

HOUSING FINANCE

PRUDENTIAL REGULATIONS, MORTGAGE, MONITORING & DOCUMENTATION

DATE: Tuesday, April 23, 2019

FEE: PKR 12,500/- per participant

VENUE: Lahore

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 22, 2019

COURSE FACILITATOR
Ms. Munazza Abdul Majeed

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 with 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

Risks involved in Housing Finance

- Credit Risks
- Monitoring Risks
- Documentation Risks

Documentation

- Recording of Charge
- Marking of Lien

- Properties having Registered Sale Deeds under notified area
- Properties having Registered Sale Deeds with Khasra Numbers in notified area
- Properties having Allotment Letter of City Development Authority
- Properties having Allotment Letter of DHA (Lease Lands)
- Properties having Allotment Letter of DHA (Self Acquired Lands)
- Properties having Allotment Letter of Societies
- Properties Situated in Builders Constructed Schemes
- Properties Situated in Cantonment Area
- Properties Situated in Army Constructed Housing Schemes
- Properties having Registered Sale Deeds in Metropolitan Developed area
- 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

Munazza Abdul Majeed
SVP, (NAME OF BANK)

Munazza Abdul Majeed, Senior Vice President, working as Regional Executive, Credit Administration, Lahore is a seasoned banker. She has been serving the banking industry for the past 25 years. She is M.Phil in Financial Risk Management, Masters in Finance, Masters in Geography (Silver Medal), M.A Political Science (Silver Medal), Diploma International Affairs (Post Graduate, Punjab University), LLB (Punjab University), DAIBP & Special Diploma from IBP. She is a Ph.D scholar in Risk Management. Her areas of expertise are: Business Development, Practice & Law of Banking, Credit Policy Making, Basel Policies, Internal Controls Principles, Credit Risk Management, Risk Rehabilitation & Mitigation, Credit Administration and Credit Monitoring. Since the last eight years she is serving as Regional Executive Credit Administration for a portfolio of more than 150.00 billion in which Lahore, suburbs of Lahore up to Sheikhpura and Sahiwal are included. She is also sharing her expertise with NBP Staff College Lahore. She has published research articles in different journals.

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.

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