



TRAINING PROGRAM ON HOUSING FINANCE (Entry to Mid-level Officers)



October 24-25, 2022

9:00am-5:00pm

F2F. NIBAF Karachi

Who Should Attend

Housing Department officers having experience of more than 1-year, CAD, Risk and Internal Audit Department officers are encouraged to participate.

Trainer: Housing Finance Expert

Contents

Day-1

1. Understanding Housing sector Dynamics

- The Real Estate Market in Pakistan:
- Fundamentals of Housing Finance
- Business opportunity for banks in the housing sector
- Comparative Regional view
- Challenges and impediments in Housing Finance

2. Regulatory & Policy initiatives

- Major Housing Finance PRs
- NAYA Pakistan Housing Scheme
- Required Documents
- Equity injection & LTV concepts

3. Housing finance: Other key areas (business & risk)

- Sales Models & Marketing Mediums
- Target Market: Preferred Areas, Customer Segmentation
- Process of Credit Initiation
- Customer identification criteria
- An overview of securities
- Risk management: Customer Due Diligence and different types of risks
- Disbursement and Post approval steps
- Pricing & understanding the SOCs
- Credit Scoring Models: an overview and its significance to risk management process and reducing TAT

Day-2

1. Housing Finance: securities and documentation

- Admissible Securities / sureties
- Tangible & Intangible securities
- Laws of encumbrance of Movable or Immovable properties
- Liquid Assets/Financial Securities
- Transfer of Interest through: Sale, Lease, Exchange, Demarcation, Inheritance, gift and "will"
- Understanding the requirement of Guarantee (Legal Implications)
- Demand Promissory Note and Trust Receipt

2. Loan Monitoring & Delinquency Management

- Post Disbursement Monitoring
- Recovery & Follow-ups
- Watch List & Classifications of NPLs
- Restructuring & Rescheduling
- Remedial Management
- Recovery Laws
- Foreclosures: types and related laws

Contact Person:

Mr. Mubashar Tayyab (051-9269850-59)

mubashar.tayyab@sbp.org.pk

Mr. Asad Jan (051-9269850-59)

asad.jan@sbp.org.pk

**Course Fee (2-day):
Rs. 5,000 + PST/head/Program**