



“ Risks Involved in Housing Finance Processing & Documentation ”



































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Putting in place a Housing Credit
SBP (Central Bank)

• Arranging a Credit Guarantee Sch

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Way Forward



- Adopting innovative Approaches to Affordable Housing
- Promoting Value Chain in Housing Development
- Exploration of Credit lines for institutions offering Housing Finance
- Putting in place a Housing Credit Fund or Refinance Window at SBR (Central Bank)
- Arranging a Credit Guarantee Scheme for low-income Housing Finance
- Promotion of Microfinance Banks to support borrowers with undocumented income
- Establishment of a Housing Observatory

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Housing Finance PSUs

Keeping in view peculiar nature of housing finance, there is a need to give special attention to HF PSUs.

- PSUs have been defined
 - ✓ Major changes relate to provisioning and classification
 - General as well as specific
 - ✓ Separation from Consumer Finance PSUs



Housing Finance PRs

Recognizing the unique peculiar nature of Housing Finance, there is a need to give special attention to PRs

- PRs have been revised
- Major changes relate to provisioning and classification
 - General as well as specific
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