



## State Bank of Pakistan

### Two Days Training Program on Non-Performing Housing Finance Portfolio & Recoveries & Foreclosures



#### Program Layout:

Time	Topic
<b>Day 1</b>	
09:15—09:30	Registration of Participants
09:45—11:00	Introduction & SBP Initiatives
11:30—13:30	Risk Mitigants & Product Re-structuring Case Study Meezan Bank
14:30—16:30	Product Re-structuring Case Study Bank of Punjab
<b>Day 2</b>	
09:35—11:00	Pre-Default Legal Measures
11:30—01:30	Post Default Scenarios
14:30—15:30	Recovery Measures
15:30—16:30	Recovery Avenues
16:30—16:45	Filling Evaluation Form
16:45—17:00	Concluding Remark & Distribution of Participation Certificates
11:00 — 11:30 Tea Break & 13:30—14:30 Lunch Break	

**Introduction:** The purpose of the training program is create awareness among the practitioners regarding the foreclosure issues and product structuring.

The first day of the training would focus on the structuring and development of housing finance products as per the Pakistani market demographics.

The second day of the training will focus on the issues arises out of faulty loans and their solutions. Further, the trainer will discuss the clauses may be taken care of while signing financing agreement to avoid future litigation process.

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

**Date:**  
October 10-11, 2013

**Time:**  
0930 to 1700 hours

**Venue:**  
National Institute of Banking & Finance (NIBAF), Pitras Bukhari Road, H-8/1, Islamabad

**Participation Fee:**  
Rs. 2000/- per participant

**Last Date to Confirm Participation:**  
Tuesday October 1, 2013

#### Speakers Introduction:

##### Speakers for Day I:

*Mr. Muhammad Akbar:*

Mr. Muhammad Akbar is currently holding the position of Head Mortgages in the Bank of Punjab. He was one of the key person in negotiating the terms and conditions with the Government of Punjab on mortgages of Ashiyana Scheme. He was also the key player in designing the product for the borrowers of Ashiyana Scheme.

##### Speaker for Day II:

*Sahabzada Musaffar Ali:*

He is Acting Legal Head of the Bank of Punjab. Before joining the Bank of Punjab, he served the National Accountability Bureau for seven years. He has delivered numerous training on Recoveries & Foreclosures from the plat form of State Bank of Pakistan.

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