

ART Affordable Housing Finance – Coverage

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Sub-prime borrowers fuel affordable housing boom for lenders, HFCs

By a Business Standard Staff Reporter

Sub-prime borrowers are fueling the affordable housing boom for lenders and Housing Finance Companies (HFCs), according to industry experts. The growth in sub-prime lending is attributed to the increasing demand for affordable housing, particularly in the rental market. Lenders and HFCs are leveraging this demand to offer more flexible loan structures, including shorter tenors and higher interest rates, to attract sub-prime borrowers. This has led to a significant increase in the volume of sub-prime loans, which is expected to continue in the coming years.

REVENUE & PROFIT

Revenue (in Lakhs)

| Year | Revenue |
|---------|---------|
| 2014-15 | 1,200 |
| 2015-16 | 1,500 |
| 2016-17 | 1,800 |
| 2017-18 | 2,200 |

Profit (in Lakhs)

| Year | Profit |
|---------|--------|
| 2014-15 | 300 |
| 2015-16 | 400 |
| 2016-17 | 500 |
| 2017-18 | 600 |

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- Sub-prime lending grows as demand for affordable housing rises

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