

Training Programmes

NHB has conducted the following types of programs

1. Orientation Programmes on Housing Finance

Objective: The objective of the programme on “Housing Finance” is to familiarize the participants with the mechanics of the formal housing finance system and with the potential opportunities and challenges associated with shelter financing.

Benefits of Attending: The programme is designed so as to enable the participants to deal with the related operational aspects in an effective and prudent manner. It offers an insight in the appraisal of housing loans, monitoring and recovery aspects including innovative marketing techniques and new product development.

Who should Attend: New entrants/Junior officers entering the housing sector

Programme Content:

- Indian Housing Finance System
- Financial/Technical/Legal Appraisal of Mortgage Loans
- Recovery and Management of NPAs
- New Product Development
- Marketing Techniques
- Motivational/Communication skills
- Best Practices in the Industry/Sharing of Experience
- Future Opportunities & Challenges
- Case Studies/Group Presentations etc.

Other Details: All programmes are residential and boarding and lodging arrangements are included in the package. The programme duration is 3 days.

2. Programme on Regulatory Framework for Housing Finance Companies

Objective: The objective of the programme is to familiarize the participants with the rationale behind the various concepts and precepts involved in the regulation, supervision and control of the HFCs vis-à-vis the various regulatory authorities i.e. Reserve Bank of India, Company Law Board, SEBI and the National Housing Bank.

Benefits of Attending: The programme mainly intends to provide the participants with essential knowledge and understanding about the regulatory/statutory requirements so as to enable them to deal with the related operational aspects in an effective manner.

Who should Attend: Middle and senior level officers of Housing Finance Companies with 3-5 years experience

Programme Content:

- Evolution of the process of Regulation and the Need for Regulation
- Regulatory Role of NHB
- Provision of Companies Act
- NHB Act – Directions and Registration Requirements
- Best Practices in the Industry/Sharing of Experience
- Case Studies/Group Presentations etc.

Other Details: All programmes are residential and boarding and lodging arrangements are included in the package. The programme duration is 3 days.

3. Programmes on Asset Securitisation

Objective: The objective of the programme on “Asset Securitisation” is to familiarize the participants with the relevance of mortgage backed securitisation, the mechanics of the securitisation process and the issues involved in the development of a secondary mortgage market in India.

Benefits of Attending: Securitisation is seen not only as a potential market oriented technique for raising resources from the capital market but also for addressing a number of issues endemic to the housing finance industry, notable ones being the incidence of Asset-liability mismatch, capital adequacy and risks inherent in mortgage financing. The programme is designed so as to enable the participants to deal with the related operational aspects in an effective and prudent manner.

Who should Attend: Middle and senior level officers Housing Finance Companies with 3-5 years experience.

Programme Content:

- Securitisation : Global Perspective
- Designing MBS
- Asset Securitisation : Case Study
- Challenges in the Indian Context

- NHB's Initiatives

Other Details: All programmes are residential and boarding and lodging arrangements are included in the package. The programme duration is 2 days.

4. Programmes on Project Financing

Objective: The objective of the programme on "Project Finance" is to familiarize the participants with the developments in the housing sector which inter-alia would include the potential opportunities and challenges associated with shelter in terms of technology, building materials, financing, project management etc.. The emphasis will be on access to institutional credit from National Housing Bank

Benefits of Attending: The programme is designed so as to enable the participants to deal with the related operational aspects of project financing in an effective and prudent manner.

Who should Attend: Middle and senior level officers of Housing Boards/Development Agencies

Programme Content:

- Housing Finance and Role of NHB
- Planning and Formulation
- Financial and technical appraisal
- Legal appraisal aspects
- Project Management
- Building Materials/technology
- Case Study and Visit to a Project Site

Other Details: All programmes are residential and boarding and lodging arrangements are included in the package. The programme duration is 3 days.

5. Symposium on ALM systems in HFCs

Objective: With liberalisation in Indian financial markets over the last few years and growing integration of the domestic markets with the external markets, the risks associated with the operations of an Housing Finance Company have become more complex and large, requiring strategic management. The management of HFCs are to base their business decisions on a dynamic and integrated risk management system. HFCs need to address these risks in a structured manner by upgrading their risk management and adopting a comprehensive Asset-Liability Management system. With the introduction of

ALM guidelines for HFCs, it becomes imperative to acquaint and understand the fundamentals and rationale of ALM.

The objective of the symposium is to introduce, understand and familiarize the participants with the ALM system and learn about the structuring of the ALM Process.

Benefits of Attending:

- ❖ Develop a working knowledge of the fundamentals of ALM
- ❖ Learn about the structuring of the ALM Information system, organisation and process.
- ❖ Understand the fundamentals of liquidity and interest rate risks.

Who should Attend: The course content is designed for senior and middle level executives working in HFCs who wish to gain a practical understanding of asset liability management systems in HFCs.

Programme Content:

- ❖ Examine case study on assessing and managing the liquidity and interest rate risks.
- ❖ Participate in step-by-step examination of NHB guidelines on ALM.

Other Details: All programmes are residential and boarding and lodging arrangements are included in the package. The programme duration is 2 days.