



**Training Programme on  
"Risk Management"  
September 18-19, 2018  
India Habitat Centre  
Lodhi Road  
New Delhi**

**About National Housing Bank**

The National Housing Bank (NHB) was set up in July 1988, under an Act of the Parliament to operate as a principal agency to promote housing finance institutions both at local and regional levels and to provide financial and other support to such institutions and for matters connected therewith or incidental thereto. The main roles of NHB include regulation and supervision, financing, promotion and development. Among the multiple responsibilities entrusted to NHB, the development of human resources is a major agenda of the Bank. Accordingly, the Bank has sought to address this partially through training programmes, seminars and symposia on matters related to housing for the officials of the Housing Finance Companies (HFCs), Commercial Banks and Public Housing Agencies.

**Need and Objective of the Programme**

The foremost among the challenges faced by Financial Institutions today is that of understanding and managing risk. Risk is not simply the incidence of adverse outcomes. The favourable outcomes which cannot be predicted are also a form of risk. Opportunity losses can be as important as actual losses.

Mortgage lending operations in India have special characteristics associated with them including liability management, affordability issues, foreclosure laws etc. The importance of bringing about better refinement and sophistication in identification, measurement and management of risk is the order of the day for gaining competitive advantage. The management of HFCs/Banks are to base their business decisions on a dynamic and integrated risk management system and need to address these risks in a structured manner by upgrading their risk management. The two day residential program on "Risk Management" endeavours to engage with middle and senior level officers of Banks and HFCs on the various types of risks in the housing finance industry and their mitigation techniques. The main programme content is outlined below.

**Programme Content**

- Overview and Characteristics of Risks in Mortgage lending
- Improving Operational Risk Management
- Approaches to Credit Risk Assessment
- Liquidity Risk Management and ALM including MIS Reporting
- Regulatory, Compliance and Legal Risks in Lending
- Risk Characteristics of Housing Loan
- Credit Risk Guarantee Fund Trust for Low Income Housing
- Cyber Risk Management



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**Participant Profile and Strength**

Forty Five (45) participants will be accepted on first come first serve basis. Middle and Senior Level Officers of Banks and HFCs with 8-10 years of experience.

**Nomination Fee:** (Electronic Payment Only)

- Residential (twin sharing): ₹ 15,000.00 plus 18% GST (Total amount of ₹17700.00 per person)  
(The fee is non-refundable and cannot be transferred to any other training program. Further the entire fee has to be remitted with the complete registration form to confirm nomination)
- Non-Residential: ₹ 12,000.00 plus 18% GST (Total amount of ₹14160.00 per person)

**Details of Remittance are given below:**

A. Name of Account	NATIONAL HOUSING BANK
B. Name of the Bank	HDFC BANK LTD.
C. Name of the Branch	NEW DELHI K.G. MARG
D. Address of the Branch	G-3-4, SURYAKIRAN BUILDING, 19, K.G. MARG, NEW DELHI- 110001
E. Account No.	00030350014372
F. Account Type	CURRENT
G. MICR Code.	110240001
H. IFSC Code of the Branch	HDFC0000003
I GST Number of NHB	07AABCN2600H1ZY
J GST Address of NHB	National Housing Bank, Core 5-A , India Habitat Centre, New Delhi-11003

**Venue:**

Casuarina Hall, India Habitat Centre, Lodhi Road, New Delhi

**Accommodation:**

From the evening of September 17 (Monday) till the afternoon of September 19, 2018 (Wednesday). Stay arrangements are being made on twin-sharing basis and inclusive of breakfast and dinner. Lunch along with tea/coffee, which will be served at the common venue.

**Commencement on:**

September 18, 2018 at 09.30 hours

**Conclusion on:**

September 19, 2018 at 17.00 hrs.

**Last Date for receiving the nominations: September 12, 2018**



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**NOMINATION FORM**

<b>Name in English:</b> (MRS./MR./MS./DR.)	
<b>Name in Hindi</b> (SMT./SH./KU./DR.)	
<b>Gender</b> (Male/Female)	
<b>Name of Housing Finance Company</b>	
<b>Age</b>	
<b>Designation</b>	
<b>Experience ( in years)</b>	
<b>Qualification</b>	
<b>Job Responsibilities</b>	
<b>Address</b>	
<b>Mobile Number</b>	
<b>Office phone number</b>	

**PAYMENT DETAILS**

<b>Amount ( In ₹)</b>	
<b>Date of Payment</b>	
<b>UTR Number</b>	
<b>GST Number</b>	
<b>Address of Institution</b>	
<b>State</b>	

**Nominations to be addressed and emailed to:**

The Regional Manager , Training Division & CCC, National Housing Bank  
Core 5A, 3<sup>rd</sup>-5<sup>th</sup> Floor, India Habitat Centre, Lodhi Road, New Delhi 110 003  
Telephone: +9111 39187189; +9111 39187129  
Email address- [sukriti.wadhwa@nhb.org.in](mailto:sukriti.wadhwa@nhb.org.in), [narayan.sahai@nhb.org.in](mailto:narayan.sahai@nhb.org.in)