

Inauguration by

Mr. Saeed Ahmed, Deputy Governor, State Bank of Pakistan

SPEAKERS

Day 1

1. Mr. Imran Ahmad, Additional Director, State Bank of Pakistan
2. Mr. Muhammad Raza, Head Consumer & Marketing, Meezan Bank

Day 2

1. Mr. Muhammad Imran, Head UBL Ameen
2. Mr. Asad Jafri, Zonal Chief, HBFCL

Day 3

1. Mr. Noman Ahmed, Regional Manager SAM, KASB Bank

Day 4

1. Sahabzada Muzaffar Ali, Head Legal, Bank of Punjab

Concluding Remarks & Distribution of Certificates by

Mr. Muhammad Ashraf Khan, Executive Director, State Bank of Pakistan

USEFUL LINKS

Training Material of housing finance trainings organized by SBP

<http://www.sbp.org.pk/departments/ihfd-house.htm>

Housing Finance Quarterly Review

<http://www.sbp.org.pk/departments/ihfd-qdr2.htm>

HAG Recommendations

<http://www.sbp.org.pk/departments/ihfd/HAGRecommendations.pdf>

Guidelines for Financing to Housing Builders/ Developers

<http://www.sbp.org.pk/smfed/circulars/2014/C2.htm>

Contact Person:

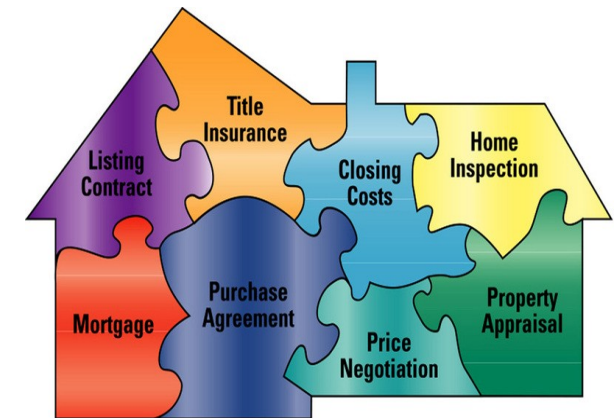
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TRAINING MODULE ON HOUSING FINANCE



STATE BANK OF
PAKISTAN, KARACHI

OBJECTIVE

The objective of the program is to hold deliberations on different steps being involved in housing finance i.e. from Customer step in to branch to Foreclosures & Recoveries. Further, the module has been designed in a manner that the market best practices regarding housing finance can be promoted and discussed.

TARGET PARTICIPANTS

The workshop has been designed to upgrade the knowledge of real practitioners of mortgage business working at grass root level and middle tier management.

DATE

May 26, 2014 — May 30, 2014

TIME

0930 to 1700 Hours

VENUE

Learning Resource Center, SBP, Karachi

PARTICIPATION FEE

Rs. 10,000/- per participant

LAST DATE TO CONFIRM PARTICIPATION

May 19, 2014

PROGRAM LAYOUT :**DAY 1**

Regulatory Framework	
0930	Inauguration by Deputy Governor, SBP
1015	Different Initiatives Taken by SBP to facilitate Mortgage Industry
1130	Discussion on Housing PRs and Reporting Requirements
Housing Finance Product Structuring & Marketing	
1400	A Snapshot of various products available in Market
1530	<ul style="list-style-type: none"> Marketing and Sales Strategies Role of Developers Target Customers

DAY 2

Product Program & Process Flow	
0930	<ul style="list-style-type: none"> Need for Product Program Contents & Coverage Process flow Pre & Post Disbursement Relationship Activities with Customer
Housing Finance Processing/Credit Initiation	
1400	<ul style="list-style-type: none"> Case Processing Risk Evaluation Proposal Drafting Decision

DAY 3

Risks Involved in Housing Finance Documentation & Mortgage Creation	
0930	<ul style="list-style-type: none"> Facility Offer Letter (FOF) Finance Agreement MODTD Lien Marking
Housing Finance Title Documents & Verification	
1400	<ul style="list-style-type: none"> Types of Title Documents Types of Land Documents Verification

DAY 4

Housing Finance Product Restructuring & Rescheduling	
0930	<ul style="list-style-type: none"> Need to Restructure & Reschedule Factors to be considered while Restructuring/ Rescheduling Additional checks to be build to monitor loan
Recoveries & Foreclosures	
1400	<ul style="list-style-type: none"> Types of Foreclosures Laws relating to Foreclosures Legal Notices to Defaulters Willful Defaults

DAY 5

Group Activities	
0930	<ul style="list-style-type: none"> Case Studies
Closing	
1400	<ul style="list-style-type: none"> Feedback Certificate Distribution Concluding Remarks