

GOVERNMENT OF INDIA  
MINISTRY OF NEW AND RENEWABLE ENERGY  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 1428**  
ANSWERED ON 11/03/2025

**PM SURYA GHAR MUFT BIJLI YOJANA FOR MIDDLE-CLASS AND  
ECONOMICALLY WEAKER SECTIONS**

1428. SHRI SADANAND MHALU SHET TANAVADE

Will the Minister of NEW AND RENEWABLE ENERGY be pleased to state:

- (a) whether Government plans to revise the subsidy structure or introduce additional financial incentives to enhance participation, particularly for middleclass who cannot afford high-installation-costs, as well as rural and economically-weaker-sections, if so, the details thereof;
- (b) if not, whether Government intend to introduce such support in the future to improve accessibility;
- (c) whether Government is considering alternative financing mechanisms such as interest-free loans, EMI-based-payment options, or direct-installation subsidies to make rooftop solar systems more affordable for middleclass, if so, the details thereof; and
- (d) if not, whether Government plans to introduce such measures in the future to facilitate participation?

**ANSWER**

**THE MINISTER OF STATE FOR NEW & RENEWABLE ENERGY AND POWER  
(SHRI SHRIPAD YESSO NAIK)**

(a) to (d) To enhance participation, particularly for middleclass who cannot afford high-installation-costs, as well as rural and economically-weaker-sections, having low electricity consumption and low contract demand, the PM Surya Ghar Muft Bijli Yojana (PMSG: MBY) has provision of higher subsidy upto 60% for the first 2 kW capacity of rooftop solar plant. Further, the scheme has provision of higher subsidy for special category states/UTs.

Further, the Ministry of New and Renewable Energy (MNRE), 28.12.2024 has issued the operational guidelines for implementation of Payment Security Mechanism component and Central Financial Assistance (CFA) component for RESCO models/Utility led aggregation (ULA) Models of PMSG: MBY. The objective of this component is to enable DISCOMs/ State Governments/State Designated Entities to support rooftop solar development under RESCO and ULA models primarily for low income households.

In addition, collateral free loan at concessional interest rate of repo-rate plus 50 bps i.e. 6.75% for the present, with tenure of 10 years is also available from nationalized banks for a loan amount upto Rs. 2 lakh. The loan facility can be accessed seamlessly through the Jan Samarth portal under the Department of Financial Services, integrated with the National Portal of the PM Surya Ghar Muft Bijli Yojana.

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