



## URBAN DEVELOPMENT SCHEMES 2026 PRELIMS

In the **2025–2026** fiscal year, the Union Government's urban development agenda focuses on **market-linked infrastructure, affordable housing expansions, and water security**.

### 1. Urban Challenge Fund (UCF):

The **Urban Challenge Fund (UCF)** is a **Centrally Sponsored Scheme (CSS)** launched by the Government of India in 2026 to revolutionize urban infrastructure financing. It marks a departure from traditional grant-based funding, focusing instead on market-linked, reform-driven projects.

#### Core Overview (as of 2026)

- **Ministry:** [Ministry of Housing and Urban Affairs \(MoHUA\)](#).
- **Implementing Agency:** **Urban Local Bodies (ULBs)** and **State Governments**, monitored and supported by **MoHUA**.
- **Classification:** It is a **Centrally Sponsored Scheme** and is considered a **flagship initiative** designed to catalyse total investments of **₹4 lakh crore**.
- **Duration:** Operational from **FY 2025–26 to FY 2030–31**, extendable up to **FY 2033–34**.

#### Aims and Objectives

- **Market-Led Development:** Move from "entitlement-based" grants to "performance-based" market financing.
- **City Resilience:** Build cities that are **economically productive, climate-responsive, and inclusive**.
- **Urban Reforms:** Incentivize reforms in urban governance, financial transparency, and digital transformation.
- **Growth Hubs:** Develop cities as primary engines of economic growth and innovation.

#### Funding Mechanism & Features

The UCF uses a "**Challenge Mode**" selection where cities compete for funds based on project bankability and reform commitment.

- **Funding Split (25:50:25):**
  - **Central Assistance:** Up to **25%** of the project cost.
  - **Market Finance:** At least **50%** must be raised via municipal bonds, bank loans, or Public-Private Partnerships (PPPs).
  - **States/ULBs:** The remaining **25%** is covered by the State or Urban Local Body.
- **Three Strategic Verticals:**
  1. **Cities as Growth Hubs:** Greenfield townships and economic corridors.



2. **Creative Redevelopment:** Rejuvenating old city cores and transit-oriented development.
3. **Water and Sanitation:** Aiming for "Garbage-Free Cities" and improved utility efficiency.
- **Credit Repayment Guarantee Sub-Scheme (CRGSS):** A dedicated ₹5,000 crore corpus to help Tier-II, Tier-III, and Himalayan/NE cities access market finance for the first time.

### Current Status & Achievements (2026)

- **Operational Guidelines:** Formally launched by the Union Minister in **April/May 2026**.
- **Fund Flow:** Disbursement of the first **30% of Central Assistance** is scheduled to begin in **September 2026**.
- **Stakeholder Commitment:** MoUs have already been signed between the Ministry and various states to ensure collaborative implementation.

### Criticisms & Challenges

- **Financial Capability:** Smaller ULBs often lack the creditworthiness to raise the mandatory **50% market finance**, even with guarantee schemes.
- **Administrative Burden:** The rigorous "bankable project" criteria may lead to a bottleneck for cities with limited technical or planning capacity.
- **Equity Concerns:** Larger, wealthier cities may have an unfair advantage in the "Challenge Mode," potentially deepening the divide between metropolitan and smaller urban centers

## 2. PMAY-Urban 2.0:

**Pradhan Mantri Awas Yojana-Urban (PMAY-U) 2.0** is the revamped second phase of India's flagship housing mission, launched in **September 2024** to provide affordable, all-weather *pucca* houses to **1 crore** urban poor and middle-class families over five years (2024–2029).

### Core Identity & Administration

- **Nodal Ministry:** [Ministry of Housing and Urban Affairs \(MoHUA\)](#).
- **Implementing Agencies:** States, Union Territories (UTs), and Primary Lending Institutions (PLIs).
- **Scheme Type:** Primarily a **Centrally Sponsored Scheme (CSS)**, where costs are shared between the Centre and States. However, the **Interest Subsidy Scheme (ISS)** component is a **Central Sector Scheme** (100% funded by the Centre).
- **Classification:** It is a **flagship scheme** of the Government of India.

### Aims and Objectives

- **Housing for All:** Ensure every eligible urban family, including the Middle Income Group (MIG), owns a pucca house.



- **Inclusive Growth:** Focus on vulnerable groups such as widows, single women, SC/ST, minorities, and Safai Karmis.
- **Sustainability:** Promote disaster-resilient and green construction technologies through the **Technology Innovation Sub-Mission (TISM)**.

### Funding Mechanism

- **Total Outlay:** ₹10 lakh crore, with **₹2.3 lakh crore** as Central Assistance.
- **Cost Sharing (Central:State Ratio):**
  - **60:40** for most States.
  - **90:10** for North-Eastern and Himalayan States (and UTs with legislatures like Delhi and Puducherry).
  - **100:0** for UTs without legislatures.
- **Assistance Amount:** Approximately **₹2.50 lakh per unit** under specific verticals.

### Key Features & Verticals

The scheme operates through four distinct models:

1. **Beneficiary Led Construction (BLC):** Financial assistance for individuals to build or enhance their own houses.
2. **Affordable Housing in Partnership (AHP):** Projects built in collaboration with public or private agencies.
3. **Affordable Rental Housing (ARH):** Rental complexes for urban migrants and industrial workers.
4. **Interest Subsidy Scheme (ISS):** A **4% interest subsidy** on loans up to ₹8 lakh for families with an annual income up to ₹9 lakh.

### 2026 Status and Achievements

As of **May 2026**, the scheme has seen significant rapid expansion:

- **Sanctions:** Over **8.56 lakh houses** have been sanctioned under PMAY-U 2.0 as of early 2026.
- **Extension:** The original PMAY-U (Phase 1) timeline was extended to **September 30, 2026**, specifically to complete pending construction and release remaining funds for earlier projects.
- **Budgetary Push:** The 2026-27 budget estimate for PMAY-U was increased to **₹22,025 crore**, a 179% rise over previous revised estimates.
- **Social Impact:** More than **1.60 lakh** newly sanctioned houses have been allotted specifically to women to promote female ownership.

### Criticisms and Challenges

- **Completion Gaps:** Historical data from the first phase shows that while sanctions are high, actual completion and occupancy rates often lag behind targets.



- **Funding Delays:** Some states and beneficiaries have reported difficulties due to delays in the disbursement of central and state shares.
- **Exclusion Criteria:** The "no pucca house" requirement and 20-year exclusion rule for previous housing benefits can sometimes disqualify needy families in urban transitions.

### 3. AMRUT 2.0 (Atal Mission for Rejuvenation and Urban Transformation):

**AMRUT 2.0 (Atal Mission for Rejuvenation and Urban Transformation)** is a **centrally sponsored scheme** launched on October 1, 2021, to make Indian cities "water secure". It is a **flagship scheme** of the Government of India, following the original AMRUT mission (2015–2021) and is scheduled to run through **financial year 2025–26**.

#### Core Framework

- **Ministry:** [Ministry of Housing and Urban Affairs \(MoHUA\)](#).
- **Implementing Agencies:** **Urban Local Bodies (ULBs)** and state-level parastatal agencies, overseen by State High Powered Steering Committees (SHPSCs).
- **Type of Scheme:** A **Centrally Sponsored Scheme (CSS)**, where costs are shared between the Central Government, State Governments, and ULBs.
- **Funding Mechanism:**
  - **Total Outlay:** ₹2,99,000 crore (including a central share of ~₹76,760 crore).
  - **Outcome-Based:** Funds are released in tranches (20:40:40) based on the achievement of specific milestones.
  - **Mandatory Reforms:** To receive full funding from the third year, cities must implement reforms like property tax improvements and user charges.

#### Aims, Objectives & Features

- **Universal Water Coverage:** Provide 100% water supply through functional tap connections in all **~4,800 statutory towns**.
- **Sewerage Management:** Achieve universal coverage of sewerage and septage in the **500 original AMRUT cities**.
- **Circular Economy:** Focus on recycling/reusing treated wastewater to meet at least 20% of city water demand.
- **Pey Jal Survekshan:** A survey-based competition to benchmark water services across cities.
- **Technology Sub-Mission:** Leveraging global technologies (SCADA, smart meters) and supporting water-sector startups.



## Achievements (Updated as of 2026)

As of early 2026, the mission has made the following strides:

- **Water Tap Connections:** Provided roughly **2.38 crore** water tap connections in urban areas through convergence with states.
- **Infrastructure:** Developed over **6,100 MLD** (Million Litres per Day) of water treatment capacity and laid over **90,000 km** of pipeline.
- **Green Initiatives:** Completed **2,429 park projects**, adding over 5,000 acres of green space.
- **Energy Savings:** Replaced 99 lakh streetlights with LEDs, saving an estimated **665 crore units** of energy annually.
- **Financial Reforms:** 468 cities completed credit ratings; 12 ULBs raised **₹4,684 crore** via municipal bonds.

## Criticisms & Challenges

- **Funding Gaps:** Parliamentary panels have noted a significant gap between the **₹3.2 lakh crore** needed for urban water infrastructure and the actual mission allocation.
- **Execution Delays:** Some states (e.g., Bihar and Assam) have struggled to complete projects, leading to implementation rates below 50% in certain regions.
- **Lack of Holistic Approach:** Critics argue the scheme is too "project-oriented" rather than holistic, often ignoring organic participation from elected local representatives.
- **Maintenance Issues:** Smaller ULBs often lack the technical and financial capacity for long-term **Operations & Maintenance (O&M)** of new infrastructure

## 4. Swachh Bharat Mission – Urban 2.0 (SBM-U):

**Swachh Bharat Mission – Urban 2.0 (SBM-U 2.0)** is a **Centrally Sponsored Scheme (CSS)** launched on 1 October 2021, with the goal of making all Indian cities "**Garbage Free**" by 2026. It is a **flagship scheme** under the **Ministry of Housing and Urban Affairs (MoHUA)**.

### Core Objectives & Features

- **Garbage-Free Cities (GFC):** Achieving 100% scientific processing of municipal solid waste and remediation of all legacy dumpsites.
- **Sustainable Sanitation:** Maintaining Open Defecation Free (ODF) status and upgrading cities to ODF+, ODF++, and Water+ certifications.



- **Used Water Management:** Ensuring safe containment, transport, and treatment of used water in cities with a population of less than 1 lakh.
- **Jan Andolan:** Institutionalising "Swachh" behaviour through large-scale citizen outreach and participation.
- **Digital Innovation:** Implementing a completely paperless, digital monitoring system using GIS-mapped infrastructure and the **Swachhata App 2.0**.

### Implementation & Funding

- **Implementing Agency:** MoHUA oversees the mission, implemented on the ground by **Urban Local Bodies (ULBs)** through State/UT governments.
- **Funding Mechanism:** The total outlay is approximately **₹1.41 lakh crore**.
- **Central Share (CS):** Provided as Additional Central Assistance to States/UTs.
- **Conditionality:** Release of funds is linked to performance, such as ULBs achieving at least 1-star GFC certification.
- **Single Nodal Agency (SNA):** Funds are managed through a single nodal account in each state to ensure real-time tracking.

### Achievements (Updated May 2026)

- **Sanitation Coverage:** Over **63.8 lakh individual household toilets** and **6.36 lakh community/public toilet seats** have been constructed, exceeding initial targets.
- **Waste Processing:** Scientific processing of municipal solid waste has reached approximately **81%** (as of early 2026 reporting), up from 18% at the mission's inception in 2014.
- **Garbage Free Status:** Over **883 cities** have received star ratings for being garbage-free, and nearly all statutory towns are certified ODF.
- **Legacy Waste:** Massive remediation of legacy dumpsites is underway, with over **15 lakh sites** already cleared or transformed by early 2026.

### Criticisms & Challenges

- **Sustainability of Usage:** Critics point to a decline in regular toilet usage despite high construction rates, often due to water scarcity or lack of maintenance.
- **Burden Shift:** The "Jan Andolan" approach is sometimes seen as shifting the burden of waste management from the state to the public.
- **Socio-Cultural Barriers:** Entrenched notions of purity and caste-based identities continue to hinder the adoption of certain sanitation practices in some regions.



- **Data Accuracy:** Concerns have been raised regarding the fairness and accuracy of self-reported data on the Swachhatam portal by ULBs.

## 5. PM e-Bus Sewa:

The **PM e-Bus Sewa** scheme, launched on 16 August 2023, is a **Centrally Sponsored Scheme (CSS)** designed to modernise urban transport by deploying **10,000 electric buses**.

### Aims and Objectives

- **Strengthen Urban Transport:** Focuses on cities lacking organised public transport, particularly Tier-2 and Tier-3 cities.
- **Promote E-Mobility:** Accelerates the transition to electric vehicles (EVs) to reduce greenhouse gas emissions and fossil fuel consumption.
- **Socio-Economic Development:** Aims to create direct employment for 45,000–50,000 people and improve access to education and healthcare.

### Administrative Framework

- **Ministry:** [Ministry of Housing and Urban Affairs \(MoHUA\)](#).
- **Implementing Agencies:**
  - **States/Cities:** Responsible for daily bus operations through State Transport Undertakings (STUs) or Public Transport Authorities (PTAs).
  - **CESL (Convergence Energy Services Ltd.):** Acts as the Central Implementing Agency for the **Payment Security Mechanism (PSM)**.
- **Type:** It is a **Centrally Sponsored Scheme**. While it is a **Flagship Scheme** of the urban mobility sector, it also includes a **Payment Security Mechanism (PSM)**, which acts as a sub-scheme to ensure financial stability for private operators.

### Funding Mechanism & Features

- **Total Outlay:** ₹57,613 crore, with the **Central Government providing ₹20,000 crore**.
- **Operational Support:** Central assistance is provided on a **per-km basis** for 10 years or until March 2037:
  - **Standard (12m):** ₹24/km
  - **Midi (9m):** ₹22/km
  - **Mini (7m):** ₹20/km



- **Infrastructure Support:** 100% central assistance for "Behind-the-Meter" power infrastructure. For depot civil infrastructure, support ranges from 60% for general states to 100% for certain Union Territories.
- **PPP Model:** Implemented via **Gross Cost Contracts (GCC)**, where private operators provide and maintain buses while cities manage operations and pay per km.

### Status Update (as of May 2026)

- **Sanctions:** Full 10,000 buses have been sanctioned across **116 cities** in 26 States/UTs.
- **Contracts:** Tenders for 6,228 buses have been concluded, and Letters of Award (LoA) issued for 4,720 buses.
- **Infrastructure:** Over 200 infrastructure proposals (depots and power) have been sanctioned, with ~₹483.70 crore spent by end of 2025.
- **Financial Safeguard:** The **PSM Fund** was operationalised with an initial ₹500 crore in FY 2025-26 to protect operators from payment defaults by cash-strapped STUs.

### Achievements & Criticisms

#### Achievements

**National Scale:** 123 cities across 27 States/UTs have adopted the scheme as of early 2026.

**Improved Reliability:** The Payment Security Mechanism (PSM) has significantly improved investor confidence in the sector.

**Environmental Impact:** Facilitated a major shift towards zero-emission public transit in Tier-2/3 cities.

#### Criticisms & Challenges

**Operational Delays:** Although buses are sanctioned, actual deployment remains slow; for example, no buses were operational in Jabalpur as of early 2026 despite sanctions.

**Supply Chain Bottlenecks:** Component shortages (especially from international markets) and battery production issues have hampered timely deliveries.

**Small Operator Barriers:** High upfront costs and complex PPP models often exclude smaller domestic operators, favouring large OEMs.

### 6. PM SVANidhi (Revamped):

The **PM SVANidhi (Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi)** scheme is a **Central Sector Scheme** launched in June 2020 to provide affordable, collateral-free working capital loans to street vendors.



Restructured and extended in August 2025, the scheme now operates with enhanced limits and a focus on long-term sustainability through **March 2030**.

### Overview of PM SVANidhi (Revamped 2026)

- **Ministry:** Ministry of Housing and Urban Affairs (**MoHUA**).
- **Implementing Agency:** **SIDBI** (Small Industries Development Bank of India).
- **Scheme Type:** **Central Sector Scheme** (100% funded by the Central Government).
- **Status:** It is a **flagship scheme** aimed at urban poverty alleviation and financial inclusion.

### Aims and Objectives

- **Livelihood Recovery:** Help vendors resume businesses impacted by the pandemic.
- **Financial Inclusion:** Bring informal vendors into the formal banking system to build credit histories.
- **Digitalization:** Incentivise digital payments through cashbacks and UPI integration.
- **Holistic Development:** Provide social security linkage for vendors and their families via the 'SVANidhi se Samriddhi' component.

### Key Features (As of 2026)

- **Loan Tranches:** Progressive loans in three stages:
  - **1st Tranche:** Up to **₹15,000** (increased from ₹10,000).
  - **2nd Tranche:** Up to **₹25,000** (increased from ₹20,000).
  - **3rd Tranche:** Up to **₹50,000**.
- **Interest Subsidy:** **7% per annum** credited quarterly via Direct Benefit Transfer (DBT) on timely repayment.
- **Credit Card Facility:** Active vendors can now access a dedicated **UPI-linked RuPay Credit Card** with a limit of up to **₹30,000**.
- **Digital Cashback:** Incentives up to **₹1,600 per year** for digital transactions.
- **Expanded Coverage:** Now includes vendors in **census towns, peri-urban, and rural areas** vending within urban limits.

### Achievements (Updated May 2026)

- **Massive Reach:** Over **72.71 lakh street vendors** have availed loans since inception.
- **Credit Progression:** As of early 2026, **71.57 lakh** have taken the 1st loan, while **27.28 lakh** and **6.61 lakh** have progressed to 2nd and 3rd tranches respectively.
- **Income Growth:** Impact studies show an average **20% growth** in annualized business income among borrowers.



- **Social Security:** Under 'SVANidhi se Samridhhi', over **1.46 crore welfare scheme sanctions** (like insurance and pensions) have been provided to vendor families.

### Criticism and Challenges

- **Identification Hurdles:** Many vendors struggle to get the required **Letter of Recommendation (LoR)** or Certificate of Vending from Urban Local Bodies.
- **Bank Reluctance:** Despite the credit guarantee, some banks remain hesitant to process small-ticket loans due to high administrative costs and perceived risk.
- **Digital Literacy Gap:** While cashback is offered, many older or less tech-savvy vendors find it difficult to maintain the required volume of digital transactions.
- **Repayment Pressures:** Critics note that while interest is subsidized, the one-year tenure for the first loan can be aggressive for very small-scale hawkers

### 7. Metro Rail & MRTS:

India's Metro Rail and Mass Rapid Transit System (MRTS) function as a critical urban infrastructure pillar under the **Ministry of Housing and Urban Affairs (MoHUA)**. As of **May 2026**, the network has grown into the world's **third-largest**, spanning over **1,070 km** across 26 cities.

### Aims & Objectives

- **Decongestion:** To reduce heavy traffic on city roads by providing a high-capacity, reliable alternative.
- **Environmental Sustainability:** Lowering carbon footprints through energy-efficient systems like regenerative braking and solar-powered stations.
- **Economic Mobility:** Enhancing access to jobs and services, which has been shown to improve household financial stability and loan repayment discipline.
- **Transit-Oriented Development (TOD):** Promoting dense, walkable urban growth near transit corridors.

### Funding & Implementation

- **Funding Mechanism:** Projects typically follow a **50:50 Joint Venture model** between the Central and State Governments. Other options include 100% state funding, 100% central funding (rare, e.g., Kolkata Metro), or Public-Private Partnerships (PPP) with Viability Gap Funding.
- **Implementing Agency:** Specially created **Special Purpose Vehicles (SPVs)** such as **Delhi Metro Rail Corporation (DMRC)** or **Chennai Metro Rail Limited (CMRL)**.



- **Scheme Type:** While urban transport is a **State Subject**, the Central Government provides financial assistance under an **Umbrella framework** governed by the **Metro Rail Policy, 2017**. It is often integrated into flagship initiatives like the **PM GatiShakti National Master Plan**.

### Key Features (2026 Update)

- **Technological Integration:** Widespread use of **Driverless Train Operations (DTO)**, National Common Mobility Cards (NCMC), and QR-based digital ticketing.
- **Tiered Systems:** Introduction of **MetroLite** and **MetroNeo** for smaller cities to balance cost and coverage.
- **RRTS Expansion:** The **Delhi–Ghaziabad–Meerut RRTS** has reached major commissioning milestones, offering high-speed regional travel at 160 km/h.
- **Budgetary Support:** The **Union Budget 2026** allocated approximately **₹28,740 crore** for metro and mass rapid transit projects.

### Achievements vs. Criticisms

#### Achievements

**Rapid Expansion:** Grew from 248 km in 2014 to 1,095 km by 2025.

**Engineering Feats:** Completion of India's first 4 km double-decker viaduct in Chennai.

**Social Impact:** Over 36.5 billion commuters annually, significantly easing daily travel for the middle class.

#### Criticisms

**Financial Viability:** High capital costs lead to slow "Financial Internal Rate of Return," often requiring government subsidies.

**Last-Mile Connectivity:** Despite network growth, many stations still struggle with poor feeder bus or pedestrian access.

**Implementation Delays:** Projects like Chennai's MRTS handover to the state have faced persistent administrative hurdles.

### 8. Deendayal Jan Aajeevika-Shehari (DJAY-S):

As of 2026, **Deendayal Jan Aajeevika-Shehari (DJAY-S)** is the revamped and restructured successor to the Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM), which officially ended its initial implementation period on **30 September 2024**.

Government of National Capital Territory of Delhi +1



## Overview of DJAY-S (2026 Update)

- **Ministry: Ministry of Housing and Urban Affairs (MoHUA).**
- **Status:** It is a **Centrally Sponsored Scheme (CSS)**. It serves as an **Umbrella Scheme** for urban poverty alleviation, having restructured and expanded the previous NULM framework.
- **Implementing Agency:** At the central level, it is managed by **MoHUA**. At the state level, **State Urban Livelihoods Missions (SULM)** or designated nodal agencies (e.g., **Kudumbashree** in Kerala, **MEPMA** in Andhra Pradesh) handle implementation.
- **Current Phase:** As of early 2026, the scheme is transitioning from a **25-city pilot phase** (launched 1 October 2024) to a broader national rollout.

## Aims and Objectives

The primary aim is to improve the **quality of life** for the urban poor by addressing their occupational, social, and residential vulnerabilities.

- **Sustainable Livelihoods:** Facilitating access to self-employment and skilled wage employment.
- **Vulnerable Group Focus:** Specifically targeting 6 high-risk occupational groups: **Gig workers, transport workers, construction workers, waste workers, care workers, and domestic workers.**
- **Institution Building:** Strengthening grassroots community institutions like Self-Help Groups (SHGs) and Common Interest Groups (CIGs).

## Key Features & Funding

- **Funding Mechanism:** Follows the standard CSS ratio—typically **60:40** between Center and States, **90:10** for North-Eastern and Himalayan states, and **100% Central funding** for Union Territories.
- **Socio-Economic Profiling:** Uses a comprehensive database and "Enumeration Help Desks" to identify beneficiaries and ensure they are linked to social security schemes.
- **Social Infrastructure:** Beyond jobs, it emphasizes creating physical and social support systems for the urban poor.

## Achievements (2025-2026)

- **Database Creation:** Successful launch of **Enumeration & Socio-Economic Profiling** in major urban centers like Srinagar and Jammu to map the informal sector.
- **Targeted Pilot Success:** The pilot phase in 25 cities allowed for refined schematic interventions for specific groups like gig and domestic workers.



- **Financial Inclusion:** Streamlined integration with the **Convergence Portal** for direct benefit transfers and credit access.

### Criticisms

- **Slow Transition:** Critics have noted a gap between the end of DAY-NULM (Sept 2024) and the full national scale-up of DJAY-S, leading to temporary funding delays in some states.
- **Enumeration Challenges:** Difficulties in accurately capturing highly mobile populations like **migrant construction workers** and the "invisible" informal workforce in large metros.
- **State Capacity:** Varying levels of readiness among State Nodal Agencies have led to uneven implementation across different regions

### 9. Angikaar 2026:

**Angikaar 2026** is a focused national outreach campaign launched on **4 May 2026** to accelerate the implementation of the **Pradhan Mantri Awas Yojana – Urban (PMAY-U)** and its revamp, **PMAY-U 2.0**. It serves as a "last-mile" bridge to connect urban beneficiaries with housing benefits and allied welfare schemes.

### Core Framework

- **Ministry:** [Ministry of Housing and Urban Affairs \(MoHUA\)](#).
- **Implementing Agency:** [Housing for All \(HFA\) Mission Directorate](#) within the Ministry, supported by **Urban Local Bodies (ULBs)** and **State Level Nodal Agencies (SLNAs)**.
- **Scheme Type:** It is part of a **Centrally Sponsored Scheme** (PMAY-U), featuring a cost-sharing pattern—typically **60:40** between the Centre and States, and **90:10** for North Eastern/Hilly States.
- **Classification:** It is a campaign under a **Flagship Scheme** (PMAY-U 2.0), often considered an **Umbrella Campaign** as it converges multiple initiatives like water conservation and green energy.

### Aims and Objectives

- **Fast-track Construction:** Complete **11 lakh houses** under the Beneficiary Led Construction (BLC) vertical and over **3 lakh houses** under Affordable Housing in Partnership (AHP).
- **Social Inclusion:** Reach out to **Special Focus Groups**, including widows, senior citizens, transgender persons, and persons with disabilities.
- **Convergence:** Integrate benefits from other schemes like the PM Surya Ghar: Muft Bijli Yojana for solar energy.



- **Behavioral Change:** Promote water and energy conservation, waste management, and sanitation through awareness.

### Funding Mechanism

- **Central Assistance:** Under PMAY-U 2.0, the government provides financial support of up to **₹2.50 lakh per unit**.
- **Credit Support:** Facilitates loans through **Bank/HFC linkages** with coverage under the Credit Risk Guarantee Fund Trust (CRGFTLIH) to lower borrowing risks for EWS and LIG segments.

### Key Features (2026 Updates)

- **PM Awas Mela – Shehri:** A recurring monthly event at district headquarters to facilitate loan melas, verification camps, and "Grih Pravesh" (housewarming) ceremonies.
- **Green Tech:** Promotion of **thermal comfort** and sustainable construction technologies.
- **Digital Monitoring:** Enhanced use of **geo-tagging** for real-time tracking of construction milestones.

### Achievements and Criticism (As of May 2026)

#### Achievements

#### Criticism

**Housing Targets:** Accelerated completion of over **2 lakh houses** during the 2025 phase.

**Financial Gaps:** Subsidy of ₹2.5 lakh is often cited as **insufficient** given high urban construction costs.

**Urban Outreach:** Active in over **5,000 ULBs** with door-to-door community mobilisation.

**State Delays:** Funding bottlenecks in certain states (e.g., West Bengal) have slowed progress.

**Sanctions:** Over **10 lakh houses** sanctioned under the new PMAY-U 2.0 by early 2026.

**Deadline OVERRUNS:** The original 2022 deadline was missed and extended, leading to cost escalations.

### 10. City Economic Regions Scheme:

The **City Economic Regions (CER)** scheme was officially launched in the **Union Budget 2026-27** as a strategic shift in India's urban policy. It moves away from traditional city-centric models to focus on **regional economic ecosystems** that integrate Tier-II and Tier-III cities with their surrounding areas.

### Core Details (As of May 2026)



- **Aims & Objectives:** To transform cities into economic engines by mapping them based on specific growth drivers. Key goals include reducing pressure on major metros, boosting infrastructure in Tier-II/III cities, and creating "faith-based economic ecosystems" in temple towns.
- **Ministry & Agency:** Managed by the [Ministry of Housing and Urban Affairs \(MoHUA\)](#). Implementation is typically carried out by state governments and Urban Local Bodies (ULBs).
- **Funding Mechanism:** A total of **₹5,000 crore per CER** is allocated over a five-year period. It uses a "**Challenge Mode**" with **reform-cum-results based financing**, meaning funds are released only when specific urban reforms and outcome-based milestones are met.
- **Scheme Classification:**
  - **Centrally Sponsored Scheme (CSS):** Funding is shared between the Centre and States (common CSS ratios are 60:40 or 90:10 for special categories).
  - **Flagship Status:** It is positioned as a **flagship initiative** for the current budget cycle, representing the next evolution of urban development beyond the original Smart Cities Mission.

### Key Features

- **Regional Mapping:** Cities are no longer treated as isolated administrative units but as integrated regions including surrounding hinterlands.
- **Focus Areas:** Initially targets **seven key clusters**, including cities like **Surat, Varanasi, Visakhapatnam, Bengaluru, and Pune**.
- **Agglomeration Benefits:** Focuses on cities with populations over 5 lakh to leverage the economic power of urban clusters.
- **Alternative Financing:** Encourages the use of PPP models, municipal bonds, and instruments like [Infrastructure Investment Trusts \(InVITs\)](#).

### Achievements and Status (2026)

- **Operationalisation:** For the FY 2026-27, **₹2,000 crore** has been initially allocated to kickstart the first set of CERs.
- **Industrial Integration:** Successful integration of CERs with upcoming **Industrial Townships** and **University Townships** to anchor regional economies.
- **Policy Shift:** Effectively shifted the national urban narrative from "beautification" and "smart sensors" to **integrated economic planning**.

### Criticism and Challenges



- **Financial Risk for ULBs:** Critics argue the budget shifts financial and execution risks onto states and local bodies that may lack the capacity to manage them.
- **Implementation Gaps:** Concerns remain that technocratic fixes (like command centres) might again overshadow foundational needs like drainage and affordable housing.
- **Institutional Capacity:** There is skepticism regarding whether Tier-II and Tier-III cities have the professional cadre or governance structures to handle such large-scale regional planning

## 11. Urban Infrastructure Development Fund (UIDF)

The **Urban Infrastructure Development Fund (UIDF)** is a dedicated financial pool established to create urban infrastructure in **Tier-2 and Tier-3 cities**. It is modeled after the Rural Infrastructure Development Fund (RIDF) and focuses on bridging the infrastructure gap in smaller urban areas to reduce the burden on metropolitan hubs.

### Core Details (2026 Update)

- **Ministry:** Ministry of Housing and Urban Affairs (MoHUA).
- **Implementing/Managing Agency:** National Housing Bank (NHB).
- **Scheme Type:** It functions as a **Central Sector Scheme** mechanism where funds are managed centrally by the NHB and provided as loans to state agencies.
- **Classification:** It is often described as an **Umbrella-aligned** mechanism because its eligible activities are mapped to various flagship missions like SBM-U 2.0 and AMRUT 2.0.

### Aims and Objectives

1. **Supplement State Efforts:** Provide a stable and predictable source of financing for states and urban local bodies (ULBs).
2. **Balanced Regional Growth:** Develop mid-sized cities into regional economic hubs to prevent skewed urbanisation.
3. **Basic Service Provision:** Prioritise essential infrastructure like water supply, sewerage, and solid waste management.

### Funding Mechanism & Features

- **Source of Funds:** Financed through the **Priority Sector Lending (PSL) shortfall** of domestic commercial banks.
- **Annual Corpus:** Managed with an initial annual allocation of **₹10,000 crore**.
- **Loan Terms:**



- **Interest Rate:** Bank Rate minus 1.5% (currently approx. 5.25%).
- **Repayment:** 7 years (including a 2-year moratorium) in 5 equal annual instalments.
- **Project Size:** Minimum ₹5 crore (₹1 crore for North-East/Hilly states) and maximum ₹100 crore.
- **Coverage:** Includes 459 Tier-2 cities (population 1 lakh to <1 million) and 580 Tier-3 cities (population 50,000 to <1 lakh).

### **Achievements (As of 2026)**

- **Expansion of Scope:** By 2026, the fund's scope was broadened to cover all urban infrastructure activities except housing, power, and telecom.
- **Reform Linkage:** Successfully incentivised ULBs to adopt property tax reforms and "ring-fence" user charges to improve creditworthiness for municipal bonds.
- **Integration with UCF:** The fund has been linked with the newer **Urban Challenge Fund (UCF)**, a ₹1 lakh crore initiative launched in 2026 to promote market-linked financing.

### **Criticism & Challenges**

- **High Market Dependency:** The transition towards "market-linked" financing under new 2026 guidelines requires cities to raise 50% of project costs from the market, which smaller ULBs find difficult due to low credit ratings.
- **Strict Exclusions:** The fund cannot be used for maintenance, administrative expenses, or specific sectors like health and education, leaving gaps in holistic urban management.
- **Regional Imbalance:** Smaller states often struggle to produce the "Detailed Project Reports" (DPRs) required to access these funds effectively

## **12. Transit-Oriented Development (TOD):**

**Transit-Oriented Development (TOD)** in India is a strategic urban planning framework designed to integrate high-density, mixed-use land development with mass transit networks like Metro Rail and RRTS.

### **Core Identity and Status (As of 2026)**

- **Ministry:** Ministry of Housing and Urban Affairs (MoHUA).
- **Implementing Agencies:** Primarily **Urban Local Bodies (ULBs)** and **Development Authorities** (e.g., Delhi Development Authority (DDA), NCRRTC) at the city level, guided by state-level policies.
- **Scheme Type:** It is **not a standalone scheme** but a **Policy Framework**. However, it is mandated under the Metro Rail Policy 2017, making TOD mandatory for cities seeking central assistance for new metro projects.



- **Umbrella/Flagship Status:** It serves as an **underlying principle** for flagship missions like the Smart Cities Mission and AMRUT. In the **2024-25 Union Budget**, it was specifically fast-tracked for 14 major cities.

### Aims, Objectives, and Features

Feature	Description
<b>Primary Aims</b>	Reduce urban sprawl, shift from private vehicles to public transit, and lower carbon footprints.
<b>Core Objectives</b>	Create walkable neighborhoods, optimize land use, and provide affordable housing near transit hubs.
<b>Funding Mechanism</b>	<b>Value Capture Financing (VCF):</b> Taxes on increased land value, sale of additional Floor Area Ratio (FAR), and "TOD charges".
<b>Key Features</b>	High FAR (up to 500 in 2026), 500m influence zones around stations, and 65% mandatory residential use for affordable housing.

### Major 2026 Update

In April 2026, the government notified the **Transit Oriented Development (TOD) Regulations and Charges 2026** for Delhi, introducing a "corridor-based approach" that covers **207 sq. km**. Key reforms include:

- **Simplified Charges:** Replacing multiple fees with a single "TOD charge" of ₹10,000 per sq. m.
- **Lower Plot Size:** Minimum plot size requirement reduced to **2,000 sq. m** to allow more developers to participate.
- **Fast-track Approvals:** A single-window system with a 60-day "deemed approved" clause.

### Achievements and Criticisms

- **Achievements:**
  - **Financial Sustainability:** Successfully generated revenue for transit agencies through VCF in cities like Ghaziabad and Meerut.
  - **Housing Stock:** Unlocked ~106 million sq. ft. of development potential across top 8 Indian cities.
  - **Modern Infrastructure:** Integrated pedestrian walkways and last-mile connectivity into urban core planning.
- **Criticisms:**



- **Implementation Hurdles:** Traditional zoning laws often conflict with high-density TOD requirements.
- **Equity Concerns:** Risk of "transit gentrification," where rising property values push out low-income residents if affordable housing quotas aren't strictly enforced.
- **Bureaucratic Delay:** Despite policies since 2017, large-scale implementation had been stalled by multi-agency coordination issues until the 2026 reforms

### 13. Urban Land Record Digitisation:

**Urban Land Record Digitisation** in India is primarily driven by the **Digital India Land Records Modernization Programme (DILRMP)** and its specialized urban-focused initiative, **NAKSHA** (National Geospatial Knowledge-based Land Survey of Urban Habitations), launched in September 2024.

#### Core Framework

- **Ministry:** [Ministry of Rural Development](#) (Department of Land Resources).
- **Implementing Agency:** **Department of Land Resources (DoLR)** at the central level, executed through the **Revenue and Urban Development Departments** of respective States and UTs.
- **Scheme Type:** It is a **Central Sector Scheme** (100% centrally funded).
- **Classification:** It functions as a **Flagship** umbrella programme for land governance.

#### Aims and Objectives

- **Integrated Land Information Management System (ILIMS):** To develop a modern, transparent system providing real-time land data.
- **Conclusive Titling:** Move from "presumptive" to "conclusive" land titles with government-backed guarantees.
- **Transparency & Efficiency:** Minimize land/property disputes and prevent fraudulent "benami" transactions.
- **Financial Strengthening:** Help [Urban Local Bodies \(ULBs\)](#) improve tax administration and financial health through GIS mapping.

#### Key Features

- **Bhu-Aadhar (ULPIN):** A 14-digit unique alphanumeric ID for every land parcel based on geo-coordinates.
- **NGDRS:** A [National Generic Document Registration System](#) for uniform e-registration of deeds across states.
- **GIS Mapping:** Use of high-resolution satellite imagery and drones for spatial data.
- **Digital Integration:** Linking textual [Record of Rights \(RoRs\)](#) with spatial cadastral maps.

#### Update (As of 2026)

- **NAKSHA Progress:** The pilot program, initially covering 150+ cities, has shown rapid progress in 157 Urban Local Bodies (ULBs).



- **Saturation Goals:** The program was extended through March 2026, aiming for near-total saturation in core components like RoR computerisation and map digitisation.
- **Funding Outlay:** Total released amount since inception reached approximately **₹2,428 crore** by late 2024, with specific urban outlays like ₹193.81 crore for the NAKSHA pilot.

### Achievements

- **Rural Saturation:** Over **98.5% of RoRs** in rural India were digitised by early 2025.
- **Map Digitisation:** Nationally, cadastral map digitisation reached over **97.14%**.
- **SRO Integration:** Approximately **96% of Sub-Registrar Offices (SROs)** have been computerised.
- **Credit Access:** Banks in over 400 districts can now verify mortgages online, accelerating loan approvals.

### Criticism and Challenges

- **Accuracy Issues:** Ground-level discrepancies between legacy paper records and digital data often lead to new disputes rather than resolving old ones.
- **Regional Disparities:** Progress is slower in Northeast states and mountainous regions like Ladakh due to topographical challenges.
- **Legal Validity:** Stakeholders in some states have called for fixing existing property registration legalities before moving fully online.
- **Data Security:** Concerns regarding the privacy and security of integrated Aadhaar-land data

### 14. Weekly Haats & Street Food Hubs:

As of early 2026, the development of **100 Healthy & Hygienic Food Streets** (often referred to in conjunction with Weekly Haats) is a major initiative by the Government of India to modernize street food culture and improve public health.

### Key Scheme Details (Update as of 2026)

- **Ministry:** A collaborative initiative between the **Ministry of Health and Family Welfare (MoHFW)** and the **Ministry of Housing and Urban Affairs (MoHUA)**.
- **Implementing Agency:** The **National Health Mission (NHM)** acts as the primary agency at the central level, in convergence with local Municipal Corporations and District Collectors at the state level.
- **Technical Support:** **FSSAI** provides technical assistance, including SOPs for modernisation, training for food handlers (FoSTAC), and certification under the "Eat Right India" movement.



- **Scheme Type:** It is implemented as a **Centrally Sponsored Scheme** under the National Health Mission (NHM) framework.
- **Funding Mechanism:** Financial assistance of **₹1 crore per food street** is provided by the NHM. The funding ratio is typically **60:40** for most states and **90:10** for North Eastern and Hilly States.
- **Classification:** It functions as a **flagship initiative** under the broader "Eat Right India" and "NHM" umbrellas, building upon the foundations of the **PM SVANidhi** scheme for street vendors.

### Aims and Objectives

- **Hygiene Standards:** To upgrade existing food hubs into safe and hygienic zones to reduce foodborne illnesses.
- **Economic Upliftment:** To transition the unorganized street food sector into an organized one, boosting the livelihoods of vendors.
- **Culinary Heritage:** To preserve and promote local/regional cuisines and traditional recipes (e.g., millet-based dishes).
- **Tourism & Employment:** To enhance the "hygiene credibility" of local markets to attract tourists and create direct employment.

### Features

- **Modern Infrastructure:** Provision of safe drinking water, hand washing stations, tiled flooring, and common storage space.
- **Waste Management:** Systematic liquid and solid waste disposal systems.
- **Training & Certification:** Mandatory licensing/registration under the FSS Act, 2006, and "Clean Street Food Hub" certification by FSSAI after third-party audits.
- **Digital Branding:** Standardized branding and signage for all operational food streets.

### Achievements and Status (2026)

- **Operational Scale:** As of January–February 2026, **26 specialized food hubs** are fully operational, with **83 food streets approved** across 25 States and UTs.
- **Digital Integration:** Convergence with PM SVANidhi has allowed thousands of vendors to access collateral-free loans and digital payment rewards, fostering financial inclusion.
- **Model States:** High adoption rates in states like Uttar Pradesh, Gujarat, and Maharashtra.

### Criticisms

- **Slow Pace of Rollout:** Critics point out that while 100 hubs were proposed, only 26 were fully functional by early 2026, indicating delays in ground-level implementation.



- **Sustainability Concerns:** There are concerns regarding the long-term maintenance of the high-cost infrastructure (₹1 crore per street) after the initial central funding is exhausted.
- **Exclusion of Rural Areas:** The focus remains largely on urban and select city centers, with "rural haats" often left out of the high-standard modernization seen in urban "Food Streets"

### 15. Smart Cities Mission:

The **Smart Cities Mission (SCM)**, launched in June 2015, is a transformative initiative aimed at modernising India's urban landscape by developing 100 cities into citizen-friendly and sustainable hubs.

#### Aims and Objectives

The mission's primary goal is to drive economic growth and improve quality of life through comprehensive urban development.

- **Core Infrastructure:** Providing adequate water and electricity supply, sanitation (including solid waste management), and efficient public transport.
- **Sustainable Environment:** Focusing on renewable energy, waste-to-energy solutions, and eco-friendly mobility.
- **Smart Solutions:** Applying technology to improve safety, service delivery, and governance (e.g., e-governance and IT connectivity).
- **Inclusive Development:** Enhancing lives for all, particularly the poor and disadvantaged, through affordable housing and improved health and education services.

#### Administrative Framework

- **Nodal Ministry:** The Ministry of Housing and Urban Affairs (MoHUA).
- **Implementing Agency:** Each city operates through a **Special Purpose Vehicle (SPV)**—a dedicated entity headed by a CEO to plan, appraise, and manage projects.
- **Scheme Type:** It is a **Centrally Sponsored Scheme (CSS)**.
- **Categorization:** It is a **flagship scheme** of the Government of India.

#### Funding Mechanism

Funding follows a **50:50 cost-sharing model** between the Central and State governments.

- **Central Assistance:** Approximately ₹48,000 crore was allocated, providing each city about ₹100 crore per year for five years.
- **State/ULB Contribution:** States and Urban Local Bodies (ULBs) match the Central contribution.
- **Additional Sources:** Cities are encouraged to leverage funds through Public-Private Partnerships (PPP), municipal bonds, and loans.

#### Status and Achievements (as of May 2026)

The mission's original deadline was extended multiple times, with the final official phase concluding in **early 2025**.



- **Completion Rate:** By March 2026, the mission reported a high project completion rate of **93% of 8,063 projects**.
- **Infrastructure Impact:** Completed 100% of **Integrated Command and Control Centres (ICCCs)** in all 100 cities, over 1,740 km of smart roads, and 9,433 smart classrooms.
- **Surveillance & Safety:** Installed over 84,000 CCTV cameras and 1,884 emergency call boxes across participating cities.
- **Sustainable Shifts:** Implementation of initiatives like 'Cycles4Change' and SCADA-monitored water supply systems in over 17,000 km of networks.

### Criticisms

- **Implementation Gaps:** Critics argue that the "Area Based Development" (ABD) model focused only on small, elite patches of cities rather than city-wide transformation.
- **Financial & Delay Issues:** Many projects faced severe delays, with some cities completing zero projects for years after the initial launch.
- **Privatisation of Governance:** The use of SPVs was criticised for bypassing democratically elected municipal councils, centralising decision-making in the hands of bureaucrats.
- **Evictions:** Development in some areas reportedly led to the forced eviction of slum dwellers without adequate rehabilitation

### 16. Metro & Mass Transit:

Metro and Mass Transit in India are governed by the **Metro Rail Policy 2017**, which emphasizes financial sustainability and private sector participation. As of 2026, the sector has seen a massive expansion, reaching over **1,100 km** of operational network across 26 cities.

#### Core Details (Update 2026)

- **Ministry:** Under the administrative control of the [Ministry of Housing and Urban Affairs \(MoHUA\)](#).
- **Aims & Objectives:** To provide a sustainable, safe, and efficient mass transit system, reduce road congestion, and promote **Transit-Oriented Development (TOD)**.
- **Implementing Agencies:** Typically **Special Purpose Vehicles (SPVs)**—joint ventures between the Central and State Governments (e.g., Delhi Metro Rail Corporation (DMRC) and Maha Metro).
- **Funding Mechanism:** Follows multiple models:
  - **50:50 Equity Sharing:** Equal contribution by Central and State Governments.
  - **Grant by GoI:** Central government provides 10% of the project cost as a lump sum grant.
  - **Viability Gap Funding (VGF):** For Public-Private Partnership (PPP) projects.



- **Scheme Type:** It is primarily implemented as **State Sector projects** receiving Central Financial Assistance. While not a single "flagship scheme," it is a high-priority sector integrated into umbrella frameworks like **PM Gati Shakti**.

### Key Features

- **Mandatory PPP:** Private participation is essential for any project seeking central assistance.
- **Economic Internal Rate of Return (EIRR):** A minimum EIRR of **14%** is required for project approval, focusing on social and economic benefits rather than just financial returns.
- **Last Mile Connectivity:** Focuses on a 5km catchment area around stations through feeders, walking, and cycling paths.
- **Indigenous Manufacturing:** Under **Make in India**, 75% of metro cars and 25% of sub-systems must be sourced domestically.

### 2026 Status & Achievements

- **Budget Allocation:** The **Union Budget 2026** allocated **₹28,740 crore** for metro and mass rapid transit projects.
- **Network Expansion:** Network grew from ~250 km in 2014 to **1,095 km** by early 2025, and is expected to exceed **1,300 km** in 2026.
- **Major milestones:** Trial runs for **Chennai Metro Phase II** (including India's first 4km double-decker viaduct) and Phase 1B of **Lucknow Metro** are major 2026 highlights.
- **Economic Impact:** A study by the **Economic Advisory Council to the PM** found that metro access improved household financial stability and loan repayment discipline.

### Criticisms & Challenges

- **Low Ridership:** Most metro systems, including the new **Mumbai Metro Aqua Line**, have failed to meet their projected ridership numbers, often carrying only a fraction of expected passengers.
- **High Costs:** Ticket prices are often perceived as too expensive for the average commuter compared to buses or suburban rail.
- **Integration Gaps:** Critics argue that despite the policy, seamless **multi-modal integration** with buses and para-transit remains a challenge in several cities

## 17. Scheme for Industrial Housing

As of 2026, the primary scheme for industrial and worker housing in India is the **Affordable Rental Housing Complexes (ARHCs)**, which is an integrated vertical under the [Pradhan Mantri Awas Yojana – Urban \(PMAY-U\) 2.0](#).

### Overview of ARHCs (under PMAY-U 2.0)

- **Aims & Objectives:** To provide dignified, affordable living spaces for urban migrants and industrial workers near their workplaces, preventing the growth of slums and improving industrial productivity.



- **Ministry:** [Ministry of Housing and Urban Affairs \(MoHUA\)](#).
- **Implementing Agency:** State/UT governments through Urban Local Bodies (ULBs) and private/public entities under a Public-Private Partnership (PPP) model.
- **Scheme Nature:** It is a **Centrally Sponsored Scheme (CSS)**.
- **Status:** It is a critical component of the [Housing for All](#) flagship umbrella mission.

### Key Features & Updates (2026)

- **Implementation Models:**
  1. Converting existing government-funded vacant houses into ARHCs via Concession Agreements.
  2. Construction, operation, and maintenance of ARHCs by private/public entities on their own vacant land.
- **Funding Mechanism:** The Central Government provides a **Technology Innovation Grant (TIG)** for projects using modern, sustainable construction technologies. For PMAY-U 2.0, there has been a significant budget increase, with allocations for urban housing rising to **₹18,625 crore** in 2026–27.
- **BHAVYA Scheme Connection:** In 2026, the government also launched the **Bharat Audyogik Vikas Yojana (BHAVYA)**. Under this scheme, 100 plug-and-play industrial parks are being developed, which include **dedicated social infrastructure like worker housing** within the park ecosystem.

### Achievements and Progress (as of 2026)

- **Sanctioned Houses:** By early 2026, over **1.36 million houses** had been sanctioned under PMAY-U 2.0 across various verticals, including rental units for industrial workers.
- **Target Group Focus:** Over **96%** of sanctioned houses are in the name of female heads of households or joint ownership.
- **Delivery:** As of early 2026, more than **97 lakh houses** under the overall PMAY-U mission have been completed and delivered.

### Criticisms and Challenges

- **Location vs. Livelihood:** Affordable projects are often built on city outskirts due to high land costs, making them distant from primary industrial hubs and increasing commuting costs for workers.
- **Financial Burden:** High beneficiary contribution requirements (up to 66% in some cases) lead to heavy debt for low-income workers.
- **Regulatory Bottlenecks:** Despite single-window initiatives, project delays persist due to slow state-level approvals and unclear land titles.
- **Affordability Cap:** Critics argue the **₹45 lakh price cap** for "affordable" housing is increasingly unrealistic in major metropolitan areas, stifling project viability.

### 18. Urban Renaissance Tech Program:



The **Urban Renaissance Tech Program (URTP) for Urban Managers** is a national capacity-building initiative launched by the **Ministry of Housing and Urban Affairs (MoHUA)** in July 2025. It aims to equip urban professionals with advanced technical and managerial skills to manage rapid urbanisation and climate challenges.

### Core Program Details

- **Ministry & Implementation:** Driven by [MoHUA](#), the program is implemented through Centres of Excellence (CoE-UPD) at [NIT Calicut](#), IIT Kharagpur, [SPA New Delhi](#), and CEPT Ahmedabad.
- **Structure & Scope:** It is a targeted, central capacity-building initiative supporting AMRUT 2.0 and the Smart Cities Mission.
- **Aims:** The program focuses on enhancing skills in infrastructure finance, climate resilience, and AI-driven planning, offering credit-based certification for municipal and government officials.
- **Features:** The curriculum includes 1-credit foundation modules and 2-credit specialized, in-person training tracks.

### Funding and 2026 Status

- **Funding:** Funded by [MoHUA](#) via a fee-based model, with ties to the 2026 Urban Challenge Fund (UCF) for project financing.
- **Achievements (as of 2026):** Phase I trained over 300 managers, with Phase II focusing on specialized training and UCF integration.
- **Criticism:** Challenges include high fees for smaller municipalities and ongoing staff shortages

### 19. City Spatial and Economic Plans:

As of 2026, the mandate for statutory **City Spatial and Economic Plans (CSEP)** has emerged as a central pillar of India's urban policy, specifically targeting all **million-plus cities**. This requirement was proposed in the **Economic Survey 2025-26** and further operationalized through the **City Economic Region (CER)** scheme introduced in the **Union Budget 2026-27**.

### Core Details of the CSEP Initiative (2026)

- **Aims and Objectives:** To transform cities into economically dynamic and climate-ready engines of growth. It focuses on creating a **20-year statutory vision** that integrates spatial planning (land use) with economic development (job creation and productivity).
- **Ministry and Agency:**
  - **Nodal Ministry:** Ministry of Housing and Urban Affairs (MoHUA).
  - **Implementing Agency:** Respective **Urban Local Bodies (ULBs)** or Metropolitan/Regional Development Authorities under state government guidance.



- **Scheme Classification:**

- **Centrally Sponsored Scheme (CSS):** It follows a **reform-cum-results-based financing** model where the central government provides partial funding linked to specific performance milestones achieved by states.
- **Flagship Status:** It is considered a **flagship initiative** under the broader "City Economic Regions" umbrella, succeeding previous mission-mode programs like the Smart Cities Mission.

- **Funding Mechanism:**

- **Allocation:** Initial investment of **₹5,000 crore per region** over five years for seven identified City Economic Regions (including Bengaluru, Surat, and Varanasi).
- **Challenge Mode:** Funds are released through a competitive "challenge mode," encouraging states to adopt urban reforms to unlock central grants.

**Key Features**

1. **Mandatory Elements:** Plans must include a transport network plan, a housing supply plan with annual unit targets, and a **Land-Value Capture (LVC)** framework.
2. **Five-Year Updates:** While the vision is for 20 years, the statutory plan must be updated every five years to reflect evolving economic realities.
3. **Economic Clustering:** Mapping cities based on their specific growth drivers (e.g., tech in Bengaluru, textiles in Surat) to unlock regional economic potential.

**Achievements and Progress (as of 2026)**

- **Formalization:** Transitioned from a policy recommendation to a statutory requirement for all 60+ million-plus cities.
- **Targeting Tier-2/3 Cities:** Launched seven specialized **City Economic Regions** to reduce pressure on primary metros and boost growth in secondary hubs like Visakhapatnam and Pune.
- **Data Integration:** Enhanced use of digital mapping and **GIS-based planning** frameworks for more accurate spatial layouts.

**Criticisms and Challenges**

- **Capacity Gaps:** Critics argue that many Urban Local Bodies lack the technical and institutional capacity to execute complex 20-year economic-spatial integrations.
- **Financial Risk:** The shift toward market-based and reform-linked financing places a high burden on states and ULBs, potentially leading to uneven development between wealthy and poor cities.
- **Top-Down Approach:** Despite the intent for local flexibility, the "challenge mode" is often viewed as a prescriptive, top-down mechanism that may ignore unique local socio-economic contexts

**20. BRICS Urban Forum**



The **BRICS Urbanization Forum** (often referred to as the BRICS Urban Forum) is a multilateral platform established to foster cooperation among BRICS nations (Brazil, Russia, India, China, and South Africa) on urban development and sustainable growth.

As of **May 2026**, India holds the **BRICS Chairship** under the theme "**Building for Resilience, Innovation, Cooperation, and Sustainability**".

### Core Framework

- **Aims and Objectives:** To address rapid urbanization challenges, promote sustainable urban economies, share best practices for "smart" and climate-resilient cities, and create inclusive urban spaces.
- **Ministry & Agency:** In India, the forum is spearheaded by the **Ministry of Housing and Urban Affairs (MoHUA)**, with strategic coordination provided by the **Ministry of External Affairs (MEA)**. The **MoHUA** acts as the primary implementing agency for urban-specific outcomes.
- **Scheme Type:** The forum itself is **not a domestic Indian scheme** (like a Central Sector or Centrally Sponsored Scheme). It is an **international multilateral platform**. However, India often aligns its domestic flagship schemes, such as the **Urban Challenge Fund (UCF)**—a new **Centrally Sponsored Scheme** launched for FY 2025–26—with BRICS urban goals.
- **Funding Mechanism:** There is no single central fund for the forum; instead, projects discussed are often funded through the **New Development Bank (NDB)**, which has approved over \$40 billion for infrastructure and sustainable development projects.

### Key Features & 2026 Updates

- **Flagship Status:** While not a scheme, the forum is a **flagship event** under the BRICS sectoral cooperation framework.
- **2026 Focus:** Under India's presidency, there is a major push for "**Urban Resilience**" and the use of **AI and Robotics** in municipal services (building on the 2025 Moscow forum's focus).
- **Achievements:**
  - Established the **BRICS Urban Innovation Awards** to recognise smart city and climate initiatives.
  - Launched the **BRICS Startup Knowledge Hub** in early 2025 to facilitate cross-border collaboration among entrepreneurs.
  - Facilitated the exchange of "Smart Solution" models between megacities like Mumbai, Shanghai, and Saint Petersburg.

### Criticisms

- **Implementation Gap:** Critics often point to the difficulty of translating high-level ministerial dialogues into "actionable strategies" at the local municipality level.
- **Financial Constraints:** Despite NDB's role, many member cities struggle to secure the **market-based financing** required for large-scale infrastructure projects.



- **Diverse Urban Realities:** The vast difference in urbanization stages between members (e.g., China's rapid expansion vs. India's Tier-II development) sometimes makes standardizing policies difficult

## 21. Urban Tech Expo

The **Urban Tech Expo 2026** (alternatively known as the **India Urban Tech Expo**) is a major biennial global platform scheduled for **June 2026** in India. It serves as a flagship initiative to accelerate sustainable urban transformation through technology and collaboration.

### Core Details of the Expo

- **Ministry:** Under the **Ministry of Housing and Urban Affairs (MoHUA)**, Government of India.
- **Implementing Agency:** The **National Institute of Urban Affairs (NIUA)** acts as the key technical body, housing the **Knowledge Management Unit (KMU)** which anchors the event's documentation and advisory functions.
- **Scheme Type:** It is a **flagship initiative** (rather than a standalone permanent central sector/centrally sponsored scheme) often held in conjunction with international forums like the **BRICS Urbanisation Forum**.
- **Aims & Objectives:**
  - To provide a future-ready global platform for collaboration between governments, industry, startups, and knowledge institutions.
  - To exchange experiences and co-develop responses for sustainable urban growth.
  - To strengthen human-centred urban futures through coordinated governance and active societal participation.

### Key Features & Update (2026)

The 2026 edition is set to be a biennial event focused on being "future-ready". Key thematic focuses include:

- **Frontier Technologies:** Emphasis on **AI, Robotics, IoT, and Drones** to optimize urban resources.
- **Sustainable Infrastructure:** Showcasing green tech, ESG (Environmental, Social, and Governance) solutions, and smart mobility.
- **Collaborative Hub:** Connecting over 300 exhibitors and thousands of delegates from various cities to foster pilot projects and technology adoption.

### Funding Mechanism

Funding for such expos is typically met through:

- **Ministry Grants:** Expenditure is often met from the sanctioned budget grants of the anchoring ministry (MoHUA).
- **Corporate Sponsorships:** Private technology providers and industry stakeholders pay for exhibition space and branding.
- **International Support:** For collaborative events (like the BRICS forum), costs may be shared among participating bodies.



## Achievements and Criticism (as of 2026)

### Aspect

### Details

**Achievements** Successfully bridged the gap between global technology providers and local municipal bodies, leading to new **partnerships and pilot projects** in over 300 cities. It has influenced urban policy interventions by highlighting "best practices" over the last two decades.

**Criticism** Common critiques include the **high cost of implementing** advanced "frontier" technologies in smaller municipalities and the challenge of scaling high-risk startup solutions to work across diverse Indian city environments.

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BETWEEN ₹1 LAKH TO ₹ 2.5 LAKH PA : ₹ 12,000/-  
BETWEEN ₹2.5 LAKH TO ₹ 5 LAKH PA : ₹ 24,000/-  
BETWEEN ₹5 LAKH TO ₹ 7 LAKH PA : ₹ 36,000/-  
BETWEEN ₹7 LAKH TO ₹ 8 LAKH PA : ₹ 50,000/-  
BETWEEN ₹8 LAKH TO ₹ 10 LAKH PA : ₹ 60,000/-  
ABOVE ₹ 10 LAKH PA : ₹ 80,000/-

### COURSE INCLUDE

- INCLUDE ABOVE ALL ONLINE COURSE FEATURES
- REGULAR MAINS WRITING PRACTICE AND MOCK TEST
- REGULAR MOCK INTERVIEWS
- REGULAR INTENSIVE CURRENT AFFAIRS DISCUSSION
- SKILL DEVELOPMENT COURSE INCLUDE SPOKEN ENGLISH
- TOPIC WISE GROUP DISCUSSIONS
- ETHICS BASED LEADERS STAGE TALKS
- REAL TIME ONE TO ONE MENTOR SHIP
- REGULAR SUBJECT WISE SEMINARS
- ACCESS TO LIBRARY AND BOOKS

### ONLINE COURSE DETAILS

DURATION : 12 MONTHS  
MODE : ONLINE  
TIMING: 9.00 P.M TO 10.30 P.M

### TOTAL FEES STRUCTURE INCOME SLAB WISE

BELOW ₹1 LAKH PER ANUM : ₹ 3000/-  
BETWEEN ₹1 LAKH TO ₹ 2.5 LAKH PA : ₹ 6000/-  
BETWEEN ₹2.5 LAKH TO ₹ 5 LAKH PA : ₹ 12,000/-  
BETWEEN ₹5 LAKH TO ₹ 7 LAKH PA : ₹ 24,000/-  
BETWEEN ₹7 LAKH TO ₹ 8 LAKH PA : ₹ 36,000/-  
BETWEEN ₹8 LAKH TO ₹ 10 LAKH PA : ₹ 50,000/-  
ABOVE ₹ 10 LAKH PA : ₹ 60,000/-

### COURSE INCLUDE

- INCLUSIVE COVERAGE OF ALL PRELIMINARY SUBJECTS (INCLUDE CSAT)
- INCLUSIVE COVERAGE OF ALL MAINS SUBJECT (INCLUDES ETHICS SUBJECT)
- MONTHLY PRELIMINARY MOCK TEST

NOTE: SEVAKAR'S APPLYING FOR THE COURSE FEES BELOW 10 LAKH PER ANNUM HAVE TO SUBMIT  
1. INCOME CERTIFICATE  
2. SEVAKAR IAS INCOME DETERMINATION FORM