



## **International Conference on Housing : An Engine for Inclusive Growth**

**April 10-13, 2013**

**The Imperial  
Janpath, New Delhi  
India**

Housing sector is an engine of economic growth and is linked with various other sectors of the economy. In the recent years, with global growth slowing down considerably, the potential of housing as an engine of growth and as a catalyst for inclusive growth should be increasingly explored, particularly in the developing and emerging economies. In this backdrop, the theme of the Conference has been conceived as **Housing : An Engine for Inclusive Growth**. The Conference will explore the various aspects of housing as a contributor to inclusive growth, the policy and regulatory framework, the demand and supply side issues, technological innovations to promote affordability, financial instruments, experiences of various countries, innovative practices across countries, and the road ahead, as envisioned by industry leaders and policy makers.

**April 10, 2013 : Welcome Dinner at Magnolia, India Habitat Centre, Lodhi Road, New Delhi 110 003 (7:30 p.m.)**

**April 11, 2013 : Inauguration and Sessions I - IV**

**April 12, 2013 : Sessions V - VIII followed by Valedictory Session**

**April 13, 2013 : Local sightseeing for international delegates (optional)**

## Day I - April 11, 2013

<p><b>09.00 am to 10.00 am</b> <b>Registration</b></p>
<p><b>10.00 am to 11.30 am</b> <b>Inaugural Session</b></p> <p><i>Welcome Address</i> by Mr. R.V. Verma, Chairman &amp; Managing Director, National Housing Bank, India &amp; Chairman, APUHF</p> <p><i>Address</i> by Mr. Susheel Kumar (Additional Secretary (Housing), Ministry of Housing &amp; Urban Poverty Alleviation, Govt. of India) &amp; Chief Coordinator, APMCHUD</p> <p><i>Address</i> by Mr. H.R. Khan (Deputy Governor, Reserve Bank of India)</p> <p><i>Address</i> by Mr. A.K. Misra (Secretary, Ministry of Housing &amp; Urban Poverty Alleviation, Govt. of India)</p> <p><i>Special Address</i> by Mr. M. Ashraf Khan (Executive Director, State Bank of Pakistan)</p> <p><i>Special Address</i> by H E Noorullah Delawari (Governor, Da Afghanistan Bank)</p> <p><i>Theme Address</i> by Mr. Deepak Parekh (Chairman, HDFC, India)</p> <p><i>Inaugural Address</i> by Mr. Ajay Maken (Hon'ble Union Minister for Housing &amp; Urban Poverty Alleviation, Govt. of India)</p> <p><i>Vote of Thanks</i></p>
<p><b>11.30 am to 12.00 noon</b> <b>Tea Break</b></p>
<p><b>12.00 noon to 01.15 pm</b> <b>Session I</b> <b>Theme Presentations - Cross Country Experiences</b></p> <p><i>The housing sector, straddling the entire spectrum from luxury housing to low income housing, has been instrumental in economic growth across the world, in developed as well as developing economies. In this session, participants from across the world will provide a glimpse of the policy and regulatory regime in their respective countries which brought about development of the housing sector, together with some of the innovative practices adopted there which could provide learnings to other countries grappling with similar issues.</i></p> <p><i>Chair</i> Mr. A.K. Misra (Secretary, Housing &amp; Urban Poverty Alleviation, Govt. of India)</p> <p><i>Panelists</i> Mr. Zaigham M. Rizvi (Secretary General, APUHF) Mr. Chung Chee Leong (CEO, Cagamas Berhad, Malaysia) Mr. Ballobh Kritayanavaj (Government Housing Bank, Thailand) Mr. Muhammad Raza (Executive Vice President &amp; Head of Consumer Banking, Meezan Bank Limited, Pakistan) Mr. Arnab Roy (Executive Director, National Housing Bank, India)</p>
<p><b>01.15 pm to 02.00 pm</b> <b>Lunch Break</b></p>
<p><b>02.00 pm to 03.00 pm</b> <b>Session II</b> <b>Urbanization and Attendant Challenges</b></p>

The growing urbanization and population migration worldwide from rural to urban areas are throwing up new and unprecedented challenges, causing the policy makers and planners to look for innovative models for providing accommodation to the burgeoning urban populace. This session will explore different models including rental housing which could potentially offer viable and sustainable solutions in the face of rapid urbanization and migration.

#### Chair

Prof. Chetan Vaidya (Director, School of Planning & Architecture, New Delhi, India)

&

Dr. P.K. Mohanty (Chief Commissioner of Land Administration and Special Chief Secretary, Govt. of Andhra Pradesh, India)

#### Panelists

Mr. Manzar Zahoor (Director - Planning, Lyari Development Authority, Pakistan)

Mr. Rajeev Talwar (Executive Director, DLF Limited, India)

Mr. Ramesh Ramanathan (Chairman, Janadhar India Private Limited, India)

Mr. R. Raghuttama Rao (Managing Director, ICRA Management Consulting Services Limited, India)

**03.00 pm to 04.15 pm**

#### Session III

#### Inclusive Housing - Regulatory and Policy Framework

Government policies, regulatory and fiscal regimes, aimed at creating a conducive and enabling environment for promotion of low income housing, can go a long way in improving the overall financial inclusion levels as well as ameliorating the housing situation among the low income segments. This session will look at how inclusive housing can act as an effective and viable bridge between financial inclusion and inclusive growth and thus help realize the full potential of financial inclusion and growth. The session will closely look at how enabling government policies and a responsive regulatory framework can provide the necessary impetus to the growth of inclusive housing.

#### Chair

Dr. Khondaker Showkat Hossain (Secretary, Ministry of Housing & Public Works, Govt. of Bangladesh)

&

Mr. Anurag Jain (Joint Secretary, Department of Financial Services, Ministry of Finance, Govt. of India)

#### Panelists

Prof. (Dr.) Neelima Risbud (Dean of Studies & Professor of Housing, School of Planning & Architecture, New Delhi)

Mr. Alok Prasad (CEO, Micro Finance Institutions Network)

Mr. Sanjaya Gupta (Managing Director, PNB Housing Finance Limited)

Mr. Sean O'Sullivan (CEO, Select Africa Limited)

Mr. S. Dattagupta (Principal Financial Officer, International Finance Corporation)

**04.15 pm to 04.45 pm**

#### Tea Break

**04.45 pm to 05.30 pm**

#### Session IV

#### Housing Challenges : International Financial Institutions' Perspective

In this session, major international financial institutions and multilateral bodies engaged in activities related to the housing sector will share their experiences regarding the issues connected with low income housing, impediments and challenges posed by the sector, and will also offer insights into possible approaches to tackling the attendant problems through application of international best practices while keeping the local issues in consideration. These will include formal as well as informal sector approaches (such as microfinancing, etc.)

**Chair**

Mr. M. Ashraf Khan (Executive Director, State Bank of Pakistan)

**Panelists**

Ms. Christine Engstrom (Principal Investment Specialist, Asian Development Bank)

Dr. Friedmann Roy (Global Product Lead, Housing Finance, Access to Finance Advisory, International Finance Corporation)

Mr. Rick Oelhafen (General Counsel, Genworth, Inc.)

Mr. Ira Peppercorn (Senior Housing Finance Specialist, World Bank)

## Day II - April 12, 2013

**09.00 am to 09.45 am**

**Session V**

**Government Policies and Initiatives**

*This session will look at how policy level initiatives could help in mitigating the housing shortage through demand and supply side interventions.*

**Chair**

Mr. Susheel Kumar (Additional Secretary (Housing), Ministry of Housing & Urban Poverty Alleviation, Govt. of India & Chief Coordinator, APMCHUD)

&

Mr. Zaigham M. Rizvi (Secretary General, APUHF)

**Panelists**

Mr. Raharjo Adisusanto (President Director, SMF, Indonesia)

Dr. Tarun Ramadorai (Professor of Financial Economics, Said Business School, University of Oxford)

Ms. Aditi Rajyalaxmi (Deputy Programme Manager, DFID, India)

**09.45 am to 10.45 am**

**Session VI**

**Funding Housing**

*This session will look at the various aspects of the investments which go into the housing sector, from institutional funding for developers, to retail housing loans, to private funding by the individuals. The objective of the session is to bring into focus the different components of housing investments so as to bring about greater synergy between them.*

**Chair**

Mr. M.V. Tanksale (Chairman & Managing Director, Central Bank of India)

&

Mr. Andrew Heywood (Editor, Housing Finance International)

**Panelists**

Mr. Chung Chee Leong (CEO, Cagamas Berhad, Malaysia)

Mr. Rajiv Sabharwal (Executive Director, ICICI Bank Limited)

Mr. Olivier Hassler (Consultant, World Bank)

Mr. Stuart Take (Senior Vice President, New Market Development, Genworth Inc.)

**10.45 am to 11.00 am**

**Tea Break**

**11.00 am to 12.00 noon**

## **Session VII**

### **Housing Finance Post Sub-prime**

*The sub-prime crisis, which was to a large extent responsible for the worldwide economic downturn and from which the world is yet to fully recover, provided valuable learnings, both for policy makers and the financial sector practitioners. Consequently, the post sub-prime scenario has thrown up good amount of learnings which mark the beginning of a new paradigm of responsible borrowing and lending operations with built-in checks and balances. This session will look at some of the recent financial instruments and institutional measures from the perspective of post sub-prime developments.*

#### *Chair*

Mr. D.K. Mohanty (Executive Director, Reserve Bank of India)

#### *Panelists*

Mr. Masahiro Kobayashi (Chief Economist, Global Market Research & Survey Department, Japan Housing Finance Agency)

Mr. Ramesh Krishnamurthy (Director, Department of Economic Affairs, Ministry of Finance, Govt. of India)

Mr. Olivier Hassler (Consultant, World Bank)

Mr. Naresh Takkar (MD & CEO, ICRA, India)

Ms. Mythili Bhusurmth (Consulting Editor, Economic Times, India)

**12.00 noon to 01.00 pm**

## **Session VIII**

### **Low Income Housing - Developing a Sustainable Supply Ecosystem**

*Efficient use of land, technology, building material, etc. can play a key role in the development of the low income housing market, more so on the supply side. Role of government and private sector in partnership in ensuring mutual confidence and in promoting efficient processes involved in delivering housing solutions can help achieve economies of scale in mass housing, thereby driving down costs and improving affordability. The changing contours of the housing market pose huge challenges which can be effectively overcome provided the sector is equipped with the necessary skill sets to address the emerging issues. This session will explore ways for growth and development of the sector, and how methodologies being used successfully elsewhere can be adapted for local use in different countries. Energy efficiency in residential buildings, which can substantially bring down the long term cost of ownership, will also feature in the session. Further, ways to improve the skill sets within the sector, with an emphasis on new skills required for serving the low income housing market, will also be explored in the session.*

#### *Chair*

Mr. G.S. Sandhu (Principal Secretary, Urban Development & Housing, Govt. of Rajasthan, India)

&

Mr. V.P. Baligar (Chairman & Managing Director, HUDCO, India)

#### *Panelists*

Mr. M. Sarfaraz Khan (Director General, Malir Development Authority, Karachi)

Mr. Edaan S. Alwan (General Director, Planning & Pursuance, Ministry of Construction and Housing, Iraq)

Mr. Ashish Karamchandani (Executive Director & Head, Inclusive Markets Group, Monitor Deloitte, India)

Mr. Getamber Anand (Chairman & Managing Director, ATS Infrastructure Limited)

**01.00 pm to 01.45 pm**

**Lunch Break**

**01.45 pm to 02.45 pm**

## Session IX

### Data & Statistics and Consumer Related Issues

Availability of suitable data and statistics is essential for policy makers and planners for judicious policy formulation and decision making. This session will look at how data is collected, processed, accessed, shared and thereby effectively harnessed with maximum impact for planning and implementation of policies and programmes in the housing sector, both at the macro and local levels. Data availability also promotes transparency and removes information asymmetry. In order to maintain the growth momentum in the low and moderate income segment, brought about through improving levels of interest and commitment of the developer community as well as the lender community to this segment, it is essential that appropriate measures be taken to address issues like consumer awareness and consumer protection. This session will also seek to address the issues connected with consumer protection measures and how they contribute to market expansion and systemic stability.

#### Chair

Prof. Santosh Panda (Delhi School of Economics)

#### Panelists

Ms. Renu S. Karnad (Managing Director, HDFC, India)

Mr. Arun Thukral (MD, Credit Information Bureau of India Limited, India)

Mr. Michael Markels (Lead Financial Sector Specialist, World Bank)

Dr. Sabri Oncu (Head of Research, for Advanced Financial Research and Learning, India)

Mr. R.S. Garg (Executive Director, National Housing Bank, India)

#### 02.45 pm to 03.15 pm

##### Presentation

Mr. Andrew Heywood (Editor, Housing Finance International)

#### 03.15 pm to 03.30 pm

##### Tea Break

#### 03.30 pm to 05.00 pm

##### Valedictory Session

*Address by* Mr. K.M. Mistry (Vice Chairman & CEO, HDFC, India)

*Address by* Mr. Sean O'Sullivan (CEO, Select Africa Limited)

*Address by* Dr. Nachiket Mor (Member, Board of Governors, Institute for Financial Management and Research, India)

*Special Address by* Mr. Anand Sinha (Deputy Governor, Reserve Bank of India)

*Valedictory Address by* Dr. Raghuram Rajan (Chief Economic Advisor to the Govt. of India)

*Concluding Remarks and Vote of Thanks by* Mr. R.V. Verma (Chairman & Managing Director, National Housing Bank, India & Chairman, APUHF)

## **Participation Fee**

**Indian delegates : ₹ 10,000 (50% concession available for students and research scholars on First Come First Served basis)**

**International delegates : US\$200**

## **Fee Payment Details**

Name of Account	National Housing Bank
Name of the Bank	State Bank of Hyderabad
Name of the Branch	Scope Complex Branch (20511)
Address of the Branch	Ground Floor, Core 6, Scope Complex, Lodhi Road, New Delhi - 110003
Account No.	52142903844
Account Type	Current
MICR Code.	110004005
IFSC Code of the Branch	SBHY0020511
Swift Code (internal remittances)	SBHYINBB012

**The registration form can be filled online on the websites of National Housing Bank ([www.nhb.org.in](http://www.nhb.org.in)) and Asia Pacific Union for Housing Finance ([www.apuhf.info](http://www.apuhf.info))**

**[For Online Registration Click Here](#)**