

# HOUSING FINANCE IN PAKISTAN

## - OPPORTUNITIES AND REGULATORY REQUIREMENTS

**DATE:** Thursday, October 18, 2018  
**FEE:** PKR 12,500/- per participant  
**VENUE:** IBP, M.T. Khan Road, Karachi  
**TIMINGS:** 9:00 am to 5:00 pm

**5%**  
DISCOUNT  
on 3-5 nominations

**10%**  
DISCOUNT  
on 6+ nominations

**5%**  
DISCOUNT  
for all member  
Institutions of IBP

**LAST DATE OF REGISTRATION**  
**October 16, 2018**

**COURSE FACILITATOR**  
**Mr. Wasif Hussain**

### COURSE OVERVIEW

Housing and construction sector is an important driver of economic growth worldwide. It also has significant implications for the development of the country's financial markets and has positive socio-economic impact on the overall financial health of the system. State Bank of Pakistan has been working continuously on new initiatives to create an enabling environment for banks/DFIs to increase outreach of housing finance and the revised prudential regulations (PRs) are one of those initiatives. This one-day training will enable the participants to better understand and implement the revised regulations, while extending housing finance to their customers.

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The Institute  
of Bankers  
Pakistan



A Company Setup Under Section 42 of the Companies Act, 2017

## LEARNING OBJECTIVES

This training would enable the participants to:

- Update their knowledge of housing industry dynamics for enhancing their housing finance portfolio
- Have thorough understanding of the changes in the revised regulations
- Learn and adopt precautionary measures to avoid regulatory breaches, resulting in huge penalties, while dealing with the housing finance consumers
- Perform their roles as prudent bankers, when extending housing finance

## COURSE CONTENTS

- Introductory Session
- Housing & Housing Finance Statistics
  - Importance of Housing
  - Current Situation of Housing Stock and Housing Finance in the Economy
  - Initiatives Taken by SBP to Improve Housing Finance
  - Questions & Answers Session
- Regulatory Framework for Housing Finance
  - Prudential Regulations (PRs) for Housing Finance
  - Rationale for Housing Finance PRs
  - Discussion on Housing Finance PRs
  - Risk Mitigation
  - Examples of Banking Sector
  - Questions & Answers Session
- Frequently Asked Questions
  - Discussion on Frequently Asked Questions on Housing Finance
  - Questions & Answers Session

- Regulatory Reporting Requirements
  - Housing Finance Reporting Formats
  - Fields of the Reporting Formats
  - Calculations involved while filling the reporting formats
  - Questions & Answers Session

## WHO SHOULD ATTEND?

The target audience would primarily consist of:

- Credit Heads from Head Offices / Central Offices
- Executives/ Managers from Regional Credit Hubs
- Personnel handling credit-related activities specifically housing finance (including CAD)
- Risk Professionals
- Audit, Legal and Compliance Officials

## FACILITATOR

### Mr. Wasif Hussain

Deputy Director at SBP

Mr. Hussain is working as Deputy Director with the Developmental Finance Group (DFG) of State Bank of Pakistan (SBP) for the last seven years. Issuance of separate Prudential Regulations on Housing Finance, guidelines for housing builders, developers, Pakistan Mortgage Refinance Company (PMRC) etc. are few of his most eminent contributions to the Housing Finance Sector of the country. Besides being closely associated with the promotion of housing finance, Mr. Hussain has conducted various trainings for industry takeholders. With his contributions and exposure in the field of housing finance, he is expert in regulatory trainings on Housing Finance. He holds Master's degree in Business Administration from International Islamic University, Islamabad.



FACILITY AVAILABLE

DONATE FOR SUPREME COURT OF PAKISTAN DIAMER BASHA AND MOHMAND DAM FUND

### CONTACT DETAILS:

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**NOTE:** Payment should be made on or before the course start date in the name of "THE INSTITUTE OF BANKERS PAKISTAN". Please send nominations/requests for participation at least two days before the training date.