

CONSUMER MORTGAGE FINANCE - A TECHNICAL FINANCE (HOUSING FINANCE)

DATE: Thursday, April 25, 2019

FEE: PKR 12,500/- per participant

VENUE: Islamabad

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
April 23, 2019

COURSE FACILITATOR
Mr. Imran Ali Soomro

COURSE OVERVIEW

This program is designed to impart fundamental concepts necessary to basic understanding of housing finance as a consumer finance; which is often an overlooked or under-implemented function, leaving organizations vulnerable and unprepared. It will provide guidance at the Policy Level on Regulatory Perspectives of Housing Finance. Other focus areas include: Development of Sound Lending Practices, Customer Counseling, Loan Origination and Marketing, Servicing and Collection, Recoveries and Credit Risk Management of Housing Finance.

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The Institute
of Bankers
Pakistan



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

LEARNING OBJECTIVES

By the end of this workshop, Participants will be able to:

- Understand the Housing Finance Processing, Structuring, Monitoring & Disbursement
- Understand and Conduct Quantitative & Qualitative Credit Risk Analysis in Housing Finance Credit Proposal
- Learn to Adhere and Comply the Legal and Regulatory Frameworks of Housing Finance
- Take Cognitive Housing Finance Credit Decisions

COURSE CONTENT

Introductory Overview of Housing Finance:

- Present Status of Housing Finance Market in Pakistan
- Global Perspective of Mortgage Indebtedness and Securitization (Mortgaged Based Securities)
- SBP Intervention for Promotion of Housing Finance in Pakistan
- SBP Subsidized Finance Facility for Low-cost housing
- Key Challenges to Housing Loan Sector in Pakistan

Product Featuring, Selling and Legal Frameworks:

- Eligibility of Borrower
- Product Line
- Exposure Calculation
- Tenure/Grace Period
- Debt to Equity Ratio (Calculation & Maintenance)
- Pricing Mechanism
- Repayment Mechanism
- Housing Finance Credit Risk Assessment
- Eligibility of Property Criteria
- Financing Documentation
- Security Documentation including Charge Creation/Registration of Mortgaged Security etc.
- Disbursement & Monitoring of Housing Loan/Insurance/Taxes
- Classification
- Charge Cancellation/Redemption

SBP Prudential Regulations for Housing Finance:

- Definitions
- Frequently Asked Questions
- SBP PRs from HF-1 to HF-11 (Minimum Requirement,

Types of Housing Finance, Debt Burden Ratio, Loan to Value Ratio, Limit on Exposure against Real Estate Sector, Financing Tenure, Property Assessment, Mortgage Creation, General Reserves, Classification, Restructuring & Rescheduling).

WHO SHOULD ATTEND?

- Branch/Business/Relationship/Marketing Managers
- Retail Officers/Asset Sales Officers/Finance Executives
- Credit Analysts/Controllers & Recovery Officers
- Risk/Audit & Compliance Officers

FACILITATOR

Mr. Imran Ali Soomro




Mr. Soomro is an MBA from Institute of Business Administration (IBA), Karachi and has completed AIBP from The Institute of Bankers Pakistan (IBP). Currently he is enrolled in PhD program. He is a position holder in both his MBA and BBA (Hons.) program. He joined National Bank of Pakistan (NBP) in 2004 as a Management Trainee Officer and gradually rose to the present position with experience of working in a variety of banking departments including Credit Processing, Security Analysis, Financial Risk Management and Training & Development. Mr. Soomro has been part of Training & Development division since 2010. Presently, he has been posted to Staff College, Islamabad where he is conducting training in various functions of the bank, especially in the asset side of the balance sheet. Apart from NBP, he also has experience of conducting training for the domestic and international participants on the platform of IBP, NIBAF, NAB, SME Bank, IBA Sukkur, and JNMDC Karachi etc. on different banking topics including Credit Management, Credit Administration, Operational Risk Management, AML/KYC & CFT etc. He had also been a part of the visiting/adjunct faculty at IBA Sukkur and SZABIST Hyderabad where he taught various courses on specialization in Finance, including: Financial Accounting, International Banking, Analysis of Financial Statements, Financial Management, Financial Risk Analysis, Financial Derivatives, Security Analysis/Equity Valuation and Project Evaluation etc.

CONTACT DETAILS:

Samia Rafiq T (042) 99210479 E samia.rafiq@ibp.org.pk
Irfan Ahmed T (042)-99210471 E irfan.ahmed@ibp.org.pk
Shahid Hamed Qureshi T (042)-99210471 E shahid.hamed@ibp.org.pk
Imran Hameed T (042)-99210471 E imran.hameed@ibp.org.pk

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.

DONATE FOR THE SUPREME COURT OF PAKISTAN AND THE PRIME MINISTER OF PAKISTAN DIAMER-BHASHA AND MOHMAND DAMS FUND

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