PM Awas Mela Shehri", the anchor event of Angikaar 2025, will be held between 17th-27th September 2025 across District Headquarters. This flagship event will serve as a vibrant platform for delivering and showcasing the benefits of PMAY-U and PMAY-U 2.0 while promoting convergence and community outreach at the grassroots level.
- 7.3 In case of larger cities, the PM Awas Mela Shehri would be organised at the Municipal Corporation level. For Municipal Corporations with a population of more than 20 lakh, one PM Awas Mela Shehri per 10 lakh population is to be organised. However, State/UT Governments may decide exceptions for bigger cities, as deemed necessary.
- 7.4 PM Awas Mela Shehri will be conducted in two phases the first phase between 17th-27th September 2025 and the second phase will be any day between 15th October 2025 to 31st October 2025.
- 7.5 PM Awas Mela Shehri will feature a wide array of services and engagements designed to benefit citizens, especially the prospective beneficiaries of PMAY-U 2.0. The key components are:
 - Help desks and information kiosks to provide guidance on eligibility, application processes and scheme benefits.
 - On-spot verification and registration services.
 - PM Surya Ghar: Muft Bijli Yojana camp to provide scheme benefits to existing PMAY-U beneficiaries.
 - Loan Melas for facilitation of home loans to provide ease of finance to beneficiaries of PMAY-U, PMAY-U 2.0 and PM Surya Ghar: Muft Bijli Yojana.
 - Health camps, PM Ujjwala Yojana camps, PM SVANidhi camps, Ayushman Bharat camps among others for convergence of schemes.
 - At least three dedicated camps will be set up for the Special Focus Group beneficiaries of PMAY-U 2.0.
 - Enrolment of potential beneficiaries through details ascertained during the camps
 - Sharing of experiences of PMAY-U beneficiaries through personal stories.



- Felicitation of:
 - a) Beneficiaries for best house construction under PMAY-U
 - b) Women achievers (beneficiaries of various schemes and other SHG achievers) in urban areas
 - c) Students performing in competitions/cultural programmes
- Celebration of achievements of the Urban Local Bodies.
- Wide media coverage of all activities shall be conducted during the event.
- 7.6 To ensure high footfall and active participation from all sections of society, the PM Awas Mela Shehri will also include vibrant community engagement activities and cultural events, nukkad nataks, quiz competitions, selfie booths, recreational activities, food stalls by PM SVANidhi beneficiaries and dedicated stalls of notable Self-Help Groups (SHGs).
- 7.7 In addition to the PM Awas Mela Shehri, a series of events/activities will be conducted by ULBs at ward/cluster/city level to create momentum on the Angikaar 2025 campaign through various mediums. The activities shall focus on mobilizing the beneficiaries for timely completion of PMAY-U houses and maximum enrolment of potential beneficiaries under PMAY-U 2.0.
- 7.8 The PM Awas Mela Shehri is expected to act as a catalyst for enhancing awareness about PMAY-U 2.0 and accelerating the implementation of PMAY-U and PMAY-U 2.0. It will also bring government services closer to the people in an inclusive and participatory approach.

8.Implementation Methodology

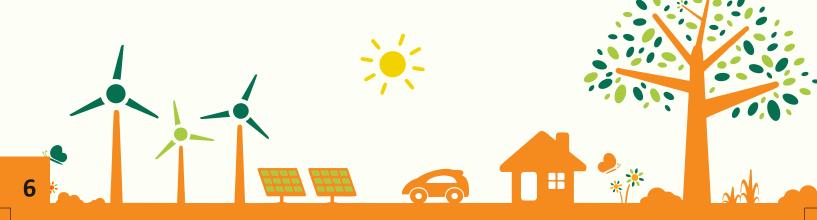
- 8.1 Angikaar 2025 will be implemented through community mobilisation and a series of IEC activities, including door-to-door awareness campaigns and city and ward level activities.
- 8.2 A Monitoring Committee at the National Level will be formed which will include the following:
 - Joint Secretary & Mission Director, Housing for All (MoHUA)
 - Joint Secretary, Ministry of New and Renewable Energy (MNRE)
 - Joint Secretary, Department of Financial Services, Ministry of Finance
 - Deputy Director General, Housing for All (MoHUA)
 - Deputy Secretary, Housing for All (MoHUA), Member Secretary
 - Other Officer, if required
- 8.3 The State/UT Government Department implementing PMAY-U 2.0 Scheme would direct all the District Magistrates/District Collectors and the Urban Local Body administrators to effectively plan, implement and monitor the activities of Angikaar 2025. The District Collectors would oversee the implementation of all the activities at the district level and the ULB level. The administrator of the concerned ULB would be incharge of implementing Angikaar 2025 at the ULB Level.
- The entire organization of this campaign at ground level would require detailed planning at the State/UT, District and at ULB levels for effective coordination and implementation across the country. This would require sharing of responsibilities at various levels, including formation of coordination committees at the district level, calendar dates to generate awareness and finalization of venues to host PM Awas Mela Shehri and the different camps.



- 8.5 A Coordination Committee will be formed at the district level to monitor, instruct and evaluate the implementation of the Angikaar 2025. The implementation would require community mobilisation, convergence with PM Surya Ghar: Muft Bijli Yojana and a series of operational and IEC activities.
- 8.6 States/UTs are advised to prepare plans for conducting PM Awas Mela Shehri (Anchor event) in phase-wise manner as under:

PM Awas Mela – Shehri (Anchor event)- Phase- I	
D – 13 (4 th -17 th September)	Awareness/Outreach about PMAY-U 2.0, its components, CRGFTLIH, PM Surya Ghar: Muft Bijli Yojana, PM Awas Mela - Shehri
D – 9 (8 th -17 th September)	Door-to-door campaigns to meet the objectives of Angikaar 2025 and raise awareness about PM Awas Mela - Shehri
D (17 th - 27 th September)	PM Awas Mela – Shehri (Anchor event)
PM Awas Mela – Shehri (Anchor event)- Phase- II	
18 th September – 15 th October	Continuation of door-to-door campaigns and ULB-level camps
20 th October	Grih Pravesh of newly constructed PMAY-U houses
16 th October – 31 st October	Phase II of PM Awas Mela – Shehri (on a suitable date as decided by district headquarter)

- 8.7 In order to create widespread awareness ahead of the campaign, Jan Bhagidari activities like plantation drives shall be held, along with:
- i) Door-to-door awareness about the scheme using flyers, posters, brochures with displaying of key messages about the scheme (eligibility criteria, application process, documents required for application) in Hindi, English and regional/local languages.
- i) Real-life success stories/testimonials of beneficiaries from PMAY-U.
- ii) Hoardings, billboards, posters may be placed at strategic viewpoints, prime locations/public places for awareness.
- iii) Street plays, short films, folk songs, rallies, vehicle/mic announcements in wards/weekly markets
- iv) Audio-Visual tools may be posted/relayed through YouTube, Radio/FM, scrolls in cinemas, local TV channels/cable networks.
- v) Social Media platforms like Facebook, X, Instagram, website banners etc., should be used for awareness creation.



- 8.8 States/UTs, Districts and ULBs are encouraged to come up with their own innovative promotional activities to suitably welcome and address the citizens/beneficiaries, conduct meetings at ULB level to strategize plan of action for implementation, finalization of venues for PM Awas Mela Shehri etc.
- 8.9 For this campaign, the partnerships with Self Help Groups (SHGs), Civil Society Organisations (CSOs), elected representatives, volunteers including youth volunteers under the MY Bharat (Mera Yuva Bharat) platform in community amongst others may be leveraged by States/UTs, Districts and ULBs.
- 8.10 Angikaar 2025 module has been created under PMAY-U 2.0 web portal for monitoring the implementation of the campaign. It is advised that achievements of different indicators during the Anchor event and other allied activities with data/information/photos/videos shall be uploaded on the portal. The link to access the Angikaar 2025 portal is: https://pmaymis.gov.in/PMAYMIS2_2024/Angikaar.aspx

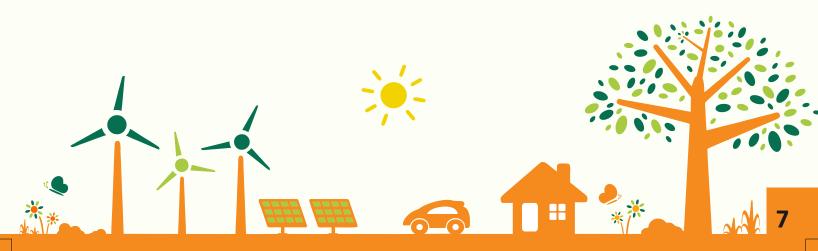
9. Roles & Responsibilities

Effective execution of Angikaar 2025 under PMAY-U 2.0 requires coordinated efforts across multiple stakeholders at the Central, State/UT, District and ULB levels. Clearly defined roles and responsibilities are essential to ensure consistent messaging, targeted outreach, and community engagement.

Outlined here are the key responsibilities at Central, State/UT and ULB level including that of CLTC/SLTC, field-level workers.

9.1 State/UT Governments

- i) Coordination with concerned Divisional Commissioners/ District Magistrates/ Municipal Commissioners/ Elected representatives.
- ii) Development of IEC plan as per the local/City level requirement for campaign roll out at City level.
- iii) Nomination of Nodal Officer at State/UT and City/ULB level and assigning responsibilities to SLTC & CLTC specialists.
- iv) Organise training and orientation programmes for officers deployed to conduct the event.
- v) Coordination with parastatal departments of Public Relations/Culture and other departments for campaign related activities.
- vi) Provide guidance and orientation to district Administration and ensure all logistic arrangements are in place.
- vii) Share suggested timeline for various activities.
- viii) Monitoring the progress of activities and outcomes of Angikaar 2025 within the State/UT.

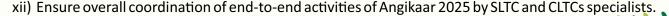


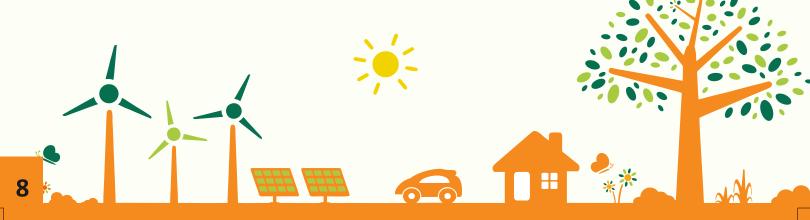
9.2 District level/Municipal Corporation of 20 lakh+ population

- i) In Municipal corporations with a population of 20 lakh+, a committee under the chairpersonship of Municipal Commissioner shall be constituted to monitor activities under Angikaar 2025. The committee may include senior level functionaries implementing PMAY-U 2.0, PM Surya Ghar: Muft Bijli Yojana, ULB administrators, Bank representatives etc.
- ii) At District Level, a Committee shall be constituted under the chairpersonship of District Magistrate or a senior officer such as Chief Development Officer (CDO) or CEO Zilla Parishad. The committee may also include senior level functionaries implementing PMAY-U 2.0, PM Surya Ghar: Muft Bijli Yojana, ULB administrators, Bank representatives etc.
- iii) Identify field level staff (existing CLTC/SLTC resources) for the campaign to provide additional logistic support and other required approvals, security.
- iv) Organise the anchor event including finalisation of venue, arranging logistics and marketing for anchor event.
- v) Map the target areas and target audience including selection of target beneficiaries for outreach.
- vi) Conduct coordination meetings with elected representatives, ground level etc., for smooth roll out of the campaign.
- vii) Conduct a series of IEC activities for wider dissemination about the scheme.
- viii) Mobilise citizens for maximum enrolment/registration in demand survey during camps.
- ix) Select beneficiaries on basis of their good work and invite them to share their life transforming experiences.

9.3 Urban Local Bodies (ULBs)

- i) Nominate Nodal Officer at the ULB level and identify field level staff
- ii) Conduct city level workshop for digital demand survey (mobile /tablet/laptop)
- iii) Map target areas and target audience.
- iv) Hold coordination meetings with elected representatives, ground level staff etc. with respect to the roll out of the campaign.
- v) Conduct a series of IEC activities for wider dissemination about the scheme using various IEC tools and ensure adequate publicity for widest possible participation in the cities.
- vi) Mobilise citizens for maximum enrolment/registration in demand survey during camps.
- vii) Nominate Nodal officers for providing logistic support other required approvals, selection of beneficiaries based on their good work for sharing life transforming experiences.
- viii) Update information/photos/videos and data in IT platform in coordination with District office.
- ix) Arrange necessary logistic arrangements such as various permissions from local authorities, security, etc.
- x) Select beneficiaries on basis of their good work and inviting them to share their life transforming experiences
- xi) Monitor progress made on saturation of schemes and uploading of data/information/photos/videos on IT portal





10.Expenditure

Expenditure for the campaign will be met from the capacity building activities of PMAY-U 2.0 as per scheme guidelines.

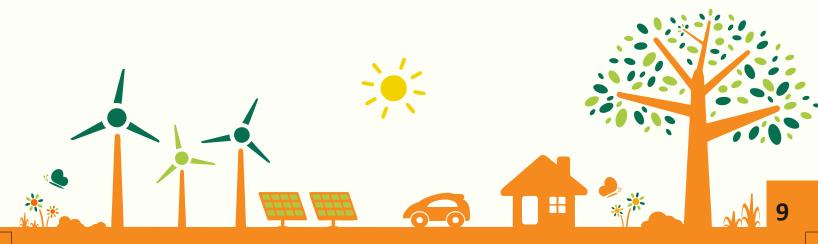
11.Documentation

- i) Post the completion of the Angikaar 2025 campaign, States/UTs shall prepare a post event document comprising comprehensive coverage of all the activities conducted.
- ii) The Ministry shall also prepare a separate report highlighting components of the campaign. The report would include photographs, success stories of the beneficiaries and experience sharing of officials.
- iii) A separate section of Media/Social Media outreach of the campaign shall be part of the report.

12. Felicitation of achievers

The achievers and winners of various field-level events organized under Angikaar 2025—such as quiz competitions and other community engagement activities—will be duly felicitated by the respective District Administration, ULBs and State/UT Governments. The felicitation will serve as a recognition of their outstanding performance, active participation, and valuable contributions towards the success of the initiative.

The achievements of States/UTs, Districts and ULBs during the Awas Months of **Angikaar 2025** will be duly considered in the **PMAY-U Awards 2025** hosted by MoHUA. The performance will be evaluated based on multiple parameters such as the number of houses geotagged, completed, and occupied; beneficiaries who availed bank loans, including the number of ISS beneficiaries, and PMAY-U beneficiaries who applied under the PM Surya Ghar: Muft Bijli Yojana during the Awas Months.





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