



18th September 2019 | Hotel Sahara Star | Mumbai

Greetings from The Economic Times!

The previous editions of the summit witnessed the presence of regulators, developers, banks, HFCs coming together to push the government's objective of "Housing for All", RERA, Alternative Financing Solutions, Affordable Housing, impact of remonetisation and various other development in the sector. This year, The Economic Times aims to examine the past, understand the present issues and draw a roadmap for the \future. Policy implications, effect of Budget 2019, alternative financing solutions, downturn-ready action plan, affordable housing, and developer's pain points are few key discussion points.

Things to Watch Out:

A world class platform, one-to-one meetings with solution providers and the opportunity to network with your peers will arm you with the information you need. The summit will discuss key challenges being faced, advancement in the sector and the opportunities. Look out for:

- Focused tracks covering key issues of the sector
- Inclusive session that will enable and engage the audience through an interesting and thought-provoking group discussion to discuss the key issues in the industry and bring out their relevant solutions
- International case studies to understand business models that's transforming developing nations
- Survey during the summit that will provide immediate feedback from the attending audience on varied issues
- Rapid Fire Learnings

Benefits of Attending:

- Biggest convergence of Housing Finance Companies in India
- Apprise yourself with policy implications
- Update yourself with the new schemes and subsidies undertaken by the government
- The key stakeholders from the housing and housing finance sector along with the Government representative come together to discuss the challenges, issues, opportunities and the present housing finance environment
- Networking with the best of the best

Find below Some of our esteemed speakers:-

- Hardeep S Puri, Minister of State for Housing & Urban Affairs, Govt. of India
- Gautam Chatterjee, Chairperson, MahaRERA, Govt. of Maharashtra
- Prakash Mehta, Hon'ble Minister, Housing, Govt. of Maharashtra
- Ajay Srinivasan, Chief Executive, Aditya Birla Housing Finance
- Anuj Mehra, Managing Director, Mahindra Rural Housing Finance
- Kapil Wadhwan, Chairman & Managing Director, DHFL
- Sarada Kumar Hota, Managing Director & CEO, National Housing Bank
- Siddhartha Mohanthy, Managing Director & CEO, LIC Housing Finance
- Vivek Oberoi, Founder, Karrm Infrastructure
- Dinanath Dubhashi, CEO, L&T Housing Finance
- Mohit Malhotra, MD & CEO, Godrej Properties
- Mohit Goel, CEO, Omaxe
- Milind Mhaiskar, Vice President & Chief Executive Officer, MHADA
- Junaid Ahmad, Country Director, World Bank
- Dr Niranjana Hiranandani, President, NAREDCO & Founder Chairman, Hiranandani Group

*please note the above mentioned speakers are confirmed/invited

Kindly find attached the agenda for your perusal.

Kill Fill in the participant details in the below mentioned format and send it back to me to register.

Company Name	
Attendee Name	
Designation	
Email ID	
Mobile Number	

Regards,
Reuben Gonsalves.

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	The Economic Times Housing Finance Summit 2019
	Theme: Scripting the Next Wave in Housing Finance
	18th September 2019, Mumbai
09:00 - 10:00	Registration
10:00 - 10:05	Opening Remarks
10:05 - 10:15	Welcome Address
10:15 - 10:35	Chief Guest Address
	<i>Shri. Nitin Kareer, Principal Secretary, Department of Urban Development, Govt. of Maharashtra</i>
10:35 - 10:45	Keynote Address
	<i>Ramnath Velamati, Chairman, Andhra Pradesh RERA</i>
10:45 - 11:30	Panel Discussion: Housing Finance in India - Evolution, Growth, and Policy Implications
	<p><i>Housing finance is of the high-flying sectors of India that attracts major attention of the banks and financial institutions. Liberal tax incentives by the Government, push for housing for all segments of the society, low and competitive interest rates for housing finance has made this sector as red-hot sector. Housing Finance in India during the last decade has gone through many changes. From very low exposure to the housing sector initially, banks have gone very fast in extending credit to this sector which has witnessed unprecedented expansion. In this inaugural segment, we try to find the 5 W & 1 H of housing finance sector post-independence.</i></p> <ul style="list-style-type: none"> • <i>Customers' perception of housing finance and the problems associated with it</i> • <i>Govt's initiatives to boost housing and home loan in India (PM Awas Yojana, RERA, Housing for All initiative)</i> • <i>Lack of alliance or affiliation amongst stakeholders (Govt., HFCs & Builders) and how its effects the buyers</i> • <i>Opportunities & Risks with India's housing standards/ regulations</i> • <i>Imbalance between supply and Need for Financing</i> • <i>Shortage of funds, inadequate mortgage and securitisation law</i>
	Niranjan Hiranandani, Co-Founder & MD, Hiranandani Group of Companies
	Dinanath Dubhashi, MD & CEO, L&T Housing Finance
	Manish Jaiswal, MD&CEO, Magma Housing Finance
	Boman Irani, CMD, Rustomjee
	A. K. Tripathi, ED, national Housing Bank
	Anil Kaul, MD, Tata Housing Capital
Moderator	
11:30 - 11:45	Networking Tea
11:45 - 12:15	Fireside Chat: Alternative Financing Solutions
	<ul style="list-style-type: none"> • <i>Can AHFCs promote green financing?</i> • <i>Leveraging true potential of mortgage lending</i> • <i>New source of alternative funds – Covered bonds & PCE bonds</i> • <i>AHFCs - Transforming Indian Housing Finance System</i>
	Madhusudhan Menon, Director & Co-Promoter, Micro Housing Finance

	TT Srinivasaraghavan, MD, Sundaram Finance
	Sandeep Menon, MD&CEO, Vastu Housing Finance Corporation
	Rajesh Jogi, Head- Risk Hub India, The Royal Bank of Scotland
Moderator	
12:15 - 13:00	Panel Discussion: Analysing Budget 2019 for Housing Finance & Charting the Roadmap
	<p><i>Banks have emerged as a large buyer of pooled assets from NBFCs given the liquidity issues faced by the sector during FY2019. Proposal to provide one time six months partial credit guarantee to PSBs for first loss of up to 10% will reduce any credit risk in such assets. It must be noted that the minimum holding period and hence seasoning of underlying loans in the pool for certain assets classes like housing loans was also reduced from 12 months to 6 months during FY2019. Higher interest deduction on interest paid on housing loans shall improve the affordability of house purchase and will improve housing credit demand for banks as well as HFCs.</i></p> <ul style="list-style-type: none"> • Need for strengthening the regulation authority • New home loan benefit welcome, but why not extend it to all borrowers? (Rs 45 lakh property benefit) • Tax deduction on home loan interest to boost housing demand • Affordable housing to achieve the 'Housing for All' mission • Budget 2019 - Optimistic enough towards the real estate sector? • Measures of enhancing bank funding to the NBFC sector and tax incentives around affordable housing
	Anuj Mehra, MD & CEO, Mahindra Rural Housing Finance
	Subramaniam Jambunathan, MD&CEO, Shriram Housing Finance
	Milind Mhaikar, Vice President & Chief Executive Officer, MHADA
	Anirudh Kamani, MD&CEO, ICICI Home Loans
Moderator	
13:00 - 14:00	Networking Lunch
14:00 - 14:30	Table Top Discussions: Traditional Networking Beyond Passwords
	<i>An interactive session to promote learn while you play. The session will be an opportunity to network with your industry peers, discuss and present solutions to the problems assigned to you during these 30 minutes of interaction.</i>
14:30 - 14:45	Casestudy: Creating a Downturn-Ready Action Plan
14:45 - 15:30	Panel Discussion: Digital Financing- Making the Home Loan Journey Easier

	<p><i>Like every other sector, technology is disrupting the housing finance sector as well. Many HFCs have enabled online loan application processing to 24*7 over various platforms, allowing customers to take loans anytime anywhere. Customers and organizations are now moving away from lengthy, paper-based application forms to web/mobile based forms & KYC document format. There is a need to leverage the vast data available for digital customers to serve them better. Thanks to technology, the potential of housing finance now extends well beyond the tier 1 cities in India, which means that scalability, agility & digital connectivity are key business needs.</i></p> <ul style="list-style-type: none"> • <i>Speed & trust on top of customers' agenda</i> • <i>Need for automated processing, comprehensive credit scorecards, analytics-based decision making & self-servicing</i> • <i>Minimizing infrastructure & operational costs through cloud approach</i> • <i>Adapting to changing customer behaviours & expectations</i>
	Suresh A Shanmugam, National Head of Business Information Technology Solutions (BITS) & CIO CTO, Mahindra & Mahindra Financial Services
	ICICI Bank
	Abonty Banerjee, Chief Digital & Marketing Officer, Tata Capital
	Sanjay Sharma, Founding Member, Chief Digital & Innovation Officer, APAC Finance
Moderator	
15:30 - 15:45	Breaking the Design – New Ideas for Financing Affordable Housing
15:45 - 16:30	Fireside Chat: Issues Plaguing the Construction Industry in India - Developers Nightmare
	<ul style="list-style-type: none"> • <i>On-time completion of construction projects</i> • <i>Achieving project completion with the projected cost</i> • <i>Construction Waste & Negative Impacts to The Environment</i> • <i>Shortage of Sand & Water – The Most Alarming Challenge</i>
	Yashpal Gupta, MD & CEO, Repco Home Finance
	Sanjay Dutt, MD&CEO, Tata Housing Development Corporation
	Jimmy Mistry, MD, Della Group
	Ashok Chhajjer, Chairman, Arihant Infrastructure
Moderator	
16:30 - 16:35	Closing Remarks
16:35 Onwards	Networking Tea and Close of Conference

VIP INVITE

You are cordially invited to

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