

**Seminar on**  
**“Consumer Issues in Housing and Housing Finance”**

**Hotel GRT Grand, Pondy Bazar, Chennai**  
**Saturday, April 4, 2009**

**Inaugural Session**

09.00 – 09.30 hrs	Registration
09.30 – 09.33 hrs	Lighting of lamp
09.33 – 09.40 hrs	Welcome Address - <i>Mr. R, Desikan, Trustee, CAI</i>
09.40 – 09.55hrs	Address by <i>Dr. Ramakrishnan, CEO, IBA</i>
09.55 – 10.10 hrs	Keynote address - <i>Mr. S. Sridhar, CMD, NHB</i>
10.10 – 10.25 hrs	Special address by Chief Guest - <i>Mr. Arun Ramanathan, IAS, Secretary, Finance, GOI</i>
10.25 – 10.30 hrs	Vote of Thanks, _____, NHB
10.30 – 11.00 hrs	Tea

**Technical Session**

11.00 – 11.20 hrs	Housing Loan Products, Schemes & its Documentation - Two Speakers (10 min each) from <i>SBI and HDFC/Sundram Home/Repco Home</i>
11.20 – 11.30 hrs	Current Rules in residential housing & protection of consumer concerns - <i>CMDA/TNHB</i>
11.30 – 11.40 hrs	Issues faced by consumers in housing and housing finance - <i>Consumer Association of India</i>
11.40 – 11.50 hrs	Transparency in Housing to increase consumer Confidence - <i>Real Estate Developer</i>

11.50 - 12.00 hrs	Role of NHB in addressing consumer needs in housing finance - <i>By ED/GM NHB</i>
12.00 - 12.10 hrs	Measures taken by RBI in consumer protection in housing finance - <i>By Banking Ombudsman, RBI, Hyderabad</i>
12.10 - 12.40 hrs	Feedback & Interactive Q & A Session
12.40 - 13.00 hrs	Summing Up - <i>By Mr. M. Balachandran, Director, IBPS Chairman, Technical Session</i>
13.00 - 14.00 hrs	Lunch

### **Session on Reverse Mortgage Loan**

14.00 - 14.15 hrs	Technical Presentation on RML, _____, <i>NHB</i>
14.15 - 14.30 hrs	Address by Mr. S. Sridhar, CMD, NHB
14.30 - 14.45 hrs	Address by _____, Chief Guest
14.45 - 15.00 hrs	Address by _____ Banker/HFC on RML
15.30 - 15.50 hrs	Interactive Session
15.50 - 16.00 hrs	Summing up by Mr. S. Sridhar, CMD, NHB
16.00 hrs	Close with Tea