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सरकार का सपना, सबका घर हो अपना



## Pradhan Mantri Awaas Yojana

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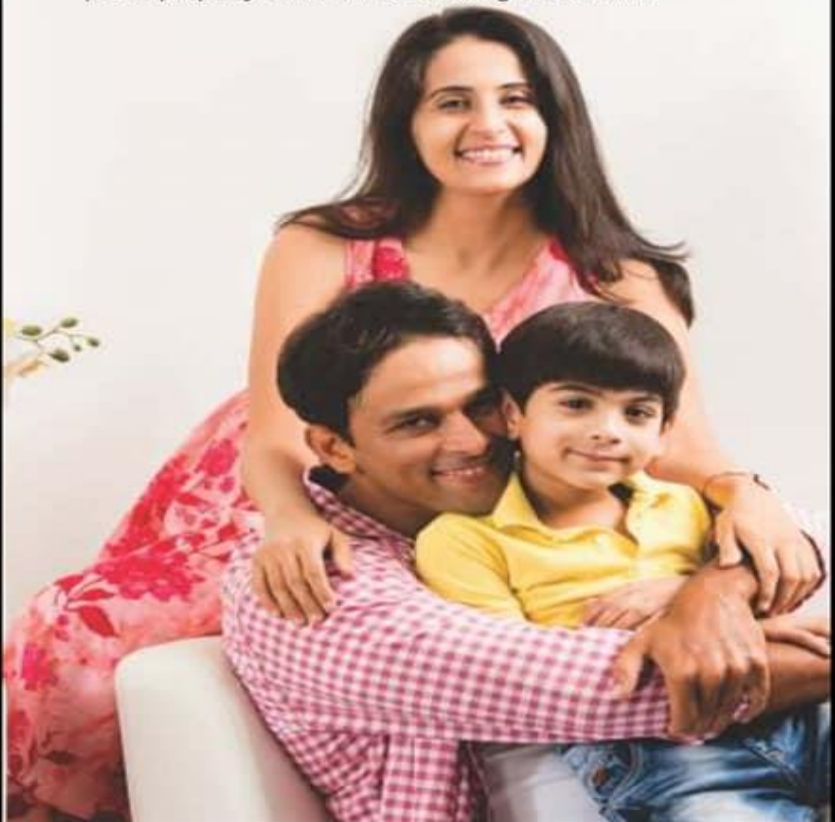


## Eligibility

### Income Group Annual Household Income

	<b>Income</b>	<b>Area</b>
EWS	Up to Rs. 3 Lacs	60 Sq. mt.
LIG 2.67	Rs. 3.01 to Rs. 6 Lacs	60 Sq. mt.
MIG 1 2.35	Rs. 6.01 to Rs. 12 Lacs	90 Sq. mt.
MIG 2 2.20	Rs. 12.01 to Rs. 18 Lacs	110 Sq. mt.

For EWS and LIG, it is mandatory for a female to be the property owner. Also, the applicant or its dependents should be a first time home buyer and should not own a pucca property at the time of availing the scheme.





## Subsidy offered

The interest subsidy is channelized through two central nodal agencies - National Housing Bank (NHB) and Housing & Urban Development Corporation (HUDCO). The apex government bodies channelize subsidy to the lending institutions and they help the eligible applicants to avail subsidy.

The subsidy offered is dependent upon the loan amount and the income group you fall in. Applicants with income up to Rs. 6 Lacs, can avail a maximum subsidy of Rs.2.67 Lacs.

Applicants with income up to Rs.12 Lacs can avail a maximum subsidy of Rs.2.35 Lacs.

Applicants with income up to Rs.18 Lacs, can avail a maximum subsidy of Rs.2.30 Lacs

Income Group	Subsidy on maximum Loan Amount
Up to Rs. 3 Lacs	Rs. 6 Lacs
Above Rs. 3 Lacs up to Rs. 6 Lacs	Rs. 6 Lacs
Above Rs. 6 Lacs up to Rs. 12 Lacs	Rs. 9 Lacs
Above Rs. 12 Lacs up to Rs. 18 Lacs	Rs. 12 Lacs

Interest Subsidy (%)	Maximum Subsidy Tenure (In years)	Max. Subsidy Amount
6.5%	20	Rs. 2.67 lacs
6.5%	20	Rs. 2.67 lacs
4%	20	Rs. 2.35 lacs
3%	20	Rs. 2.30 lacs



## Documents required

- KYC Documents & Photograph
- Aadhar Card is mandatory
- Salary slip or Certificate & updated bank statement for salaried applicants
- Income Tax Returns of last two years and bank statement for self employed applicants
- Self-certificate/affidavit as proof of income
- Customer declaration undertaking
- Additional Application form



# Pradhan Mantri Awaas Yojana

सरकार का सपना, सबका घर ही अपना



## About Pradhan Mantri Awas Yojana

Pradhan Mantri Awas Yojana is a programme by Government of India to ensure "Housing for all by 2022".

Under this, there is a Credit-Linked Subsidy Scheme on home loans for properties in urban market belonging to Economically Weaker Section (EWS), Low Income Group (LIG) and Middle Income Group 1 & 2 (MIG)

# Housing for all by 2022





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- राजस्थान



**उपलब्ध**