



राष्ट्रीय
आवास बैंक
NATIONAL
HOUSING BANK

MRO/DOS/DOC/2025/04785

September 23, 2025

To,

All Registered Housing Finance Companies

Madam/Sir,

Timely and hassle-free loans to beneficiaries of PMAY-U/PMAY-U 2.0

In order to facilitate the availability of housing loans under the Economically Weaker Section (EWS) category and to ensure timely and hassle-free access to institutional finance by beneficiaries under Pradhan Mantri Awas Yojana - Urban (PMAY-U) / PMAY-U 2.0, the Department of Financial Services (DFS) has undertaken the following initiatives:

2. A list of approved beneficiaries under the Beneficiary Led Construction (BLC) and Affordable Housing in Partnership (AHP) verticals is made available at PMAY 2.0 Unified Web Portal which can be used to connect with the beneficiaries and to assess their creditworthiness. Interest Subsidy Scheme (ISS) is also one of the verticals of PMAY 2.0 wherein the eligible clients get interest subsidy from the Government of India.

3. To mitigate the potential credit risk, a dedicated Credit Risk Guarantee Fund Scheme for Low Income Housing (CRGFTLIH) is also operational through National Credit Guarantee Trust Company (NCGTC).

In this regard, all HFCs shall ensure timely and hassle-free sanction and disbursement of loans to eligible PMAY-U / PMAY-U 2.0 beneficiaries by leveraging the aforesaid initiatives.

Yours faithfully,

S. K. Seal

Sourav Seal

General Manager

Department of Supervision



भारत सरकार के अंतर्गत सांविधिक निकाय

Statutory Body under the Government of India

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“बैंक हिन्दी में पत्राचार का स्वागत करता है”