



MAY 2026 EDITION

URBAN DEVELOPMENT

SECTOR SPECIFIC REPORT

01

Urban Challenge Fund to Expand Market Financing Access for Tier-II and Tier-III Cities

Rs 1 Lakh Cr
URBAN CHALLENGE FUND



MARKET-LINKED FINANCING

India's rapid urbanisation is increasingly shifting beyond metropolitan centres, making Tier-II and Tier-III cities critical drivers of economic growth. To address the growing infrastructure and financing needs of these emerging urban centres, the **Government of India has launched the Rs.1 lakh crore Urban Challenge Fund (UCF)**, a landmark initiative aimed at expanding market financing access and strengthening urban development across smaller cities.



Source: <https://ddnews.gov.in/en/centre-launches-%E2%82%B91-lakh-crore-urban-challenge-fund-to-boost-city-infrastructure/>

The Urban Challenge Fund represents a major shift from traditional grant-based urban financing to a market-linked and reform-oriented model. Under the scheme, the Centre will provide financial assistance while encouraging cities to **mobilise additional resources through municipal bonds, bank loans, public-private partnerships (PPPs), and other market-based instruments**. The government expects the fund to catalyse **nearly Rs.4 lakh crore in urban investments** over the coming years.

UCF: Strengthening Urban Investment Capacity

1

Improved Financial Credibility

Better confidence among lenders and investors

2

Higher Investor Participation

Greater engagement from financial institutions

3

Easier Access to Long-Term Capital

Support for large-scale urban development needs

4

Expansion of Urban Development Projects

Faster execution of city infrastructure initiatives

5

Enhanced Economic Opportunities

Growth in employment and local business activity

6

Growth of Competitive Tier-II and Tier-III Cities

Creation of sustainable and investment-ready urban centres

A key feature of the initiative is the **dedicated Rs.5,000 crore Credit Repayment Guarantee Scheme, designed to improve the creditworthiness of nearly 4,223 cities**, particularly Tier-II and Tier-III urban centres seeking first-time access to market finance. Smaller Urban Local Bodies (ULBs), including those in northeastern and hilly states, will receive central guarantees on loans, thereby reducing financial risks for lenders and enabling cities to undertake larger infrastructure projects.



Credit Repayment Guarantee Sub-Scheme CRGSS Under Urban Challenge Fund UCF

Guarantee Fee: Nil

Collateral Free Coverage

Guarantee Cover

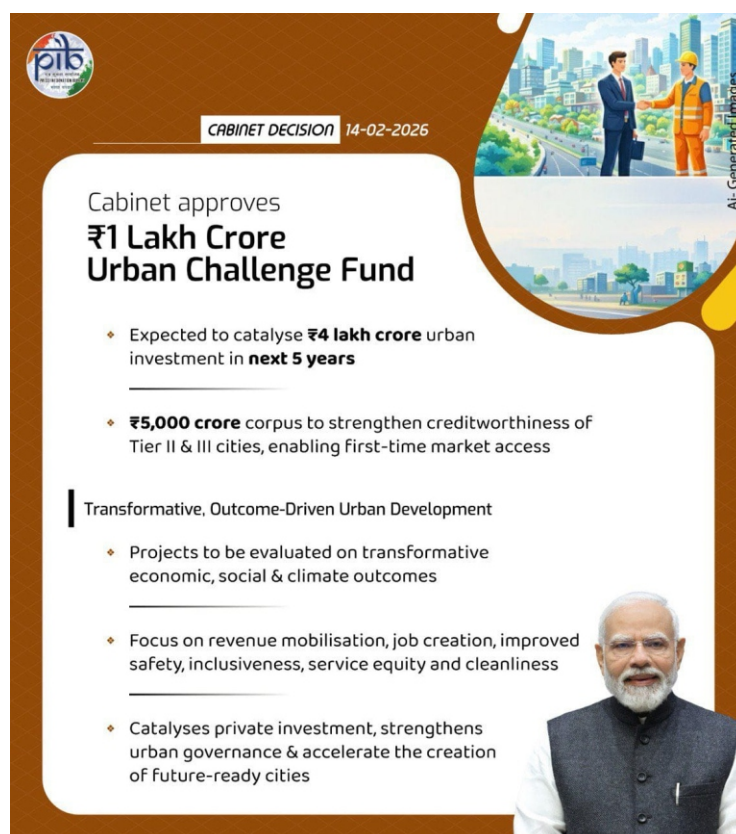
First Project :
70% of the loan amount or ₹7 crore whichever is lower

Subsequent projects :
50% of the loan amount or ₹7 crore whichever is lower

Source: [https://www.ncgtc.in/en/product-details/CRGSS/Credit-Repayment-Guarantee-Sub-Scheme-\(CRGSS\)-under-Urban-Challenge-Fund-\(UCF\)](https://www.ncgtc.in/en/product-details/CRGSS/Credit-Repayment-Guarantee-Sub-Scheme-(CRGSS)-under-Urban-Challenge-Fund-(UCF))

The Fund will support **transformative projects in urban mobility, redevelopment of old city areas and markets, water supply, sanitation, and non-motorised transport**. According to the Ministry of Housing and Urban Affairs, the programme aims to create financially sustainable and investment-ready cities while improving governance, operational efficiency, and institutional capacity. The initiative is also expected to promote inclusive urban expansion by improving the quality of public infrastructure and essential civic services in emerging cities.

Experts view the Urban Challenge Fund as a game-changing initiative that can **unlock the economic potential of India's smaller cities**. By enabling better access to capital markets and encouraging private investment, the scheme is expected to accelerate balanced urban growth, generate employment, and reduce developmental pressure on major metropolitan areas.



CABINET DECISION 14-02-2026

Cabinet approves
₹1 Lakh Crore Urban Challenge Fund

- Expected to catalyse **₹4 lakh crore** urban investment in **next 5 years**
- ₹5,000 crore** corpus to strengthen creditworthiness of Tier II & III cities, enabling first-time market access

Transformative, Outcome-Driven Urban Development

- Projects to be evaluated on transformative economic, social & climate outcomes
- Focus on revenue mobilisation, job creation, improved safety, inclusiveness, service equity and cleanliness
- Catalyses private investment, strengthens urban governance & accelerate the creation of future-ready cities

Source: <https://www.nationalexpress.in/post/pm-modi-hails-approval-of-rs-one-lakh-crore-urban-challenge-fund-by-union-cabinet>

02

New TOD Regulations 2026 to Boost Affordable Housing Across Delhi's Transit Network

THE FUTURE OF TRANSIT-ORIENTED DEVELOPMENT



Delhi housing sector is poised with the **introduction of the Transit Oriented Development (TOD) Regulations and Charges, 2026**. The newly notified policy seeks to expand affordable housing while encouraging sustainable and transit-centric urban growth across the national capital. The initiative **aligns with the Master Plan for Delhi 2021** and focuses on optimising land use around metro and regional transit corridors.

Under the revised TOD framework, high-density and mixed-use development will be promoted within a 500-metre influence zone around Metro, RRTS, and railway corridors. **Nearly 207 square kilometres of land have been identified for redevelopment under the policy.** Around 80 square kilometres of previously excluded areas, including land pooling zones and unauthorised colonies, have now been brought within the TOD ambit. This expansion is expected to create new opportunities for residential and infrastructure development across Delhi.



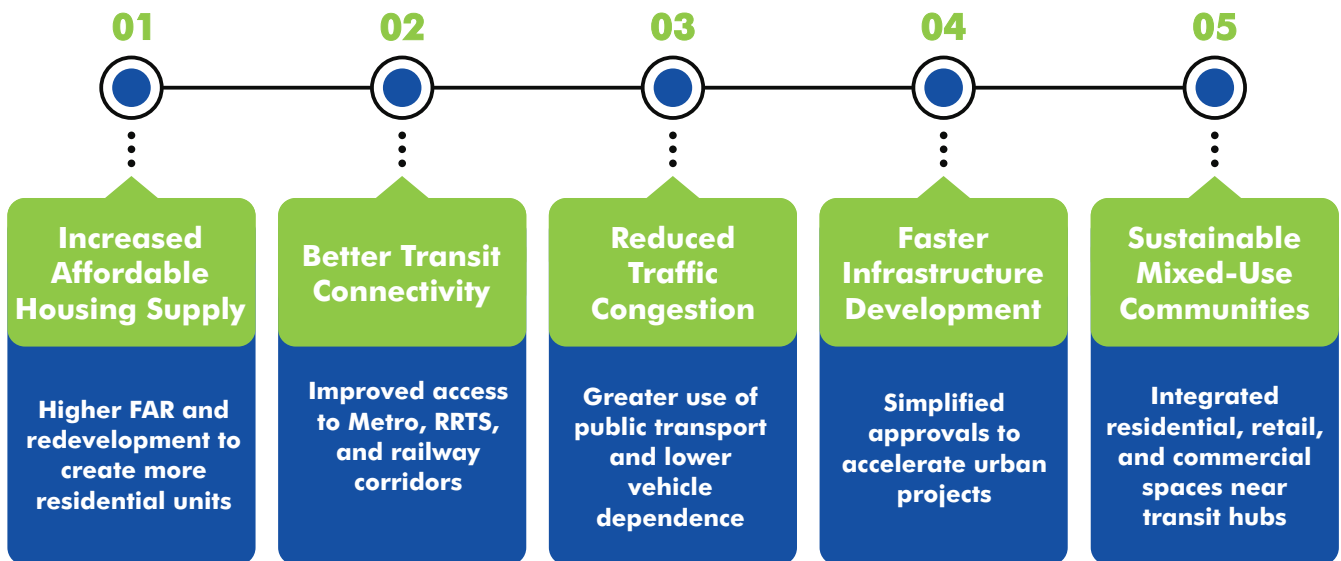
Source: <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2249682®=3&lang=2>



Source: <https://www.constructionworld.in/latest-construction-news/real-estate-news/delhi-expands-tod-policy-to-boost-affordable-housing/89802>

A major reform under the policy is the reduction in the **minimum plot size requirement from 10,000 square metres to 2,000 square metres**. This move is expected to encourage greater participation from private developers and accelerate housing projects. Additionally, the permissible **Floor Area Ratio (FAR) has been increased up to 500**, enabling denser urban development. The policy also mandates that 65% of the permissible FAR be allocated to residential units of up to 100 square metres, strengthening the focus on affordable housing for all income groups.

Expected Impact of TOD Regulations 2026



The TOD Regulations 2026 also introduce ease-of-doing-business measures aimed at streamlining project approvals and implementation. A **corridor-based planning approach** has replaced the **node-based model**, allowing integrated urban development along transit routes. The introduction of single-window clearances and uniform TOD charges is expected to reduce delays and improve coordination among agencies.



Source: <https://www.constructionworld.in/policy-updates-and-economic-news/centre-notifies-tod-policy-2026-to-boost-affordable-housing/89911>

Another important aspect of the policy is its **emphasis on sustainable and pedestrian-friendly urban mobility**. The framework encourages the development of elevated and underground walkways linking residential and commercial projects directly to metro stations. By improving last-mile connectivity and reducing dependence on private vehicles, the TOD Regulations 2026 aim to promote cleaner transportation and more liveable urban spaces.

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03

SWAGAM Portal Launched in Delhi to Regularise Unauthorized Colonies

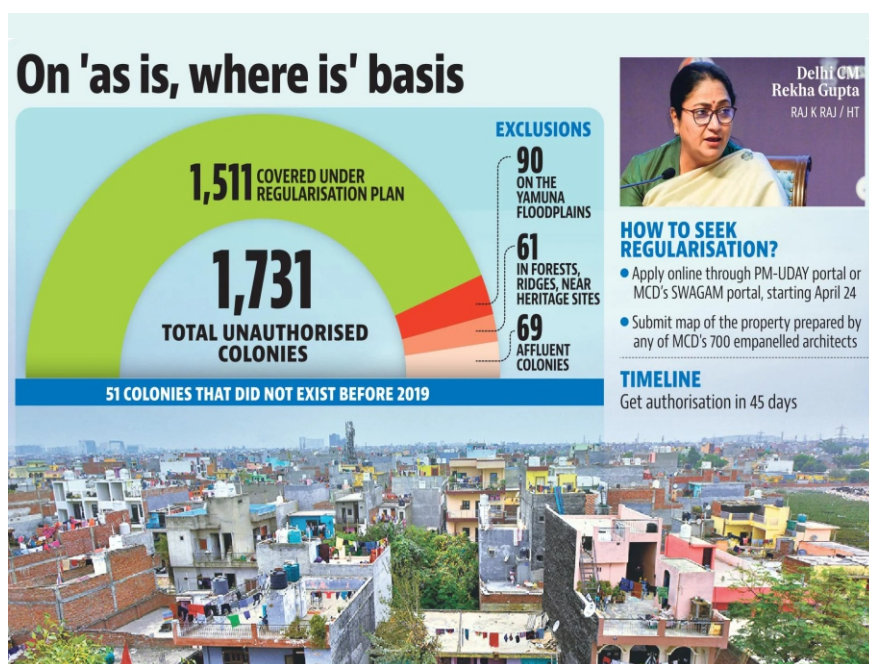


The Municipal Corporation of Delhi (MCD) has launched the SWAGAM portal to simplify the regularisation process for unauthorized colonies in the national capital. The initiative aims to provide legal recognition and property rights to residents who have been living in these colonies for decades without formal approval. **Introduced under the PM-UDAY scheme, the portal is expected to benefit nearly 45 lakh residents across Delhi.**



Source: <https://theaarchnews.com/policy-governance/delhi-unauthorised-colonies-regularisation-swagam-portal/>

The government has granted approval for the **regularisation of 1,511 unauthorized colonies** under the “as-is where-is” framework. Under this provision, existing structures can be regularised without waiting for approved layout plans, a requirement that had previously delayed the process for years. The move is considered a **major step toward providing ownership rights, security, and improved civic facilities** to residents living in these areas.



Source: <https://www.hindustantimes.com/cities/delhi-news/1511-unauthorised-colonies-to-be-regularised-layout-nod-not-needed-101775618645684.html>

The SWAGAM portal enables residents to apply online for regularisation and upload documents related to conveyance deeds or authorisation slips. The digital system is designed to reduce paperwork, improve transparency, and minimise the need for repeated visits to government offices. **Applications under the scheme began on April 24, 2026**, and authorities expect a large number of residents to benefit from the simplified process across multiple districts and residential settlements in Delhi, ensuring smoother access to government-led housing regularisation services for applicants.

<h2>Key Features and Urban Impact of the SWAGAM Portal</h2>	<p>Digital platforms for online property regulation services</p>	<p>Faster verification through satellite mapping and digital records</p>
	<p>Improved transparency in application tracking and approvals</p>	<p>Better coordination among civic and planning authorities</p>

The initiative also includes provisions for redevelopment and reconstruction in unauthorized colonies. In certain situations, residents might need to give up part of their land for road expansion and infrastructure improvement projects. **The Delhi Development Authority (DDA), MCD, and the Delhi government will collaboratively oversee the execution process and develop layout plans** using satellite images and advanced digital mapping tools.

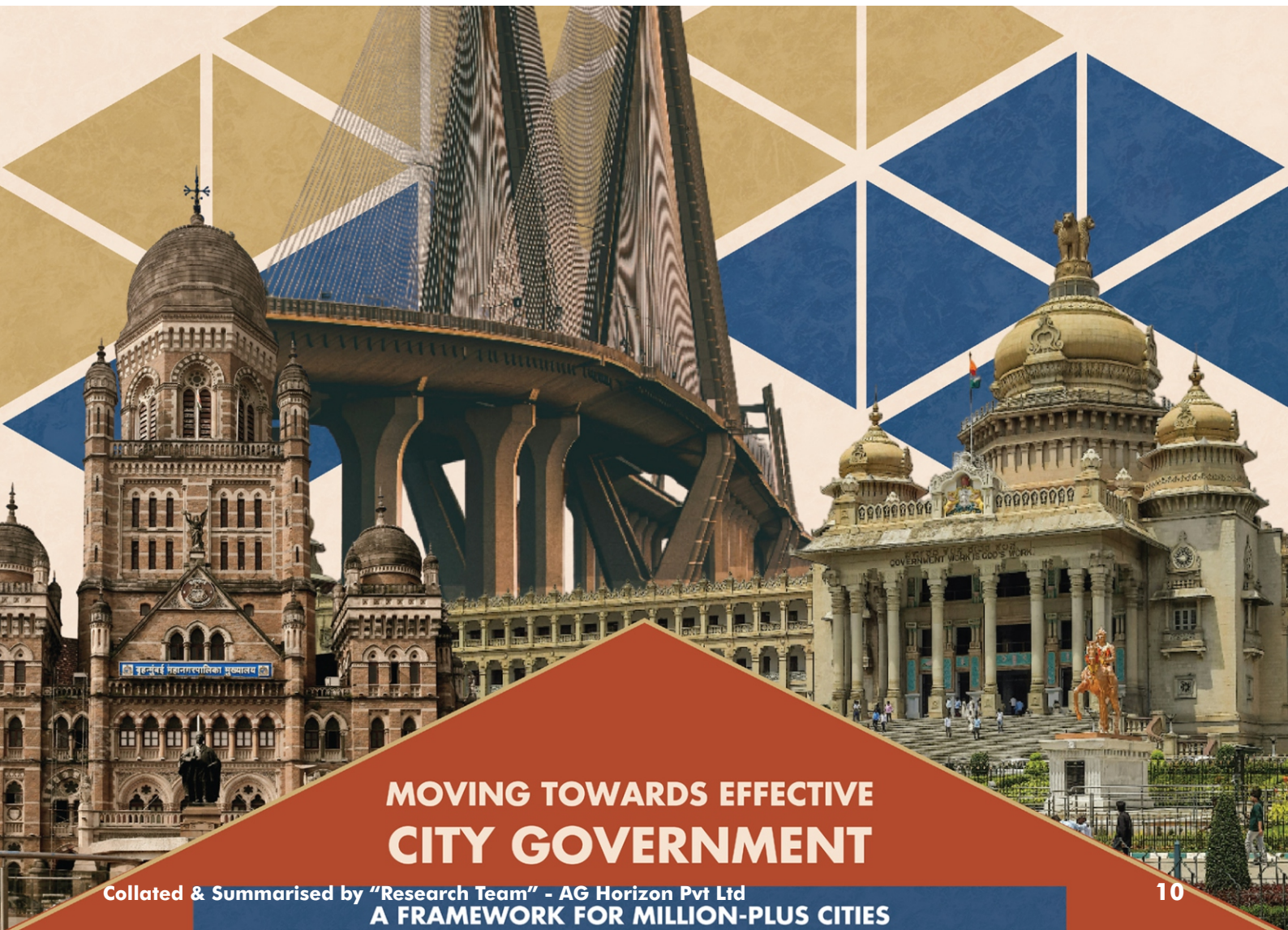


Source: <https://www.devdiscourse.com/article/science-environment/3878557-streamlined-portal-set-to-regularize-delhis-unauthorised-colonies>

The SWAGAM portal is expected to **encourage planned urban development and improve access to essential civic amenities such as roads, drainage, water supply, and sanitation services**. By bringing unauthorized colonies into Delhi's formal urban framework, the initiative is expected to enhance living conditions and provide long-term legal and infrastructural security to millions of residents.

04

NITI Aayog Releases Governance Framework for Million-Plus Cities



**MOVING TOWARDS EFFECTIVE
CITY GOVERNMENT**

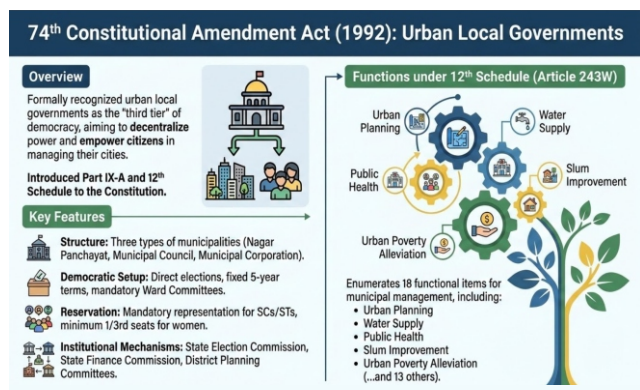
Collated & Summarised by "Research Team" - AG Horizon Pvt Ltd
A FRAMEWORK FOR MILLION-PLUS CITIES

NITI Aayog has released a landmark report titled **“Moving Towards Effective City Government – A Framework for Million-Plus Cities”** aimed at strengthening urban governance and improving administrative efficiency in India's rapidly growing metropolitan regions. The report was released by the Ministry of Housing and Urban Affairs and presents a comprehensive roadmap for reforming governance structures in cities with populations exceeding one million.

The report arrives at a crucial moment when urbanisation is emerging as a major driver of India's economic transformation. According to NITI Aayog, **million-plus cities account for nearly one-third of India's urban population and contribute significantly to the national economy.** Despite their economic importance, these cities continue to face persistent governance challenges such as fragmented institutional arrangements, overlapping jurisdictions, weak leadership structures, and inadequate financial autonomy.



Source: <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2255581®=3&lang=1>



Source: <https://www.iasgyan.in/daily-editorials/urban-governance-in-india-features-challenges-reforms>

NITI Aayog observed that multiple agencies often function simultaneously within the same urban space, resulting in poor coordination and delays in decision-making. The report also highlighted **limited accountability mechanisms and insufficient devolution of powers to urban local bodies, despite the provisions of the 74th Constitutional Amendment.** These structural gaps have affected urban planning, infrastructure development, and service delivery in several major cities across the country.

Key Recommendations for Million-Plus Cities

Empowered Leadership	Mayor-in-Council System	Integrated Urban Services	Financial Strengthening	Economic Importance
Directly elected mayors with fixed tenures to ensure stronger accountability	Stronger governance structure for improved city administration	Special Purpose Vehicles (SPVs) and parastatals to function under city governments	Stronger State Finance Commissions for better funding to Urban Local Bodies	Million-plus cities contribute over 60% of India's GDP

To tackle these challenges, the framework recommends reinforcing city governments by ensuring better coordination of responsibilities, financial resources, and administrative functions. It recommends empowering elected urban leadership with fixed tenures, improving coordination among municipal agencies, and granting greater administrative and fiscal authority to local bodies. The report further stresses the **importance of enhancing municipal revenue systems, professionalising urban administration, and adopting integrated governance mechanisms** for efficient service delivery.



Source: <https://www.timesnownews.com/opinion/viksit-bharat-2047-transforming-urban-governance-through-capacity-building-article-118006068>

NITI Aayog emphasised that effective urban governance will be central to achieving the **vision of “Viksit Bharat 2047.”** Well-managed cities, according to the report, can become engines of innovation, investment, employment generation, and sustainable development. The framework is expected to guide both the Centre and state governments in implementing institutional reforms that improve transparency, accountability, infrastructure planning, and the overall quality of urban life in India's expanding metropolitan centres.

**How AG Group Can
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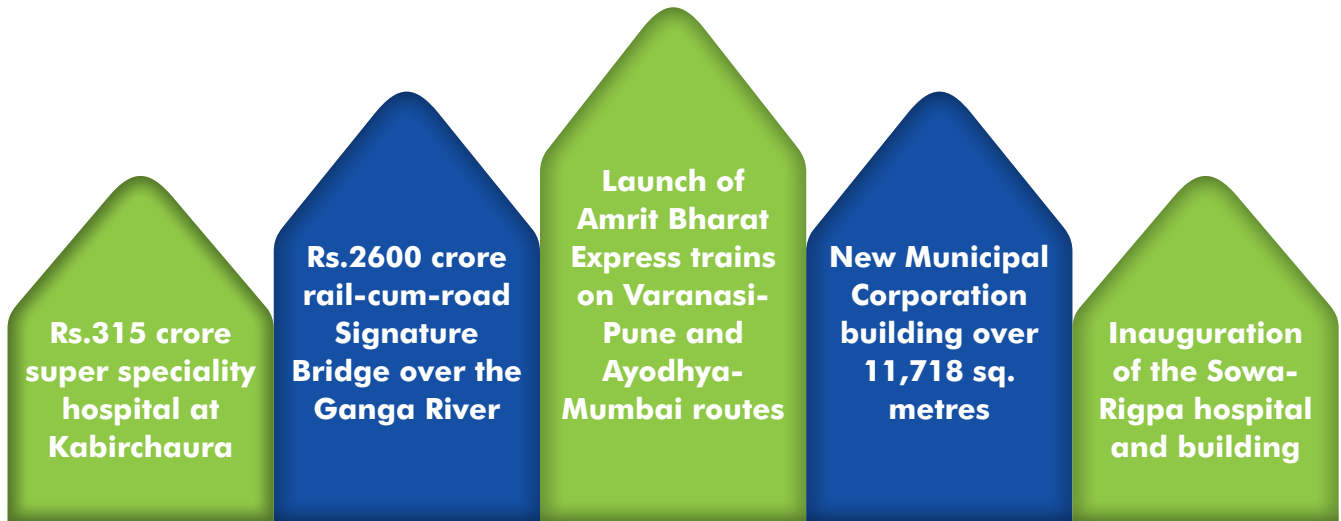
05

Varanasi Witnesses Large-Scale Urban Development Push Across Road, Rail and Sanitation Sectors



Varanasi is undergoing a significant infrastructure transformation with high-value projects aimed at improving connectivity, public services, and urban sustainability. **Infrastructure projects valued at over Rs.6,350 crore have recently been introduced across the city** as part of wider efforts to upgrade civic facilities and strengthen long-term economic development. The projects are expected to improve transportation efficiency, reduce congestion, and enhance the quality of urban life.

Key Infrastructure Projects Announced in Varanasi



Road and bridge infrastructure form a major part of the development initiative. Several road widening projects and new overbridges are being constructed to improve traffic movement and reduce travel delays in busy areas. Important projects include the **widening of the Varanasi-Azamgarh road and the construction of rail overbridges at Kazzakpura and Kadipur**. These projects are expected to significantly improve intra-city and regional transportation while supporting commercial and residential growth.

Significant investments are directed toward strengthening the railway sector as part of the urban development initiative. **Expansion of the Varanasi-Pandit Deen Dayal Upadhyaya Junction rail corridor** through additional third and fourth rail lines aims to increase rail capacity and improve operational efficiency. A **rail-cum-road bridge over the Ganga River** is also being developed to strengthen transport connectivity across eastern Uttar Pradesh and facilitate smoother passenger and freight movement.

SIGNATURE BRIDGE (RAIL-ROAD BRIDGE)

Cost ₹2,600 crore	Length 1,074 metres	Technology Cable-stayed
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What are the benefits?

- Better connectivity from Varanasi to Bihar and Kolkata
- Alternative to the old Rajghat Bridge (Malviya Bridge)
- Easier and faster movement of goods
- Relief for heavy vehicles entering the city
- Less traffic congestion and time saving

Design
Double-decker

Top
Roadway

Bottom
Railway track

Project impact

Transport hub for Purvanchal	Reduction in logistics cost	Boost to industrial and trade growth
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Source: <https://www.bhaskarenglish.in/local/uttar-pradesh/varanasi/news/pm-modi-kashi-visit-projects-inauguration-yogi-bjp-137806127.html>



Source: <https://www.deccanherald.com/india/pm-modi-to-flag-off-banaras-pune-ayodhya-mumbai-weekly-amrit-bharat-express-on-april-28-3983020>

Public transportation services have further expanded with the introduction of **new long-distance train routes connecting Banaras with Pune and Ayodhya with Mumbai**. These train services are expected to strengthen tourism, pilgrimage travel, and interstate connectivity while offering affordable transportation options to passengers. Improved rail services are also likely to benefit local businesses and regional trade activities.

Sanitation and environmental management remain another key focus area of the development programme. A **55 MLD sewage treatment plant at Bhagwanpur** has been inaugurated to improve wastewater treatment and strengthen urban sanitation systems. The project is expected to contribute toward **cleaner river systems and better environmental sustainability**. Continued investments across road networks, railway systems, and sanitation facilities are gradually transforming Varanasi into a better-connected, sustainable, and modern city.



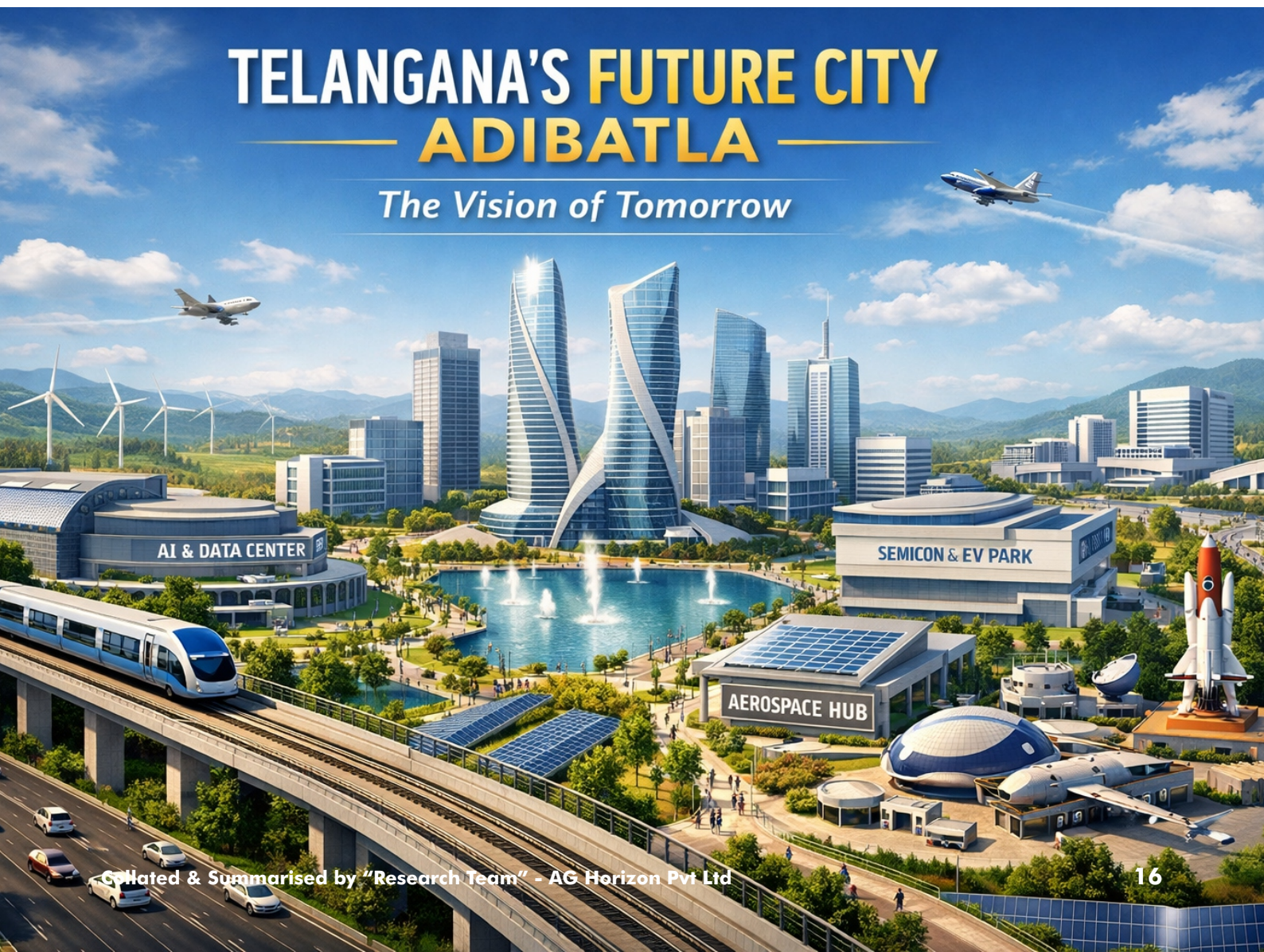
Source: <https://www.pib.gov.in/PressReleaseFramePage.aspx?PRID=2254266®=3&lang=2>

06

“Bharat Future City” Envisioned as Global- Standard Urban Hub on Hyderabad Outskirts

TELANGANA'S FUTURE CITY ADIBATLA

The Vision of Tomorrow



Telangana is moving ahead with plans to develop **“Bharat Future City”** on the outskirts of **Hyderabad** as a world-class urban hub aimed at transforming the region into a globally competitive destination for investment, innovation, and sustainable development. The large-scale project is envisioned as a futuristic smart city with advanced infrastructure, modern transportation systems, and integrated economic zones designed to support long-term urban growth.



Source: <https://www.magicbricks.com/news/bharat-future-city-telanganas-30000-acre-net-zero-dream-near-hyderabad-vcmb/143366.html>

Planned across nearly 30,000 acres between the Srisailem and Nagarjunasagar highways, Bharat Future City is being promoted as India's first net-zero greenfield smart city. The proposed urban centre will include residential, commercial, industrial, educational, and recreational spaces while maintaining a strong focus on environmentally sustainable growth. Renewable energy systems, green mobility solutions, and climate-conscious urban planning are expected to form the foundation of the project.

The initiative is part of Telangana's broader long-term vision to position Hyderabad among the world's leading cities over the next decade. Large investments are being directed toward infrastructure expansion, including metro rail connectivity, regional road networks, industrial corridors, and digital ecosystems to support future economic development and urban transformation.

State Proposes To Establish Future City Development Authority

Future City To Drive Urban Shift In Southern Telangana

KEY ALLOCATIONS IN CORE AREA (NET-ZERO CITY)

150 acres: AI city	120 acres: Health city	250 acres: Sports hub
300 acres: Education hub	4,200 acres: Pharma and life sciences	
3,600 acres: Electronics and manufacturing	1,200 acres: Residential zones	

It covers 56 villages in 7 mandals (Kadthal, Ibrahimpatnam, Kandukur, Maheshwar, Manchal, Yacharam, & Amangal)

The FCDA will span approximately 1.5 lakh acres, with the core area covering 30,000 acres and earmarked for the development of high-priority sectors such as AI, health, sports, and education. The remaining 1.2 lakh acres, stretching from Srisailem highway to Nagarjuna Sagar highway, will focus on the development of peripheral zones surrounding Hyderabad.

Officials explained that this development approach has been successfully implemented in cities like Incheon, South Korea, where the IFEZ was divided into three regions—Songdo, Yeongjong, and Cheongna. This strategy helped decongest the core area while also driving economic growth in the surrounding regions.

The TGIC has been entrusted with preparing the master plan, focusing on land usage zones and infrastructure development. The advantage of this location, according to officials, lies in its proximity to Rajiv Gandhi International Airport, a 30-minute drive, the outer ring road, and the proposed regional ring road. These factors will provide seamless connectivity to the city's southern part, which remains less saturated compared to the western, northern, and eastern regions of Greater Hyderabad.

"The proposal for the Future City offers significant advantages in terms of accessibility and strategic positioning, especially considering the saturation of the northern and western parts of Greater Hyderabad," said a senior official in the chief minister's office.

The Telangana cabinet recently approved the FCDA, and in the coming month, the govt will appoint a commissioner, along with staff for the planning and engineering wings of the authority, sources said.

Source: <https://pccrealty.in/future-city-hyderabad/>

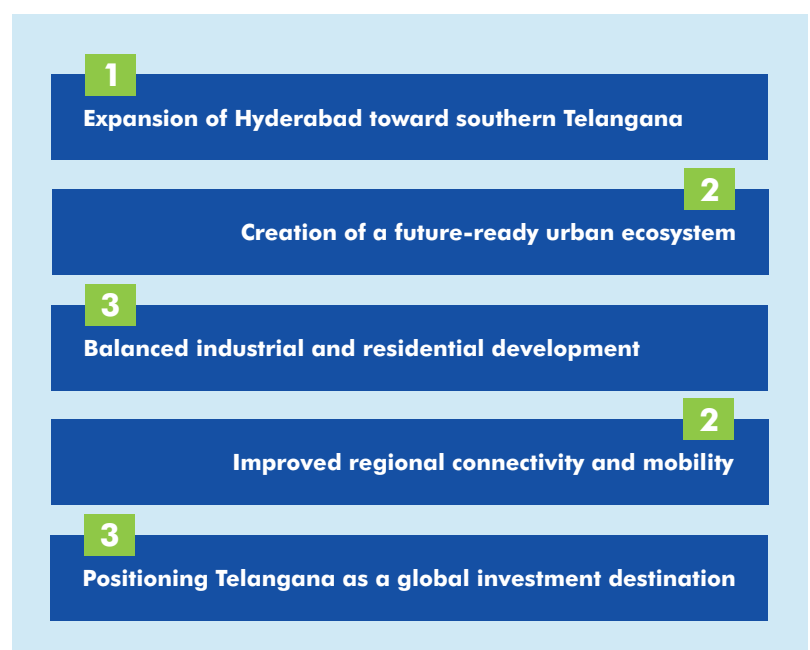


Source: <https://www.charangroup.in/blog/future-city-hyderabad-location-master-plan-map-investment>

Bharat Future City is also expected to emerge as a major centre for advanced industries and emerging technologies. **Dedicated zones are being planned for sectors such as artificial intelligence, life sciences, fintech, research, and innovation-driven enterprises.** The project aims to attract global companies, startups, technology firms, and research institutions, further strengthening Hyderabad's growing position as a technology and business hub.

Connectivity remains a major priority for the project, with plans underway to improve transportation access through expanded metro rail services and regional connectivity corridors, including a proposed airport link. **With Hyderabad witnessing rapid urban expansion, Bharat Future City is being projected as a major driver of Telangana's future economy.** The ambitious initiative is expected to create employment opportunities, encourage international investment, and establish new benchmarks for smart and sustainable urban development in India.

Expected Impact of Bharat Future City



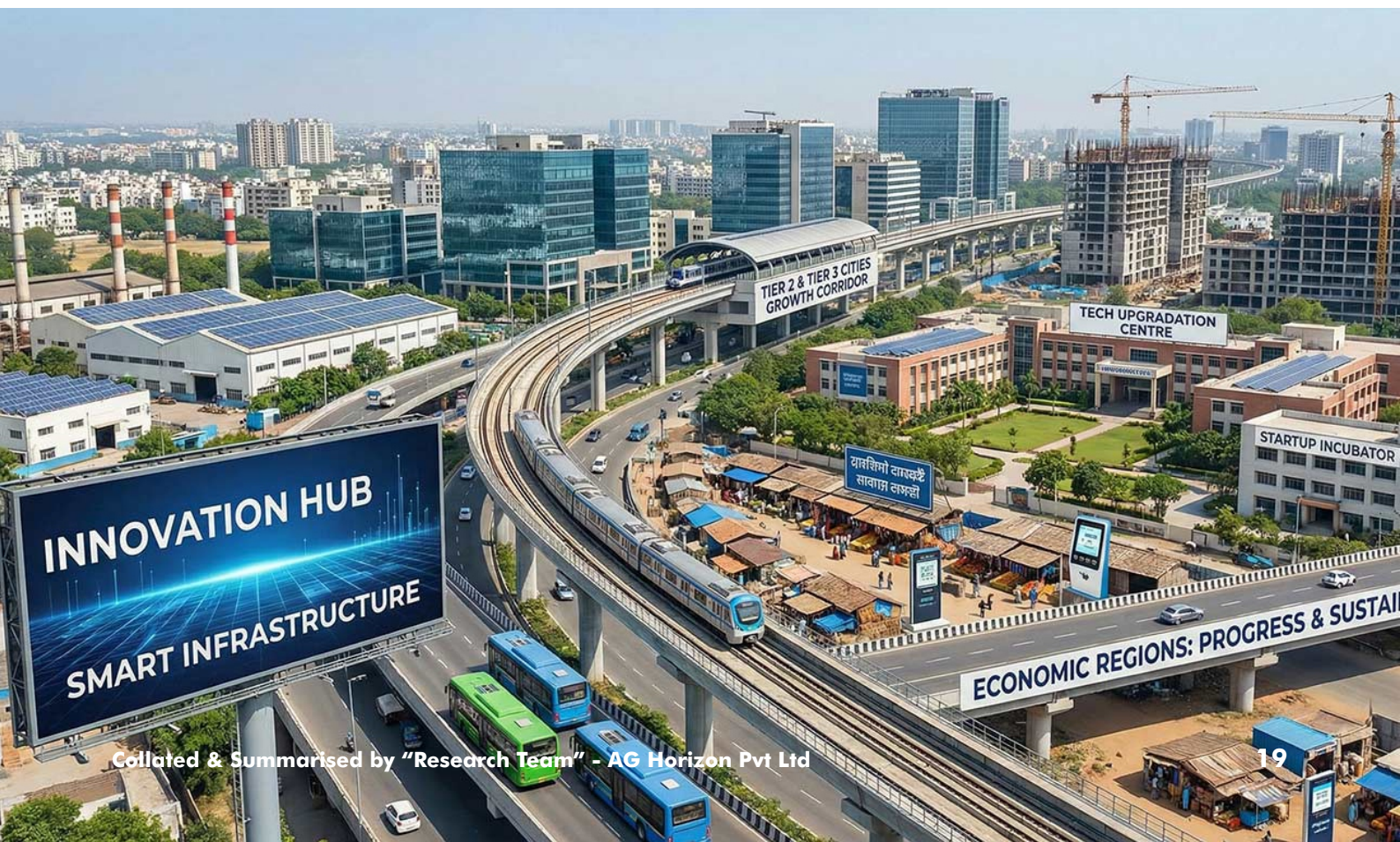
07

Eminent Insight



"Cities are India's engines of growth, innovation, and opportunities. We shall now focus on Tier II and Tier III cities, and even temple-towns, which need modern infrastructure and basic amenities."

Smt. Nirmala Sitharaman
Finance Minister
Government of India



Resources

1. <https://www.pib.gov.in/PressReleaseDetail.aspx?PRID=2252186®=3&lang=1>
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