

Aponar Apon GharAre you sure you want to sign out?CancelSign OutEngEnglish/à¸à¸.à¸à¸Sign InBackDetailsBenefitsEligibilityExclusionsApplication ProcessDocuments RequiredFrequently Asked QuestionsSources And ReferencesFeedbackSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityAssamAponar Apon GharLoanSubsidyDetails"Aponar Apon Ghar" is a Home Loan Subsidy Scheme by the Finance Department, Govt. of Assam. The objective is to realize the vision of à¸Housing For Allà¸ 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 à¸, 2,50,000 subsidy on home loans up to à¸, 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 (à¸,): 5,00,000 - 10,00,000Subsidy (à¸,): 1,00,000»¿Loan Amount (à¸,): 10,00,000 - 20,00,000Subsidy (à¸,): 1,50,000»¿Loan Amount (à¸,): 20,00,000 - 30,00,000Subsidy (à¸,): 2,00,000»¿Loan Amount (à¸,): 30,00,000 - 40,00,000Subsidy (à¸,): 2,50,000EligibilityThe applicants must be permanent residents of Assam state.The applicants must avail the housing loan from any Scheduled Commercial Bank, Regional Rural Banks, Assam Cooperative Apex bank within the state.The total family income of the applicant (from all sources) must not exceed à¸, 20,00,000.The housing loan must be of more than à¸, 5,00,000 and sanctioned by bank on or after 1st April 2019.The loan accounts must not be under NPA (Non Performing Assets) status.This must be the first home by the composite family.ExclusionsThose who already benefited under the Apon Ghar scheme are not eligible.»¿Application ProcessOnlineStep 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 RequiredResidence Proof of Assam StateProof of IdentityIncome CertificateBank Account DetailsPassport Size PhotographLatest Salary SlipsStatement of Salary Account for the Past Six MonthsNo Dues Salary From the Existing Banker if the Salary is Credited in Other Than SBI AccountProof of Being in Service for a Minimum of Five YearsStatement of Personal Assets and Liabilities in Bankà¸™s FormatDocuments Evidencing the Ownership of LandFrequently Asked QuestionsWhich Department Manages The "Aponar Apon Ghar" Home Loan Subsidy Scheme?The "Aponar Apon Ghar" Home Loan Subsidy Scheme is managed by the Finance Department, Govt. of Assam.What Are The Objectives Of "Aponar Apon Ghar"?The objective is to realize the vision of à¸Housing For Allà¸ by 2022 so that each poor person may have their own house. All the applicants will get home loans at subsidized interest rates. Should The Applicant Avail Of The Loan From A Regional Rural Bank Only, In Order To Be Eligible For The Loan Subsidy?No, the applicant can avail of housing loans from any Scheduled Commercial Bank, Regional Rural Bank, or Assam Cooperative Apex bank within the state.What Is The Maximum Amount Of Subsidy That The Applicant Can Receive On The Home Loan?The state govt. will provide à¸, 2,50,000 subsidy on home loans up to à¸, 40,00,000.Can A Person Get House Loan Subsidy For Purchasing Their 2nd House?No, 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.Can Residents From Nagaland Also Apply To This Scheme?No, the scope of the scheme is limited to the permanent residents of the state of Assam.How Much Shall Be The Subsidy On A Loan Amount Of à¸, 7,50,000?The subsidy shall be à¸, 1,00,000.How Much Shall Be The Subsidy On A Loan Amount Of à¸, 19,00,000?The subsidy shall be à¸, 1,50,000.How Much Shall Be The Subsidy On A Loan Amount Of à¸, 19,00,000?The subsidy shall be à¸, 1,50,000.Where Can I Find The Link To The Scheme Guidelines?The Scheme Guidelines can be found at this link - <https://finance.assam.gov.in/sites/default/files/INTEREST%20SUBVENTION%20SCHEME%20FOR%20HOUSING%20LOAN%20FOR%20REGULAR%20STATE%20GOVERNMENT%20EMPLOYEES%20UNDER> Can I Fin The Document Checklist?The Document Checklist can be found at this link - https://sivasagar.assam.gov.in/sites/default/files/public_utility/APPLICATION%20FORM%20FOR%20HOME%20LOAN_2.pdfCan I Apply Ot This Scheme If The Total Income Of My Family Is à¸, 27,00,000?No, in order to be eligible, the total family income of the applicant (from all sources) must not exceed à¸, 20,00,000.What Is The Full Form Of NPA?The Full Form of NPA is "Non-Performing Assets".Can I Apply Offline To This Scheme?No, this scheme only accepts Online Applications.Sources And ReferencesGuidelinesDescription As On The Assam State PortalDocuments Checklist & Process Flow Of ApplicationOkWas this helpful? News and UpdatesNo new news and updates availableShareSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityAssamAponar Apon GharLoanSubsidyDetailsBenefitsEligibilityExclusionsApplication ProcessDocuments RequiredFrequently Asked Questions"Aponar Apon Ghar" is a Home Loan Subsidy Scheme by the Finance Department, Govt. of Assam. The objective is to realize the vision of à¸Housing For Allà¸ 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 à¸, 2,50,000 subsidy on home loans up to à¸, 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.OkWas this helpful?ShareNews and UpdatesNo new news and updates availableÂ©2024 Powered by Digital India Corporation(DIC)Ministry of Electronics & IT (MeitY)Government of IndiaÂ®Quick LinksAbout UsContact UsScreen ReaderAccessibility StatementFrequently Asked QuestionsDisclaimerTerms & ConditionsUseful LinksGet in touch4th Floor, NCGD, Electronics Niketan, 6 CGO Complex, Lodhi Road, New Delhi - 110003, Indiasupport-myscheme[at]digitalindia[dot]gov[dot]in(011) 24303714Last Updated On : 28/03/2024 | v-2.1.1