

Program on Housing Sector: Mortgage financing, risk mitigation and securitization



Objective of the Program

Real estate financing has certain higher risk characteristics due to which the regulator has classified this sector as a sensitive sector and applied macro financial regulatory tools as a means of risk mitigation. The long term structure of housing finance also poses asset liability mismatch issues to lenders and therefore requires certain quantum of long term liabilities, including raising of resources by way of long term bonds. Take out financing and securitization could also be avenues for raising resources to meet the long term financing needs of this sector. The current situation of rising unsold housing inventory could create stress to the builders and developers, especially in the context of liquidity/ credit issue faced by housing finance companies. At the same affordable housing is one of the thrust areas for a developing country. The program would cover various issues and challenges in mortgage financing and possible ways of mitigating the risks.

Date: May 28, 2019
Venue: Rendezvous, Taj Mahal Palace, Apollo Bunder, Mumbai
Type: Non-Residential
Program Fee: Rs. 15000 + GST @ 18% per person

Participants' Profile

Officers at the level of DGM (or equivalent) and above from banks, financial institutions and housing finance companies

Nominations now open
For filing online nominations, please click on the link below
<http://cafral.org.in/Upcoming-Programs.aspx>

Last date for filing nomination
May 21, 2019

Broad topics to be covered in the program

- State of the Housing sector and Housing Finance
- Issues in mortgage financing
 - Issues and challenges for banks and HFCs in driving sustainable growth in the sector
 - Loan against Property and Developer loans
 - Land financing by banks
 - Addressing Informal sector Housing, Alternate Security
 - Priority sector guidelines on housing
- Mortgage financing - Expansion with Stability
 - Addressing risks in Mortgage financing
 - Measures for promoting Securitisation of mortgage loans and Covered Bonds
 - Promoting Mortgage Guarantee, REITS
- Reforms in mortgage financing
 - Role of Fintech and Property Valuation in mortgage lending, and harmonized Regulations
 - Impact of RERA, Title Insurance and Grading of Projects (under RERA)
 - Reverse Mortgage – what could be done to popularise this product?
 - Promoting Green Housing : Ownership/Regulations/Incentives

For more program details, contact:

M P Baliga
Senior Program Director
Tel: +91 22 2657 1042
Mob: +91 9820764986
Email: mpbaliga@cafral.org.in

Pushpalata Nadar
Program Officer
Tel: +91 22 2657 1014
Mob: +91 7709575481
Email: pushpalata.nadar@cafral.org.in

Program Conditions

- Program fee is payable before the program.
- The organisation may depute another suitable officer for the program if the nominated officer cannot attend the program.

Centre for Advanced Financial Research and Learning
(CAFRAL)

C-8 / 8th Floor, RBI Building,
BKC, Bandra (E), Mumbai – 400 051
www.cafral.org.in