

Aditya Birla Housing Finance Strengthens Commitment to 'Housing for All' Under PMAY 2.0

Category: Business

written by News Mall | February 9, 2026



Apna pehla ghar, **PMAY** aur **HAPPY HOME LOAN** ke saath!

PMAY-U 2.0 is one of the major flagship programmes being implemented by Government of India to provide pucca houses to all eligible beneficiaries in the urban areas.



Eligibility under PMAY 2.0

Property Value up to: ₹35 Lakhs. | **Carpet Area:** Maximum 120 Sq.mt (1291 Sq.ft). |
First Time Home Buyer. | **Women must be owner/co-owner** of the property.



Benefits under PMAY 2.0 to Customer

Loan Amount up to: ₹25 Lakhs | **Interest Subsidy:** Total of ₹1.80 Lakhs in 5 annual instalments



Applicable For

EWS: Annual Household income up to ₹3 Lakhs | **LIG:** Annual Household income ₹3 to 6 lakhs
MIG: Annual Household income ₹6 to 9 lakhs



Benefits for availing loan from ABHFL

Repayment Tenure up to 30 years | **Funding up to 90%** of property market value |
Wide array of eligibility methods | **Minimum Documentation**

Contact your **Relationship Manager** for a Happy Home Loan Journey
or Call **1800-270-7000** toll-free.

**Aditya Birla Housing
Finance Ltd.**

 **ADITYA BIRLA
CAPITAL**
HOME LOANS

Aditya Birla Housing Finance Limited
Regd. Office: Indian Rayon Compound, Virar - 302 205, Gujarat. Corporate Office: 5th Floor, Tower 1, One World Centre, Jupiter Hill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. Tel No: 91-22-6279 1905 | CIB: L62002G1D0009PLC083779.
For more information, please visit: home.finance.adityabirlacapital.com
Loans applied or originated or booked with Aditya Birla Housing Finance Limited (ABHFL) are subject to (a) credit appraisal and other internal approvals at the sole discretion of ABHFL and (b) the terms and conditions as agreed under the respective loan agreement, KTS, sanction letter, MTC and other related documents.
We may use the services of our authorized agencies in servicing your requirements.

Aditya Birla Housing Finance Limited ("ABHFL"), a wholly owned subsidiary of **Aditya Birla Capital Limited**, India's leading and diversified financial services company, is deepening its engagement under the Government of India's Pradhan Mantri Awas Yojana – Urban (PMAY-U) 2.0 and reinforcing its commitment to the national vision of 'Housing for All'.



Apna pehla ghar, **PMAY** aur **HAPPY HOME LOAN** ke saath!

PMAY-U 2.0 is one of the major flagship programmes being implemented by Government of India to provide pucca houses to all eligible beneficiaries in the urban areas.



Eligibility under PMAY 2.0

Property Value up to: ₹35 Lakhs. | **Carpet Area:** Maximum 120 Sq.mt (1291 Sq.ft). | **First Time Home Buyer.** | **Women must be owner/co-owner** of the property.



Benefits under PMAY 2.0 to Customer

Loan Amount up to: ₹25 Lakhs | **Interest Subsidy:** Total of ₹1.80 Lakhs in 5 annual instalments



Applicable For

EWS: Annual Household income up to ₹3 Lakhs | **LIG:** Annual Household income ₹3 to 6 lakhs
MIG: Annual Household income ₹6 to 9 lakhs



Benefits for availing loan from ABHFL

Repayment Tenure up to 30 years | **Funding up to 90%** of property market value | **Wide array of eligibility methods** | **Minimum Documentation**

Contact your **Relationship Manager** for a **Happy Home Loan Journey**
or Call **1800-270-7000** toll-free.

**Aditya Birla Housing
Finance Ltd.**



**ADITYA BIRLA
CAPITAL**

HOME LOANS

Aditya Birla Housing Finance Limited
Registered Office: Indian Rayan Compound, Vardol - 352 205, Gujarat. Corporate Office: 5th Floor, Tower 1, One World Centre, Jupiter Hill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. Tel No: 02-22-6279 9925 | EIR: U02022G12009PLC03770.
For more information, please visit: homefinance.adityabirlacapital.com
Loans applied for or originated or booked with Aditya Birla Housing Finance Limited (ABHFL) are subject to (a) credit appraisal and other internal approvals at the sole discretion of ABHFL, and (b) the terms and conditions as agreed under the respective loan agreement, KPI, sanction letter, MTC and other related documents.
We may use the services of our authorized agencies in servicing your requirements.

ABHFL makes first-time home ownership more accessible with PMAY

Through its PMAY-linked home loan offerings, ABHFL is facilitating affordable and accessible homeownership for eligible first-time homebuyers by providing repayment tenures of up to 30 years, funding of up to 90% of the property's market value, flexible eligibility assessment frameworks, and minimal documentation, thereby streamlining the home-buying process and enhancing ease of access to housing finance.

Key Benefits

1. **Loan amount:** Up to Rs. 25 lakhs OR 90% of the property market value
2. **Tenure flexibility:** Up to 30 years, ensuring smaller EMIs.
3. **Minimal documentation:** Tailored for EWS, LIG & MIG
4. **Interest Subsidy:** Rs. 1.8 lakhs in 5 annual instalments
5. **Doorstep service:** Guidance and support at the customer's convenience
6. **Digital onboarding + Track My Loan:** Seamless loan journey with transparency.

Eligibility

- **Property Value:** Up to ₹35 lakhs
 - **Carpet Area:** Maximum 120 sq.mt (1291 Sq.ft)
 - **Ownership:** Women must be owner/co-owner of the property
-

The scheme, applicable to only first-time home buyers clearly defines income-based beneficiary segments as follows:

- **Economically Weaker Section (EWS):** Annual household income up to **Rs. 3 lakh**
- **Low Income Group (LIG):** Annual household income between **Rs. 3 lakh and Rs. 6 lakh**
- **Middle Income Group (MIG):** Annual household income between **Rs. 6 lakh and Rs. 9 lakh**

Why it Matters?

India's affordable housing momentum reflects a strong growth outlook, with GDP projected at [7.3% in FY26](#). This creates favourable conditions for first-time homeownership. As PMAY-U 2.0 advances India's affordable housing agenda, ABHFL continues to expand formal housing finance. This supports the Government of India's Housing for All mission and enables more households to move into organised homeownership.

To know more click on – [Aditya Birla Housing Finance- PMAY 2.0](#)

Aditya Birla Housing Finance, a subsidiary of Aditya Birla Capital, India's leading diversified financial services provider, stands as one of the fastest-growing housing finance companies in the country. The company is backed by the highest level of creditworthiness, holding a long-term AAA (Stable) rating and a short-term A1+ rating from CRISIL, ICRA & India Ratings. As of September 30, 2025, Aditya Birla Housing Finance manages assets under management of over Rs. 38,270 Crore with a footprint of 167 pan-India branches.

