

# Shubham fulfilling dreams of families with low income.

*Shubham offers a diverse range of financial products and services across rural, housing and infrastructure finance sector.*

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Shubham Housing Finance is a professionally managed company focusing on affordable housing segment, their aim is to fulfil the aspirations of lower and middle-income families for a period of up to 20 years. Shubham offers a diverse range of financial products and services across rural, housing and infrastructure finance sector.



Shubham has expertise in loan origination and offers helps to provide solutions applicable as per customer needs. The company offers a complete range of housing finance solutions such as Home loans, [Home Improvement Loan](#), and [Loan against property](#). Through its lending solutions, SHDFC enables customers to own their dream home.

Shubham has become the first financial institution in the country to disburse subsidy to over 30,000 customers amounting to over Rs. 2000 crores under the Credit-Linked Subsidy Scheme. The [home loan](#) on an average has been approved to the EWS and LIG segment which approximately stood at Rs. 15.1 lakhs and Rs. 20 lakhs respectively.

SHDFC in line with its vision for providing affordable housing to all has also partnered with the government wholeheartedly to take the scheme, 'Pradhan Mantri Awas Yojana (PMAY)' to the real beneficiaries i.e. Economically Weaker Section (EWS), Low Income Groups (LIG) and Middle Income Groups (MIG).

Shubham is currently operating out of 88 branches which are spread in the 12 states and has an excess of 15000 customers with its head office is in Gurgaon, India.

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