GOVERNMENT OF INDIA
MINISTRY OF NEW AND RENEWABLE ENERGY
LOK SABHA
UNSTARRED QUESTION NO. 4119
ANSWERED ON 12.08.2026

INCREASE IN SUBSIDY AMOUNT UNDER PM-SGMBY

4119. SHRI LALJI VERMA

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

(a) whether the Government has conducted any audit to substantiate that the Pradhan Mantri Surya Ghar Muft Bijli Yojana (PM-SGMBY) is not limited merely to middle-class homeowners but has also reached poor and tenant families and if so, the details thereof;
(b) whether the Government is reviewing to increase the subsidy amount or providing interest free loan facilities in view of the high initial investment (consumer contribution) and complex bank loan procedures and if so, the details thereof;
(c) whether any financial security mechanism has been established for the life-cycle maintenance and battery replacement of solar systems so that consumers do not face a financial burden after twenty-five years and if so, the details thereof; and
(d) whether the said scheme has been formulated considering actual electricity demand and consumption patterns or merely an exercise aimed at achieving technical targets and if so, the details thereof?

ANSWER

THE MINISTER OF STATE FOR NEW & RENEWABLE ENERGY AND POWER

(SHRI SHRIPAD YESSO NAIK)

(a) & (b) The PM Surya Ghar Muft Bijli Yojana (PMSG: MBY), launched in February 2024, is a demand-driven scheme wherein all residential consumers in the country, having a grid-connected electricity connection with the local DISCOM, can avail the benefits of the scheme, for installation of rooftop solar (RTS) systems by applying on the National Portal (www.pmsuryaghar.gov.in) of the scheme.

In order to facilitate the adoption of the scheme by poor and low-income families requiring a smaller capacity of rooftop solar systems, the following provisions have been made:

(i) Higher central financial assistance upto 60% of the benchmark cost for the first two kWp of RTS capacity.
(ii) Availability of collateral-free loan up to Rs. 2 lakh from nationalized banks at a concessional interest rate of repo-rate plus 50 bps, i.e., 5.75% per annum at present, with a tenure of 10 years. The loan can be applied on National Portal of the scheme with integration of JanSamarth portal.
(iii) Included RESCO/Utility-Led Aggregation (ULA) Models to minimise the initial investment requirement from residential consumers.

(c) The vendors installing the RTS system are responsible for maintaining the system for the first five years of the installation and thereafter, consumers can opt for extended maintenance as per their requirement. It has been estimated that initial investment will be paid back within a period of five years and thereafter the electricity supplied by the RTS system will save the expenditure on electricity by the household for the next 20 years.

(d): The main aim of the PMSG: MBY is to increase the share of RTS capacity in the country and empower households to generate their own electricity. The scheme's target of installing RTS systems for 1 crore households will add around 30 GW of RTS capacity in the residential sector, benefiting DISCOMs in meeting daytime peak demand and reducing distribution losses. This will also facilitate meeting the national target of reaching 500 GW of installed capacity from non-fossil sources by 2030.

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