

Aashiyaan Housing and Development Finance

Affordable housing finance for low-income families in eastern India



Aashiyaan Housing and Development Finance (Aashiyaan) provides affordable housing loans to low-income individuals and families in semi-urban and rural areas in the Indian state of West Bengal.

The company offers loans for new home purchases and home extensions as well as home equity loans. In 2018 Aashiyaan’s average loan size was US\$ 10,000.

The Indian home loan market remains underpenetrated, with home ownership lower among people on low incomes. This low-income segment, which has been largely underserved by banks and larger home finance companies, is Aashiyaan’s target market.

Aashiyaan is based in Kolkata and partnered with Oikocredit in 2018.

Partner info

FACTS	
Sector	Financial services
Website	www.aashiyaan.in

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Oikocredit international

I: www.maanaveeya.org	E: office.in@oikocredit.org
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