

# **MORTGAGE PRODUCTS** Customizing them with Needs of the Local Market

This course will provide a great opportunity to learn about the information on Housing Sector. Participants will be able to learn Legal Framework of Central Bank. The knowledge of Prudential Regulations. The concept of Housing Products and its Risks associated with Housing Finance. After this session, participants will be able to understand the dynamics of Housing Sector, they will know the rules of Housing finance schemes. They will be able to learn to target the potential customer and increase their portfolio accordingly.

### **COURSE CONTENTS**

- Understanding Housing sector Dynamic
  - The Real Estate Market in Pakistan:
  - Fundamentals of Housing Finance
- Regulatory & Policy initiatives
  - Major Housing Finance PRs
  - NAYA Pakistan Housing Scheme
- Housing finance: Other key areas (business & risk)
  - Sales Models & Marketing Mediums
  - Target Market: Preferred Areas, Customer Segmentation
  - Process of Credit Initiation
  - Customer identification criteria
- Housing Finance: securities and documentation
- Loan Monitoring & Delinquency Management
  - Post Disbursement Monitoring
  - Recovery & Follow-ups

- Watch List & Classifications of NPLs
- ♦ Restructuring & Rescheduling
- Remedial Management

### FACILITATOR

## Syed Raheel Haider

Sr. Chief Manager, Head of Housing Finance, Bank Al Habib Ltd.

#### 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

