

# Workshop on Regional & National Models of Housing Finance

**Introduction:** The purpose of the workshop would be to share different regional and national models of housing finance, being practiced and proved successful, with the Pakistani practitioners. Furthermore, there is need to devise to new products to cater untapped market, the subject workshop would discuss the different products used by renowned financial institutions to cater the needs of different borrowers.

**Inauguration:** Mr. Ashraf Mahmood Wathra, Deputy Governor (Banking), State Bank of Pakistan will inaugurate the workshop.

**Target Participants:** The workshop layout has been designed to address the practitioners from mortgage market. The desired audience would be middle and top tier management.

**Date:**  
Monday March 25, 2013

**Time:**  
0900 to 1700 hours

**Venue:**  
Learning Resource Center,  
State Bank of Pakistan, Karachi

**Participation Fee:**  
Nil

**Last Date to Apply:**  
Monday March 18, 2013



## Program Layout:

Time	Topic
9:00 — 9:30	Plannery Session
9:30 — 11:00	East Asia Regional Session
11:00 — 11:30 Tea/Coffee/ Networking Break	
11:30 — 12:00	Opportunities and Challenges in Mortgage Finance in Pakistan.
12:00- 12:30	Housing Finance- Islamic Perspective
12:30- 13:00	Real Estate Survey & Portfolio Stress Testing.
13:00 — 14:00 Lunch/ Prayer Break	
14:00 — 15:00	Housing Finance to Corporate Employees
15:00 — 15:20 Tea/Coffee/ Networking Break	
15:20 — 16:40	Product Lines of HBFCL
16:40 — 16:50	Concluding Remarks (AMB Chairman)
16:50 — 17:00	Concluding Remarks (Director, SBP)

## Contact Person:

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## Speakers Introduction

**Mr. Ashraf Khan:** Executive Director, Development Finance and Banking Policy & Regulations Group, State Bank of Pakistan

**Mr. Zaigham M. Rizvi:** Expert Consultant on Housing & Housing Finance World Bank and Advisor to Governor SBP on Housing Finance.

**Mr. Taimur Afzal:** Chairman, Association of Mortgage Bankers & Group Head, Retail Finance, The Bank of Punjab

**Mr. Muhammad Raza:** Vice Chairman, Association of Mortgage Bankers & Head of Consumer Banking/ Marketing, Meezan Bank Limited.

**Mr. Khalid Aftab:** General Manager — Policy & Planning and Head Credits, House Building Finance Company Ltd.

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