



WHARTON - HABITAT FOR HUMANITY INTERNATIONAL HOUSING FINANCE COURSE

By

The Wharton School, University of Pennsylvania in association with Habitat for Humanity India
In partnership with National Housing Bank

Schedule

Conducted by: Drs. Marja Hoek-Smit

| Day 1 – 4 th July 2017 | |
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| 08:30 - 09:00 | Registration |
| 09:00 - 09:30 | Introduction |
| 09:30 - 10:30 | The Critical Importance Of Housing Finance In Addressing Persistent Housing Problems In Developing Countries Outlining the role of housing finance— mortgage, non-mortgage secured and micro-finance in expanding both the demand for and the supply of affordable housing |
| 10:30 - 11:00 | Tea Break |
| 11:00 – 12:30 | What Goes On In A Housing Finance System? Discussing the structure and logic of mortgage- and alternative loan instruments and main models of funding housing finance, the current frontiers in housing finance and the role of government policies to scale up housing finance. |
| 12:30 – 13:30 | Lunch |
| 13:30 – 14:15 | Evolution of housing finance system in India Presenter: Mr. Sriram Kalyanaraman, Chief Executive Officer & Managing Director, National Housing Bank |
| 14:15 – 15:00 | Role Of Banks And Housing Finance Companies In Financing Affordable Housing In India Presenter: Mr. Deepak Joshi, CEO – ManiBhavnam Home Finance Company |
| 15:00 - 15:30 | Tea Break |
| 15:30 - 17:15 | Risks, Costs, Pricing And Profitability Of Housing Finance Presenting the costs and risks that drive pricing of the mortgage portfolio, and the factors that can bring down the cost of lending. How do these costs and risks differ for micro-lending and therefore the price of micro loans? |
| 17:15 – 17:30 | Close of Day 1 |



| Day 2 – 5th July 2017 | |
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| 09:00 - 10:00 | Expanding Housing Finance To Lower Income Market Segments Examining common constraints to down-market expansion of mortgage lending, and alternative products and delivery channels used by lenders to increase lending for lower income populations |
| 10:00 - 10:45 | Case Study Presentation By India Shelter Presenter: Mr. Sunil Jain, Chief Financial Officer India, Shelter Finance Corporation Limited |
| 10:45 - 11:00 | Tea Break |
| 11:00 - 12:15 | Overview And Cases Of Non-Mortgage Housing Finance Presenting alternative models and their pros and cons of secured lending, as well as non-secured lending innovations for housing Mr. Rajan Samuel, Managing Director, Habitat for Humanity India |
| 12:15 - 13:00 | Case Study Presentation By MicroBuild India Presenter: Mr. Ramachandra Vaidya, Chief Executive Officer, MicroBuild India |
| 13:00 - 14:00 | Lunch |
| 14:00 - 14:45 | Case Study Presentation By Chaitanya Presenter: Mr. Samit Shetty, Managing Director Chaitanya India Fin Credit Pvt. Ltd. |
| 14:45 - 16:00 | Subsidizing Housing Finance Focusing on the role and design of government subsidies to expand housing finance down-market |
| 16:00 – 16:30 | Tea Break |
| 16:30 – 17:00 | Presentation Of Certificates And Class Photo |