

HOUSING FINANCE IN LDCS (Urban Institute Report, 92-2)



This text evaluates India's National Housing Banks first two years in the context of housing finance in other developing countries and broader financial markets. In many developing countries, national housing banks lend directly to the public at subsidized rates, discouraging a competitive housing finance system. Begun in 1988, India's National Housing Bank represents a potentially important innovation for housing finance in developing countries. Providing finance and support to struggling housing finance intermediaries, the National Housing Bank was implemented to foster the creation of a stable, market-oriented, competitive system.

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