

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA**

UNSTARRED QUESTION NO. 751

TO BE ANSWERED ON DECEMBER 04, 2025

**CREDIT-LINKED SUPPORT AND FINANCIAL ASSISTANCE
UNDER PMAY-U 2.0**

NO. 751. SHRI CHANDAN CHAUHAN:

SHRI B Y RAGHAVENDRA:

SMT. D K ARUNA:

DR. HEMANT VISHNU SAVARA:

SHRI NARAYAN TATU RANE:

SHRI TEJASVI SURYA:

SHRI SUKANTA KUMAR PANIGRAHI:

SHRI CHAVDA VINOD LAKHAMSHI:

SHRI BHARATSINHJI SHANKARJI DABHI:

SHRI VIJAY BAGHEL:

SHRI RAVINDRA SHUKLA ALIAS RAVI KISHAN:

Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:

- (a) the role of the Credit Risk Guarantee Fund Trust for Low Income Housing (CRGFTLIH) in facilitating access to housing finance for low-income and economically vulnerable beneficiaries under Pradhan Mantri Awas Yojana – Urban (PMAY-U) 2.0 including its implementation across the country, State/UT-wise, particularly for Karnataka and Odisha;**
- (b) the number of financial institutions including banks, NBFCs and housing finance companies presently participating under the CRGFTLIH mechanism along with the total quantum of guarantees issued during each of the last three years across the country, State/UT-wise, specifically Karnataka and Odisha;**
- (c) the details including the number of beneficiaries assisted through CRGFTLIH, the total amount of credit facilitated and the number of PMAY-U 2.0 houses sanctioned, completed and occupied in Karnataka, district-wise;**
- (d) the details of the beneficiaries in the Shivamogga Parliamentary Constituency, district and ULB-wise, category-wise distribution (SC/ST/OBC/Women), credit disbursed under CLSS/CRGFTLIH, pending proposals and the current progress of works;**

- (e) the measures taken by the Government to enhance outreach and awareness among eligible low-income households, informal-sector workers, urban poor and slum-dwelling beneficiaries regarding available credit-linked support and subsidy options under PMAY-U 2.0 across the country, State/UT-wise, particularly for Karnataka and Odisha; and
- (f) whether the Government proposes to expand the credit-linked support component under PMAY-U 2.0 to include additional categories of urban poor and informal-sector workers and if so, the details thereof, State/UT-wise including Durg Lok Sabha Constituency of Chhattisgarh?

ANSWER

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

(a) to (f): 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.

CRGFTLIH scheme was launched on 15.01.2025 and no loans were guaranteed during FY 2024-25. Moreover, State/Union Territory (UT)-wise details of guarantee issued under CRGFTLIH during FY 2025-26 till 31.10.2025, including in the States of Karnataka and Odisha is at Annexure I.

Category-wise distribution (SC/ST/OBC/Women) of loans guaranteed under CRGFTLIH Scheme in Shivamogga district is at Annexure II.

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. 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 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). BLC, AHP and ARH verticals are implemented by State/UT Governments, and ISS vertical is implemented through the identified Central Nodal Agencies (CNAs) such as National Housing Bank (NHB), State Bank of India (SBI) & Housing and Urban Development Corporation (HUDCO) by Housing Finance Companies and Primary Lending Institutions (PLIs).

As per the scheme guidelines of PMAY-U 2.0, States/UTs including Karnataka and Odisha are encouraged to facilitate the identified eligible beneficiaries including low-income households, informal-sector workers, urban poor and slum-dwellers in getting approvals and documents, etc. to avail the benefit of Interest Subsidy Scheme 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.

Further, a total of 17 beneficiaries of Durg district of Chhattisgarh have received ₹ 4.8 lakh as 1st instalment of interest subsidy. The district-wise details including the number of beneficiaries assisted through CRGFTLIH, the total amount of credit facilitated in Karnataka is at Annexure III.

Till date, the Government of Karnataka has not proposed any houses under BLC, AHP and ARH verticals of PMAY-U 2.0. While CNAs have extended benefits of ISS verticals to 516 beneficiaries in Karnataka, the district wise details are at Annexure IV.

State wise/UT-wise data on loan guarantee under CRGFTLIH including in the State of Karnataka and Odisha

S. No.	State/UT	Number of Loans Guaranteed	Loan Amount Guaranteed (Rs. In lakh)
	Andhra Pradesh	84	906
	Assam	1	8
	Chandigarh	35	351
	Chhattisgarh	77	261
	DNH and DD	1	12
	Delhi	103	1,460
	Gujarat	723	7,419
	Haryana	69	829
	Himachal Pradesh	1	10
	Jharkhand	2	26
	Karnataka	217	907
	Kerala	1	10
	Madhya Pradesh	587	6,001
	Maharashtra	1,080	14,863
	Odisha	15	28
	Punjab	268	2,953
	Rajasthan	277	2,946
	Tamil Nadu	598	2,145
	Telangana	68	828
	Uttar Pradesh	568	5,075
	Uttarakhand	120	685
	West Bengal	132	1,602
Grand Total		5,027	49,324

Category-wise distribution (SC/ST/OBC/Women) of loans guaranteed under CRGFTLIH Scheme in Shivamogga district

Category Wise Distribution	Under CRGFTLIH	
	Number of Loans Guaranteed	Loan Amount Guaranteed (Rs. In lakh)
SC	Nil	Nil
ST	Nil	Nil
OBC	1	4
Women	5	22

District wise details for FY 2025-26 (Nil during 2024-25) including the number of beneficiaries assisted through CRGFTLIH, the total amount of credit facilitated in Karnataka

S. No.	District	CHGFTLIH	
		Number of Loans Guaranteed	Loan Amount Guaranteed (Rs. In lakh)
	Bagalkote	1	15
	Ballari (Bellary)	1	4
	Belagavi (Belgaum)	5	40
	Bengaluru Rural	1	12
	Bengaluru Urban	39	314
	Bidar	1	16
	Chitradurga	2	31
	Dakshina Kannada	1	14
	Dharwad	2	17
	Gadag	3	24
	Hassan	124	148
	Haveri	3	21
	Mandya	1	5
	Mysuru (Mysore)	9	106
	Raichur	1	8
	Shivamogga (Shimoga)	18	78
	Tumakuru (Tumkur)	4	40
	Vijayanagara	1	15
Total		217	907

District wise details of houses sanctioned under ISS vertical of PMAY-Urban 2.0 in Karnataka

S. No.	District	Number of Beneficiaries Under PMAY-U 2.0
	Bagalkote	9
	Ballari (Bellary)	11
	Belagavi (Belgaum)	29
	Bengaluru Rural	14
	Bengaluru Urban	64
	Bidar	10
	Chamarajanagar	14
	Chikkaballapura	2
	Chikkamagaluru	8
	Chitradurga	12
	Dakshina Kannada	35
	Davanagere	42
	Dharwad	29
	Gadag	7
	Hassan	10
	Haveri	18
	Kalaburagi	21
	Kodagu	0
	Kolar	9
	Koppal	2
	Mandya	12
	Mysuru (Mysore)	51
	Raichur	19
	Ramanagara	8
	Shivamogga (Shimoga)	13
	Tumakuru (Tumkur)	25
	Udupi	9
	Uttara Kannada	4
	Vijayanagara	10
	Vijayapura	16
	Yadgir	3
Total		516

Note: Till date, the Government of Karnataka has not proposed any houses under BLC, AHP and ARH verticals of PMAY-U 2.0. All 516 beneficiaries are under ISS vertical of PMAY-U 2.0