

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 848
ANSWERED ON 08/12/2025**

CRGFTLIH UNDER PMAY – URBAN 2.0

**848. DR. KAVITA PATIDAR:
SHRI KESRIDEVSINH JHALA:
SHRI SUBHASH BARALA:
SHRI SHAMBHU SHARAN PATEL:
SHRI BABUBHAI JESANGBHAI DESAI:**

Will the Minister of *Housing and Urban Affairs* be pleased to state:

- (a) role of the Credit Risk Guarantee Fund Trust for Low Income Housing (CRGFTLIH) in facilitating access to housing finance for low-income beneficiaries under PMAY-Urban 2.0;
- (b) number of financial institutions currently partnering under this mechanism;
- (c) measures taken to raise awareness among eligible beneficiaries regarding available credit and subsidy options;
- (d) whether Government proposes to expand credit-linked support under PMAY-Urban 2.0 to cover new categories of urban poor and informal workers including in the State of Gujarat; and
- (e) if so, the details thereof?

ANSWER

**THE MINISTER OF STATE IN THE MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI TOKHAN SAHU)**

(a) to (e): Credit Risk Guarantee Fund Trust for Low Income Housing (CRGFTLIH) scheme aims to guarantee affordable housing loan up to ₹20 lakh sanctioned and disbursed by the Member Lending Institutions (MLIs) including Banks/Housing Finance Companies (HFCs) to the eligible beneficiaries of Economically Weaker Section (EWS) and Low Income Group (LIG) categories including those of Pradhan Mantri Awas Yojana-Urban (PMAY-U) 2.0, thereby enhancing the confidence of the lending institutions in lending to this segment. It aims to strengthen access to housing finance for eligible borrowers, particularly those with informal income sources by creating a supportive framework that encourages financial institutions to extend credit confidently.

A total of 55 MLIs including Banks, Non-Banking Financial Companies (NBFCs)/HFCs have been registered under the CRGFTLIH Scheme up to 31.10.2025.

Ministry of Housing and Urban Affairs (MoHUA) has been implementing Pradhan Mantri Awas Yojana – Urban (PMAY-U) since 25.06.2015 with an aim to provide all weather pucca houses with basic civic amenities to eligible urban beneficiaries across the country including Gujarat. Based on the learnings 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 including Gujarat to support 1 crore additional eligible beneficiaries in next five years. PMAY-U 2.0 is implemented through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS).

As per the scheme guidelines of PMAY-U 2.0, States/UTs including Gujarat are encouraged to facilitate the identified eligible beneficiaries including low-income households, informal-sector workers, urban poor in getting approvals and documents, etc. to avail the benefit of credit facility and interest subsidy by organizing loan melas, conduct monthly review with Primary Lending Institutions (PLIs) to resolve challenges faced by beneficiaries in availing the benefit of the scheme. In order to facilitate awareness and benefit of the scheme among the beneficiaries, PLIs display the details of the scheme along with the contact details at their respective branches for smooth disbursement of loan and interest subsidy. Department of Financial Services has developed a special Home Loan Product in association with Indian Bank Associations which aims to facilitate timely and hassle-free housing loans, particularly for EWS/LIG/MIG beneficiaries under the PMAY-U. States/UTs are also facilitating access to low-cost credit for beneficiaries of PMAY-U through a tripartite agreement between the beneficiary, the bank, and the State/UT government.
