National Conference

Housing Finance in India
“Issues and Solutions”

July 13, 2022 | Hotel Le-Meridien, New Delhi

The Associated Chambers of Commerce and Industry of India
Housing Sector plays a vital role in the economic development of the country. However, the housing finance market continues to face considerable supply constraints, particularly in the lower income segment due to the perceived high risk of lending to the informal sector. Traditionally, Banks have been the largest player in the housing finance market, and they continue to hold close to 70% of the total home loan portfolio in India. The other players in the market include: Housing Finance Companies (HFCs), land development banks and housing societies.

The securitization of housing loan pools and mortgaged loans has been critical in providing co-terminus funding. This has enabled mutual funds to invest in non-convertible debentures (NCD) and commercial papers (CP) issuances by HFCs, diversifying the lender and debt product profile, a key achievement, in addition to making public sector banks accessible to these HFCs. Further, the mortgage penetration in India from formal lending sources is only about 10%, while the remaining 90% of the houses are built using own funds and from informal sources of borrowing. While there are challenges for the Government, there are also opportunities for developers and housing finance institutions. Though many of the HFCs are suffering from the asset liability mismatch, however, HFCs have historically had much lower default rates when compared to the banks and other finance companies.

The Government of India has been supportive to the growth and development of Housing sector by addressing various issues through policy implementation whereas developers and housing finance institutions has opportunities to innovate and come up with new products as also technology to supplement housing sector. However, reforms and initiatives for Housing Finance are further required to provide housing for all.

With a view to discussing various challenges in Housing Finance for bringing growth in Housing market, ASSOCHAM is organizing a National Conference on “HOUSING FINANCE IN INDIA – ISSUES AND SOLUTIONS at 9.30 a.m. on July 13, 2022 at Hotel Le-Meridien, New Delhi. The Conference will bring together all concerned groups to a common platform to provide impetus towards sustainable solutions in housing finance apart from sharing knowledge and experiences amongst stakeholders for an in-depth understanding of issues related to the sector.
Invited Speakers From

- Ministry of Finance, Government of India
- Ministry of Housing and Urban Affairs, Govt of India
- Reserve Bank of India (RBI)
- National Housing Bank (NHB)
- Housing Finance Companies (HFCs)
- National Institute of Public Finance
- Housing and Real Estate Developers
- Housing Buyers and Financers
- Commercial Banks
- Micro Finance Institutions
- Lenders and Borrowers
- Private Sector Stakeholders
- Govt. Bodies & State Govts
- Investors and Fund Managers
- Rating Agencies, broking firms and consultants

Key Issues

- Emerging Trends of Housing Finance in India
- Co-lending and blended cost
- Reasons for inadequate financing
- Refinancing instruments
- Developer’s Perspective
- Housing Finance Companies Perspective
- Securitisation and mortgage
- Legal aspects
- Housing Finance Product Development
- Role and Responsibilities of Stakeholders
- Expanding Access to Lower-Income and Informal Markets
- Designing and Implementing Long-Term Funding Solutions
- Housing microfinance, subsidies, and guarantee schemes
- Climate change agenda in housing finance
- Challenges of a Sustainable Housing Finance System in India
- Credit Linked Subsidy Scheme
- Credit Risk Management
- Customer’s Perspective
- Enabling affordable housing for all
- Responsible borrowing as well as Responsible lending
- Fixed and floating rate loan
- Asset Quality Challenges
- Developing sustainable and customized housing microfinance products for the EWS/LIG segments
Sponsorship Opportunities

The Conference provides an excellent opportunity for organizations/companies to promote their product & services to the focused audience besides networking during tea/coffee and lunch intervals. The sponsorship details are as under:

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<th>Conference Partner – Rs. 8 Lac</th>
<th>Principal Sponsor – Rs. 5 Lac</th>
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Participants

Housing Finance Companies (HFCs), Banks and Financial Institutions, CEOs, CFOs and investors, Real Estate Developers, Policy Makers & Regulators, State Government Departments/ Housing Boards, Municipal Corporations, Urban Planners, Township & Apartment Developers, Construction Companies, Contractors Architects, Input Manufacturers, Funding Agencies, Fund Managers & Venture Capitalists, PE Investors, Business Development Heads, Consultants & Service Providers, Firms engaged in Urban Infrastructure, Real Estate Professionals, Other Stakeholders, Housing Development Authorities/Representative of State Governments/Consultants and Advisors, Legal and Financial experts.

Participation Fee: Rs.3,000/- (Including GST)

For more information please contact

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