



Vinod Kothari

**Guide to**  
**HOUSING FINANCE**

*A Comprehensive Guide to Mortgage Lending*

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# From the Publisher

We are glad to present Vinod Kothari's "*Guide to Housing Finance – A Comprehensive Guide to Mortgage Lending*". Coming from someone who has a globally tested success as an author on financial subjects, the present book is a comprehensive guide to mortgage lending business.

Housing finance is surely one of the most important asset classes in retail financing, and given the fact that housing is a basic need, housing finance serves one of the primary needs of mankind. The book is not just on techniques of housing finance – it delves into affordable housing finance and housing microfinance as well.

Like with other Vinod Kothari books, this book combines financial mathematics of housing finance, accounting, regulatory details, legal side of mortgage lending, etc. Larger part of the regulatory details is based on Indian regulations, but the law of mortgage lending is as applicable in most common law countries.

Securitisation and covered bonds are also discussed at length in the book.

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# About the Author



**Vinod Kothari** is internationally recognized as author, trainer, consultant and expert on specialized financial subjects, viz., housing finance, securitisation, credit derivatives, accounting for financial instruments, leasing, hire-purchase, alternative investment funds etc.

A *Chartered Accountant* as well as a *Practising Company Secretary*; Vinod Kothari lectures all over the world.

## ***Author of Books:***

- **Securitisation, Asset Reconstruction and Enforcement of Security Interests, 2010**
- **Editor - Guide to the Companies Act, 1956, A. Ramaiya, 17th Edition, 2010**
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- **Co-author of Introduction to Securitisation with Frank J. Fabozzi**
- **Securitisation: The Financial Instrument of the Future, 2006**
- **Lease Financing and Hire purchase, 1996**
- **Author of 3 Chapters in Handbook of Finance, (editor Frank Fabozzi), published by Wiley, USA**
- **Author of Chapter in Frank Fabozzi: Fixed Income Securities**

Based in Kolkata, Vinod Kothari also operates in Mumbai and can be reached at [vinod@vinodkothari.com](mailto:vinod@vinodkothari.com)

## **Websites:**

- ❖ Securitisation: [www.vinodkothari.com](http://www.vinodkothari.com)
- ❖ Credit derivatives: [www.credit-deriv.com](http://www.credit-deriv.com)
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## **Contact:**

### **Kolkata Office:**

1012 Krishna  
224 AJC Bose Road  
Kolkata -700 017, India  
Ph: +91-33- 22811276/ 7715/  
3742

### **Mumbai Office:**

601-C, Neelkanth  
98, Marine Drive  
Mumbai - 400 002, India  
Ph: +91-22- 22817427

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1012, Krishna Building, 224 AJC Bose Road, Kolkata - 700017

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For orders, details, write to: [piyush@vinodkothari.com](mailto:piyush@vinodkothari.com)