



# Mortgage Products

## Customizing them with needs of the Local Market



April 10-11, 2023  
10:00 AM – 1:00 PM

Online Via  
Zoom

### Who Should Attend

Housing Department officers having experience of more than 1-year, CAD, Risk and Internal Audit Department officers, Area Managers, Branch Managers, Regional Sales Head, Sr. RMs, Credit Analyst/ Supervisors, External Agency Supervisors, Assistant Policy Managers Assistant Product Managers, Collection Supervisors, RDA-RAG supervisors are encouraged to participate.

Trainer

**Syed Raheel Haider**

Sr. Chief Manager,  
Head of Housing Finance, BAHF

## Contents

### Day-1

### Day-2

#### 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

#### 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:

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