

## **Aponar Apon Ghar**

### **Details**

"Aponar Apon Ghar" is a Home Loan Subsidy Scheme by the Finance Department, Govt. of Assam. The objective is to realize the vision of "Housing For All" by 2022 so that each poor person may have their own house. All the applicants will get home loans at subsidized interest rates. Applicant must avail of housing loans from any Scheduled Commercial Bank, Regional Rural Bank, or Assam Cooperative Apex bank within the state. The state govt. will provide ₹ 2,50,000 subsidy on home loans up to ₹ 40,00,000. This house loan subsidy is only for those who are purchasing their 1st house and have not availed of loans under the previous Apun Ghar Scheme. The scope of the scheme is limited to the permanent residents of the state of Assam.

### **Benefits**

**Loan Amount (₹): 5,00,000 - 10,00,000**

**Subsidy (₹): 1,00,000**

**Loan Amount (₹): 10,00,000 - 20,00,000**

**Subsidy (₹): 1,50,000**

**Loan Amount (₹): 20,00,000 - 30,00,000**

**Subsidy (₹): 2,00,000**

**Loan Amount (₹): 30,00,000 - 40,00,000**

**Subsidy (₹): 2,50,000**

### **Eligibility**

- 1. The applicants must be permanent residents of Assam state.**
- 2. The applicants must avail the housing loan from any Scheduled Commercial Bank, Regional Rural Banks, Assam Cooperative Apex bank within the state.**

3. The total family income of the applicant (from all sources) must not exceed ₹ 20,00,000.
4. The housing loan must be of more than ₹ 5,00,000 and sanctioned by bank on or after 1st April 2019.
5. The loan accounts must not be under NPA (Non Performing Assets) status.
6. This must be the first home by the composite family.

#### **Exclusions**

**Those who already benefited under the Apon Ghar scheme are not eligible.**

#### **Application Process**

##### **Online**

**Step 1:** Visit the [official website](#). Navigate to the "Click here for Loan Subsidy" section.

**Step 2:** Click "Aponar Apon Ghar (Home Loan Subsidy Scheme)". You will be taken to "[Application for Release for Subsidy](#)". Fill in all the mandatory details.

**Applicant's Details:** Name, Gender, DOB, PAN No., Email ID, Mobile Number, Address.

**Loan Details:** IFSC of Loan Issuing Branch, Bank Name, Branch Name, Account Number, Loan Sanction Amount, Date of Loan Sanction, Property Address.

**Step 3:** Upload the Supporting Documents: Land Proof, Address Proof, and PAN Card Proof. Check the Declaration, and click "Save".

#### **Check Application Status:**

**Step 1:** Visit the [official website](#). At the bottom right of the page, in the "Application Tracking" section, click "Track".

**Step 2:** On the next page, provide your Mobile Number, and Loan Account Number or Application Number, and click "Submit".

#### **Documents Required**

1. Residence Proof of Assam State

- 2. Proof of Identity**
- 3. Income Certificate**
- 4. Bank Account Details**
- 5. Passport Size Photograph**
- 6. Latest Salary Slips**
- 7. Statement of Salary Account for the Past Six Months**
- 8. No Dues Salary From the Existing Banker if the Salary is Credited in Other Than SBI Account**
- 9. Proof of Being in Service for a Minimum of Five Years**
- 10. Statement of Personal Assets and Liabilities in Bank's Format**
- 11. Documents Evidencing the Ownership of Land**