

HOUSING FINANCE

New Prudential Regulations - 2017

DATE: Tuesday, July 18, 2017

FEE: PKR 8,500/- per participant

VENUE: ICMA, Multan Campus

TIMINGS: 9:00 am to 5:00 pm

5%
DISCOUNT
on 3-5 nominations

10%
DISCOUNT
on 6+ nominations

LAST DATE OF REGISTRATION

July 17, 2017

COURSE FACILITATOR
Mr. Sultan Mahmood

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 regulations 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



LEARNING OBJECTIVES

This training would enable the participants to:

- Have thorough understanding of the changes in the revised regulations
- Update their knowledge of regulatory requirement for enhancing their housing finance portfolio
- 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

- Introduction to Housing and Construction Sector and its Regulatory Framework
- Definitions used in the Prudential Regulations
- Regulation HF 1: Minimum Requirements
- Regulation HF 2: Types of Housing Finance
- Regulation HF 3: Debt Burden Ratio
- Regulation HF 4: Loan to Value Ratio
- Regulation HF 5: Limit on Exposure against Real Estate Sector
- Regulation HF 6: Financing Tenor
- Regulation HF 7: Property Assessment
- Regulation HF 8: Creation of Mortgage
- Regulation HF 9: General Reserve against Housing Finance
- Regulation HF 10: Classification and Provisioning
- Regulation HF 11: Rescheduling/Restructuring of Non-Performing Housing Finance

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
- Branch/Operation Managers

FACILITATOR

Mr. Sultan Mahmood

Mr. Sultan is an experienced banker with hands-on experience of more than two decades. He has served the National Bank of Pakistan in various positions and currently he is Assistant Vice President. He is double masters and a certified trainer, he has conducted a number of trainings on SBP Prudential Regulations for Housing Finance, Consumer Finance, SME Financing, Agriculture Financing and AML/CFT Regulations for Banks. He is member of NBP Talent Pool, and has been involved in the training and development activities of the bank for the last 9 years. He is JAIBP and AIBP from the Institute of Bankers Pakistan.

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.