



SCHEMES FOR URBAN POOR

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Urban Poverty Alleviation is a state subject. Government of India supplements the efforts of State Governments/UTs through programs and schematic interventions for the urban poor. Ministry of Housing and Urban Affairs, MoHUA implemented “Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM)” to reduce economic, social and residential vulnerabilities of urban poor. The implementation period of DAY-NULM ended on 30.09.2024.

Under DAY-NULM as on 30.09.2024, 10,02,545 Self Help Groups (SHGs) were formed, 15,42,952 candidates were provided skill training and 1,995 shelters with a capacity of about 1.41 lakh bed were made.

Further, MoHUA implements Pradhan Mantri Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) Scheme, launched in June 2020, which provides collateral-free working capital loans to urban street vendors.

The Scheme was restructured in August, 2025 under which, the lending period has been extended from December 2024 to March 2030, and the scheme benefits have been extended to census towns, urban agglomerations, peri-urban areas, etc. in a graded manner, thereby creating increased livelihood opportunities. The loan amounts for the first and second tranches have been enhanced to ₹15,000 and ₹25,000 respectively. It also provides for a UPI-linked credit card of up to ₹30,000 for eligible vendors, capacity building and entrepreneurship development of street vendor beneficiaries, incentives for digital transactions and a holistic social security framework under SVANidhi se Samridhhi (SSS).

As regards to PM SVANidhi scheme, as on 20.01.2026, more than 1.05 crore loans amounting to around ₹16,100 crore have been disbursed to over 71.5 lakh street vendors across the country.

In addition to this, MoHUA is also 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 all eligible urban beneficiaries across the country. From 01.09.2024, MoHUA has revamped the scheme and launched PMAY-U 2.0 'Housing for All' Mission for implementation in urban areas across the country to construct, purchase and rent a house by eligible beneficiaries at affordable cost, for 1 crore additional eligible beneficiaries.

Under PMAY-U/PMAY-U 2.0, a total of 122.28 lakh houses including 10.66 lakh under PMAY-U 2.0 have been sanctioned by the Ministry, so far. Out of which 114.84 lakh houses have been grounded and 97.02 lakh are completed/delivered to the beneficiaries across the country as on 22.01.2026.

A pilot named 'Deendayal Jan Aajeevika- Shehari (DJAY-S) was implemented from 1st October, 2024 in 25 select cities with the aim to focus on 6 vulnerable occupational groups namely Gig workers, transportation workers, Construction workers, Waste workers, Care workers and Domestic workers. The pilot aimed at studying these groups for making targeted schematic interventions.

This information was given by the Minister of State for Housing & Urban Affairs, Shri Tokhan Sahu in a written reply in the Lok Sabha today.

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