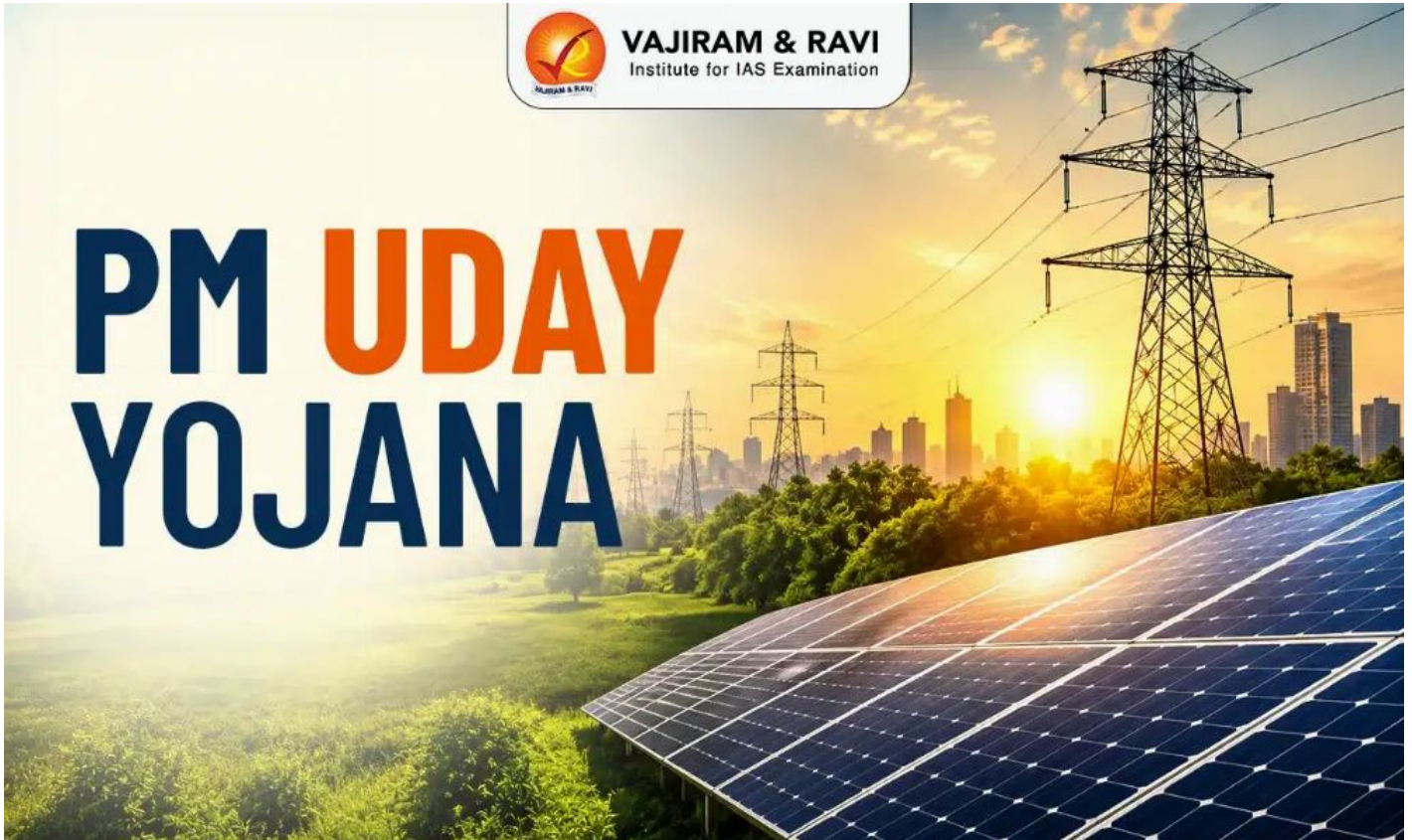


PM Uday Yojana 2026, Objectives, Features, Eligibility, Challenges

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The Pradhan Mantri Unauthorised Colonies in Delhi Awas Adhikar Yojana (PM UDAY) is a Central Government initiative launched to grant legal property ownership rights to residents of unauthorized colonies in Delhi. The scheme aims to provide secure property titles, improve access to financial services, and support planned urban development. It is implemented by the Delhi Development Authority (DDA) under the provisions of the National Capital Territory of Delhi (Recognition of Property Rights of Residents in Unauthorized Colonies) Act, 2019.

What is the PM Uday Yojana 2026?

PM UDAY is a property rights scheme that enables eligible residents of unauthorized colonies in Delhi to obtain legal ownership or transfer/mortgage rights over their properties. The scheme covers 1,731 unauthorized colonies and is expected to benefit nearly 40 lakh residents.

PM UDAY Yojana Objectives

The PM UDAY Yojana aims to provide legal property rights to residents of unauthorized colonies in Delhi while promoting planned urban development and improving access to financial and civic services.

- To confer legal ownership rights to eligible residents of unauthorized colonies.
- To provide secure and legally recognized property titles.
- To facilitate the sale, purchase, inheritance, and transfer of properties.
- To enable property owners to avail bank loans by using their property as collateral.
- To reduce disputes related to property ownership and documentation.
- To integrate unauthorized colonies into the formal urban planning framework.
- To encourage infrastructure development and better civic amenities.
- To strengthen transparency through a digital, **GIS**-based application and verification process.
- To improve **financial inclusion** by formalizing property ownership.
- To enhance the quality of life and socio-economic security of residents.

PM UDAY Yojana Key Features

The PM UDAY Yojana provides legal ownership rights to eligible residents of unauthorized colonies in Delhi through a transparent digital process, promoting secure property ownership and planned urban development.

- Covers 1,731 notified unauthorized colonies across Delhi.
- Implemented by the Delhi Development Authority (DDA) under the Ministry of Housing and Urban Affairs.
- Provides ownership, transfer, and mortgage rights to eligible property owners.
- Operates under the National Capital Territory of Delhi (Recognition of Property Rights of Residents in Unauthorized Colonies) Act, 2019.
- Offers a fully online application and document verification process through the PM UDAY portal.
- Uses GIS-based mapping and digital scrutiny to verify property details and ensure transparency.
- Issues Conveyance Deeds or Authorisation Slips as proof of legal **property rights**, depending on the type of land.
- Enables residents to buy, sell, transfer, and inherit properties legally.
- Allows property owners to avail bank loans by using their property as collateral.
- Supports redevelopment, infrastructure improvement, and better civic amenities in unauthorized colonies through formal recognition.

Who is Eligible for the PM UDAY Scheme 2026?

Eligible applicants under the PM UDAY Scheme must fulfill the conditions prescribed under the relevant regulations for the conferment of property rights in notified unauthorized colonies of Delhi.

- Residents owning a property in any of the 1,731 notified unauthorized colonies in Delhi.
- Individuals who are in physical possession of the property.
- Applicants having valid ownership or possession-related documents, such as:
 - Registered Sale Deed
 - Registered Gift Deed

- General Power of Attorney (GPA)
- Agreement to Sell (ATS)
- Possession Letter
- Payment receipts or other supporting documents
- Properties located within the notified boundary of an unauthorized colony.
- Applicants who complete the online registration, GIS survey, and document verification process.
- Owners of built-up properties that satisfy the conditions prescribed under the PM UDAY regulations.
- Applicants submitting all mandatory documents and declarations in the prescribed format.
- Properties that are not located on excluded land, such as protected forests, the Yamuna floodplain, ridge areas, prohibited monument zones, or other restricted areas.
- Applicants meeting all eligibility conditions under the NCT of Delhi (Recognition of Property Rights of Residents in Unauthorized Colonies) Act, 2019 and related regulations.

Socio-Economic Impact of the PM UDAY Yojana

The PM UDAY Yojana is expected to transform unauthorized colonies in Delhi by granting legal property rights, improving financial security, and promoting planned urban development. Over time, the scheme strengthens the local economy, enhances civic infrastructure, and improves the overall quality of life for residents.

- Provides legal ownership rights, ensuring greater security of tenure.
- Increases the market value of properties through formal legal recognition.
- Enables property owners to access bank loans and institutional credit by using their properties as collateral.
- Facilitates the legal sale, purchase, transfer, and inheritance of properties.
- Reduces disputes related to property ownership, boundaries, and documentation.
- Encourages investment in home improvement, renovation, and redevelopment.
- Promotes financial inclusion by integrating property owners into the formal **banking system**.
- Supports planned **urbanization** by bringing unauthorized colonies into the formal urban planning framework.
- Improves access to roads, drainage, water supply, sanitation, street lighting, and other civic amenities.
- Strengthens municipal governance through better property records and urban management.
- Generates employment opportunities through construction, redevelopment, and infrastructure projects.
- Encourages private investment in housing and local businesses.
- Improves the ease of doing business by providing legally recognized commercial properties in eligible areas.
- Enhances social and economic security by providing residents with a legally recognized and transferable asset.
- Improves the government's capacity for urban planning and public service delivery.
- Contributes to inclusive, sustainable, and equitable urban development in Delhi.

Challenges in the Implementation of PM UDAY

Despite its objective of granting legal property rights to residents of unauthorized colonies in Delhi, the PM UDAY Yojana faces several administrative, legal, and technical challenges that affect its implementation and outreach.

- Low awareness among eligible residents about the scheme and its benefits.
- Slow pace of applications and issuance of ownership documents in many colonies.
- Complex documentation requirements, especially for older properties with incomplete records.
- Difficulties in verifying ownership due to multiple transfers through unregistered documents.
- Delays in GIS mapping, field verification, and document scrutiny.
- Boundary disputes and discrepancies in property records.
- Exclusion of certain colonies and properties located in restricted or protected areas.
- Coordination challenges among multiple agencies, including DDA, municipal bodies, and revenue authorities.
- Limited digital literacy among some applicants, making the online application process difficult.

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Pradhan Mantri Gramodaya Yojana	Pradhan Mantri Viksit Bharat Rozgar Yojana
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