

Pradhan Mantri Awas Yojana - Urban 2.0

Angikaar 2026

Operational Guidelines



May 2026



a ngikaar
a last-mile outreach campaign

अंगीकार
2026



Introduction

- 1.1. Pradhan Mantri Awas Yojana – Urban (PMAY-U), being implemented by the Ministry of Housing and Urban Affairs (MoHUA) 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 1.22 crore houses have been sanctioned, while around 97 lakh pucca houses, with all basic amenities, have been completed/delivered to the beneficiaries.
- 1.2. Further, to support the housing needs of additional 1 crore families of urban India, PMAY-U 2.0 - 'Housing for All' Mission was launched in September 2024. PMAY-U 2.0 is being implemented through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS). Till 31st January 2026, more than 10 lakh houses have been sanctioned under PMAY-U 2.0.
- 1.3. To raise public awareness about the scheme, encourage participation of eligible beneficiaries to avail its benefits and to accelerate completion and occupancy of PMAY-U houses, "Angikaar 2025", a last-mile outreach campaign was launched by the Ministry on 4th September 2025. The campaign ran for a period of five months, till 31st January 2026.
- 1.4. The Angikaar 2025 campaign witnessed an overwhelming response across India through large-scale outreach activities and effectively connected with people on the ground. The campaign accelerated the completion of more than 2 lakh houses under PMAY-U, grounding of more than 2.2 lakh houses under PMAY-U 2.0. Apart from this, occupancy of AHP houses was also fast-tracked during the campaign period.
- 1.5. Building upon the achievements of Angikaar 2025, the Ministry is launching Angikaar 2026 as a focused national outreach campaign from 4th May 2026 up to 31st July 2026.

Aims and Objectives

The Angikaar 2026 campaign aims to strengthen last-mile citizen outreach, facilitate submission of eligible applications and accelerate the grounding, completion and occupancy of houses. It will promote geo-tagging, enhance convergence with allied welfare schemes, and improve on-ground monitoring and implementation.

The key objectives of the campaign are:

- i. Fast-track completion of 11 Lakh BLC houses under PMAY-U
- ii. Ensure completion, geo-tagging and occupancy of over 3 lakh under-construction AHP houses
- iii. To accelerate the geo-tagging, grounding and completion of sanctioned PMAY-U 2.0 houses
- iv. Extend benefits of PM Surya Ghar: Muft Bijli Yojana and other eligible welfare schemes to PMAY-U beneficiaries
- v. Promote interaction and experience sharing with PMAY-U beneficiaries
- vi. Organize Grih Pravesh ceremonies for newly completed houses
- vii. Generate awareness about PMAY-U 2.0, including rental housing initiatives
- viii. Reach out to vulnerable sections of society and Special Focus Groups for wider coverage of the scheme
- ix. Facilitate home loans for beneficiaries through Bank/HFC linkages, with credit guarantee coverage under CRGFTLIH
- x. Promote the use of innovative construction technologies, thermal comfort measures and green/sustainable processes in housing construction

Coverage

Angikaar 2026 would be held in all cities, ULBs and District Headquarters where PMAY-U and PMAY-U 2.0 are being implemented. Special emphasis shall be placed on cities with a high number of incomplete or under-construction houses, districts with pending applications, and areas with a higher concentration of vulnerable and Special Focus Group.

Activities under Angikaar 2026 shall be conducted at city, ward levels, ensuring last-mile outreach through camps, IEC activities, beneficiary facilitation events and coordination with financial institutions and line departments.

Mediums of Dissemination

A multi-pronged Information, Education and Communication (IEC) strategy shall be adopted to ensure wide-spread awareness, last-mile outreach, and effective beneficiary facilitation under the Angikaar 2026 campaign.

A. Financial Facilitation & Beneficiary Support

- i. **Loan Melas:** Organising loan melas in coordination with Banks and Housing Finance Companies (HFCs) to facilitate on-the-spot loan processing and approvals for PMAY-U 2.0 beneficiaries as well as existing PMAY-U beneficiaries. These melas will support beneficiaries in completing house construction, understanding credit options and availing credit guarantee under CRGFTLIH.
- ii. **Information Kiosks / Help Desks:** Setting up information kiosks/booths at strategic locations to:
 - Disseminate information on eligibility, benefits, and application procedures
 - Distribute IEC material in English, Hindi, and local languages
 - Facilitate on-spot grievance redressal, application support, eligibility verification, and tracking of fund disbursement status

B. Community Outreach & Interpersonal Communication

- i. **Street Plays / Nukkad Nataks / Flash Mobs:** Engaging local cultural and drama groups to perform street plays and flash mobs depicting the transformational impact of PMAY-U, eligibility criteria, and application processes in an engaging and relatable manner.
- ii. **Door-to-Door Campaigns:** Conducting door-to-door outreach through CLTCs, SHG members and community volunteers to identify incomplete or non-starter houses, assess reasons for delays, Provide on-the-spot facilitation and handholding support.
- iii. **Involvement of Elected Representatives/ Local Influencers:** Engaging local elected representatives, community leaders, Anganwadi workers, schoolteachers, SHG leaders, beneficiaries and social influencers to share experiences and benefits of the scheme for enhanced credibility and wider community acceptance.

C. Outdoor Publicity & Physical Visibility

- i. **Wall Paintings:** Displaying wall paintings in local languages near municipality offices, ration shops, prominent public places and high-footfall areas to create sustained visibility and awareness.
- ii. **Hoardings/Posters/Banners:** Installing hoardings, posters and banners at bus stands, railway stations, marketplaces and government offices, prominently displaying QR codes linked to scheme information and online application portals for wider dissemination.
- iii. **Pasting of QR Codes:** Pasting QR codes linked to the Unified Web Portal (UWP) of PMAY-U 2.0 for easy access to information and application services at beneficiaries' houses and prominent public locations.
- iv. **Mobile Vans / Roadshows:** Vans equipped with posters, audio-visual content, and live demonstrations touring neighborhoods and urban areas.
- v. **Community Radio Broadcasts:** Broadcast of awareness programs, interviews, and FAQs via community radio stations in urban areas.
- vi. **Public Transport Branding:** Display campaign posters/QR codes inside buses, auto-rickshaws, metro trains, and taxis to reach commuters.
- vii. **Interactive Touch Screens / Digital Kiosks:** Install at municipal offices, bus stations, and malls to allow citizens to explore PMAY-U 2.0 benefits, check eligibility, and submit applications digitally.

D. Mass Media & Digital Outreach

- i. **Local TV / Cable Announcements:** Broadcasting announcements, short videos and success stories through local TV channels and cable networks to ensure maximum outreach in urban and peri-urban areas.
- ii. **Social media & Digital Platforms:** Leveraging digital platforms such as Facebook, X (Twitter), Instagram, official websites, and web banners for awareness creation, information dissemination, and promotion of success stories, campaigns, and key milestones.
- iii. **WhatsApp / Messaging Campaigns:** Use bulk WhatsApp messages and community groups to send updates, application reminders, and success stories.
- iv. **SMS Alerts / IVRS Calls:** Inform beneficiaries about scheme updates, loan disbursements, Grih Pravesh events, or eligibility checks.
- v. **YouTube / Short Video Campaigns:** Promote short videos highlighting benefits, construction innovations, and success stories of PMAY-U houses.

E. Engagement & Awareness Activities

- i. **Quiz Competitions:** Organising quiz competitions on PMAY-U and PMAY-U 2.0 at community, school, and institutional levels to promote awareness and participation, especially among youth and community volunteers.
- ii. **Urban Ward Meetings:** Conduct interactive awareness sessions in urban wards or municipal areas, engaging elected representatives and local officials.
- iii. **Beneficiary Testimonial Sessions:** Invite successful PMAY-U beneficiaries to share their experiences at community gatherings, schools and public meetings.
- iv. **School & College Outreach:** Conduct awareness programs in schools/colleges; engage students in essay competitions, poster-making, or digital campaigns to reach families indirectly.
- v. **Self-Help Group (SHG) Workshops:** Organize workshops with SHGs for women-led households to discuss benefits, loan facilitation, and eligibility verification.
- vi. **Folk Music & Puppetry Shows:** Use local folk art, puppetry, or street concerts to convey information.
- vii. **Festivals & Fairs Integration:** Set up PMAY-U booths, interactive games, or quiz corners at local fairs, mela, and festivals.
- viii. **Community Photo Exhibitions:** Display before-and-after pictures of completed houses to highlight impact and inspire participation.
- ix. **Collaboration with NGOs & CBOs:** Engage non-governmental and community-based organizations to reach vulnerable groups.

PM Awas Mela – Shehri

- i. “PM Awas Mela – Shehri”, the anchor event of Angikaar 2025, was held across District Headquarters in different States/UTs. This flagship event served 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.
- ii. On similar lines, the PM Awas Mela – Shehri under Angikaar 2026 shall be organised on monthly basis across District Headquarters and ULBs in different States/UTs.
- iii. 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, 1 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.
- iv. 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.
 - PM SVANidhi camps, Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PM-JAY) 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.
 - Wide media coverage of all activities shall be conducted during the event.
- v. 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 natak, quiz competitions, selfie booths, recreational activities, food stalls by PM SVANidhi beneficiaries and dedicated stalls of notable Self-Help Groups (SHGs).
- vi. 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 2026 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.
- vii. The PM Awas Mela – Shehri is expected to act as a catalyst for enhancing awareness about PMAY-U 2.0 and accelerating the momentum of implementation of PMAY-U 2.0. It will also bring government services closer to the people in an inclusive and participatory approach.

Implementation Methodology

- I. Angikaar 2026 will be implemented through community mobilisation and a series of IEC activities, including door-to-door awareness campaigns and city and ward level activities.
- II. The progress of Angikaar 2026 will be monitored by the Joint Secretary & Mission Director (HFA) and other officers of HFA division will assist to achieve the intended goal of the campaign.
- III. 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 2026. 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 in-charge of implementing Angikaar 2026 at the ULB Level.
- IV. 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.
- V. A Coordination Committee will be formed at the district level to monitor, instruct and evaluate the implementation of the Angikaar 2026. The implementation would require community mobilisation, convergence with PM Surya Ghar: Muft Bijli Yojana and other welfare schemes, along with a series of operational and IEC activities.
- VI. States/UTs, Districts and ULBs are encouraged to come up with their own innovative promotional activities such as 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.
- VII. For this campaign, the partnerships with Self Help Groups (SHGs), Civil Society Organisations (CSOs), elected representatives, amongst others may be leveraged by States/UTs, Districts and ULBs.
- VIII. Angikaar 2025 module, created under PMAY-U 2.0 web portal, will be suitably modified for monitoring the implementation of the campaign. Similar to the practice followed by States/UTs, Districts and ULBs, the events (data/information/photos/videos) held under Angikaar 2026, shall be uploaded on the module. The link to access the Angikaar 2026 portal is: https://pmaymis.gov.in/PMAYMIS2_2024/Angikaar.aspx

Roles & Responsibilities

Effective execution of Angikaar 2026 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 monitoring, 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.

State/UT Governments

- i. Coordinate with Divisional Commissioners, District Magistrates, Municipal Commissioners and elected representatives.
- ii. Develop city/state-level IEC plans for campaign rollout.
- iii. Nominate Nodal Officers at State/UT and City/ULB levels; assign responsibilities to SLTC/CLTC
- iv. Organize training and orientation for officers deployed in the campaign.

- v. Liaison with parastatal departments (PR, Culture, etc.) for campaign support.
- vi. Provide guidance and logistic support to district administration.
- vii. Share timelines for campaign activities.
- viii. Monitor progress and outcomes of Angikaar 2026 within the State/UT.

District level/Municipal Corporation of 20 lakh+ population

- i. Constitute monitoring committees under the District Magistrate/CDO/CEO Zilla Parishad or Municipal Commissioner, including officials from PMAY-U 2.0, PM Surya Ghar: Muft Bijili Yojana, PM SVANidhi, ULB, and banks.
- ii. Identify field-level staff (CLTC/SLTC) and arrange additional logistical support, security, and approvals.
- iii. Organize anchor events: finalize venue, arrange logistics, and publicity.
- iv. Map target areas, audience, and beneficiaries for outreach.
- v. Coordinate with elected representatives and ground-level staff for smooth rollout.
- vi. Conduct IEC activities for wider scheme dissemination.
- vii. Mobilize citizens for maximum registration/enrolment in demand surveys.
- viii. Select exemplary beneficiaries to share life-transforming experiences.

Urban Local Bodies (ULBs)

- i. Nominate Nodal Officers and identify field-level staff.
- ii. Conduct city-level workshops for digital demand surveys (mobile/tablet/laptop).
- iii. Map target areas and audience.
- iv. Hold coordination meetings with elected representatives and ground-level staff.
- v. Execute IEC activities using multiple tools to ensure maximum participation.
- vi. Mobilize citizens for demand survey registration.
- vii. Provide logistical support, obtain permissions, and arrange security.
- viii. Update campaign information, photos, videos, and data on IT platforms in coordination with district offices.
- ix. Select beneficiaries to share their success stories.
- x. Monitor progress on scheme saturation and data uploads.
- xi. Ensure overall coordination of Angikaar 2026 activities with SLTC/CLTC specialists.

Expenditure

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

Documentation

- i. Post the completion of the Angikaar campaign, States/UTs shall prepare a post event document comprising of 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 from various Urban schemes, experience sharing of officials.



Expected Outcomes

The Angikaar 2026 campaign under PMAY-U 2.0 aims to achieve the following outcomes:

1. Completion of PMAY-U Houses

- Accelerated completion of 11 lakh BLC houses under PMAY-U, ensuring beneficiaries can occupy their homes.
- Ensure over 3 lakh under-construction AHP houses are completed, geo-tagged, and occupied by eligible beneficiaries.

2. Accelerated geo-tagging, grounding and completion of PMAY-U 2.0 houses

- Accelerated geo-tagging, grounding and completion of PMAY-U 2.0 houses by facilitating timely completion of beneficiary documentation, land and eligibility verification, convergence with financial institutions for loan support, and coordination with ULBs

3. Access to PM Surya Ghar: Muft Bijli Yojana Benefits

- Eligible PMAY-U beneficiaries with completed houses get access to PM Surya Ghar: Muft Bijli Yojana and convergence with other welfare benefits.

4. Provision of home loans for PMAY-U 2.0 beneficiaries

- Facilitate home loans for 10 lakh newly included PMAY-U 2.0 beneficiaries, ensuring credit guarantee coverage where applicable.

5. Resolution of pending applications under PMAY-U 2.0

- Support applicants of PMAY-U 2.0 whose applications are pending at various stages, ensuring timely processing and approvals.

6. Support for Special Focus Group (SFG)

- Targeted outreach and assistance to Special Focus Group beneficiaries identified under PMAY-U 2.0.

7. Awareness and Inclusion of Vulnerable Sections

- Broaden awareness and outreach to the general public and weaker/vulnerable sections of society to maximize participation and benefits under PMAY-U 2.0.

8. Enhanced Beneficiary Engagement and Community Participation

- Increased engagement with beneficiaries through IEC activities, experience-sharing sessions, and Grih Pravesh events, strengthening community trust and ownership of housing schemes.

9. Adoption of innovative and sustainable housing practices

- Promote the use of innovative construction technologies, thermal comfort measures, and green/sustainable processes in housing construction under PMAY-U 2.0.

Felicitation of Achievers

The achievers and winners of various field-level events organized under Angikaar 2026 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 Angikaar 2025 and Angikaar 2026 will be collectively considered in the next edition of PMAY-U Awards hosted by MoHUA.





सत्यमेव जयते

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