



## Certification for the Mortgage Professional





## Certification Components

| Milestone | Stage                     | Duration (hrs) |
|-----------|---------------------------|----------------|
| 1         | Pre-Classroom             | 8.00           |
| 2         | Classroom Training        | 18.00          |
| 3         | Post-Classroom            | 13.00          |
| 4         | Pre-Interview Preparation | 1.00           |
|           | <b>Total</b>              | <b>40.00</b>   |

### Pre-Classroom

- Pre-requisites: Completion of Registration, Completion of Pre-enrolment Criteria (depending upon your plan)
- Duration – 8 hours
- Description: This segment builds up your conceptual knowledge and prepares you for the classroom sessions to follow. The trainers conducting the classroom training will be in a position to clarify on doubts that you have while going through this section.
- Modules Covered: About this Certification, Home Loans Course, Credit Rating Agencies, , Financial Ratios

### Classroom

- Pre-requisites: Minimum Passing Grade in Pre-Classroom Section
- Duration – 18 hours
- Description: Some aspects in a business are best taught in the classroom - either through virtual or in-person. These are aspects which involve customer touch, are of more quantitative nature or involve sharing of experiential knowledge. During this session, experienced trainers will teach you about sales techniques, collections methodologies, negotiations techniques and business sourcing avenues.
- Modules Covered: Questions answered, Sales Methodologies, Effective Collection Strategies, Insurance in Legal

### Post-Classroom

- Pre-requisites: Attendance of Classroom Training; Passing Grade in Classroom Assignment
- Duration – 13 hours
- Description: This section builds on the previous two sections and rounds up the knowledge you need to have with you as a responsible and productive executive for your employer. You cover aspects technical aspects as well as some of the softer training elements like Code of Conduct, POSH, Whistleblower.
- Modules Covered: Compliances (KYC, AML), Legal Aspects in Collections, Regulatory Aspects (Taxation), Governance (Code of Conduct, Whistle-blower), Productivity (E-mail Etiquette, MS-Excel for Finance Executives)

### Awarding of Certificate

- Pre-requisites: Passing Grade in Final tests.

### Pre-Interview Preparation

- Duration – 1 hour
- Description: A Certification prepares you to have the foundation knowledge of the field you are going to work in. Once you are selected for an interview, we will enable access to you for a unique program to prepare you for interviews. This program presents different characters and approaches and the pros and cons for each when attending an interview.

### Additional Learning Tools



- Reference Material – Online repository of relevant circulars, articles and references for you to prepare for your interview.

## Included Components

Above components may have one or more of the following components

- Objective Tests – 3 hours
- Subjective Tests (Practicals) – 5 hours
- Webinars by Visiting faculty

## Eligibility Criteria

The CMP program does not have any prerequisites for subscription. Students in their final year of graduation may also apply.

However, subscribers who complete the certification successfully will gain subscription in FinNet (TrainingCentral's dedicated BFSI recruitment portal) on meeting the following criteria -

- Graduate seeking employment in the Banking & Finance industry.
- Minimum 50% in Graduation

## Pre-requisites

- Should be good in communication and quick in being able to respond to queries from potential clients, especially those financial in nature.
- Should be ambitious and keen to develop a professional career in finance.

## Detailed Certification Structure

| No.                            | Component  | Mode              | Grade |
|--------------------------------|--|-------------------|-------|
| <b>Pre-Classroom (PRE-CLS)</b> |  |                   |       |
| <b>PRE-CLS-1 Introduction</b>  |  |                   |       |
| 1.1                            | About This Certification                                     | Video             |       |
| 1.2                            | About the Mortgage Industry                                  | Video             |       |
| <b>PRE-CLS-2 Mortgage</b>      |  |                   |       |
| 2.1                            | About Mortgage Products and Services                         | Video             |       |
| 2.2                            | HL Scenario  | Self-paced        |       |
| 2.3                            | Customer Segments  |                   |       |
| 2.4                            | Customer Segments - Why it is so important                   | Self-paced        |       |
| 2.5                            | Salaried   | Self-paced        |       |
| 2.6                            | Self Employed Professionals                                  | Self-paced        |       |
| 2.7                            | Self Employed Non-Professionals                              | Self-paced        |       |
| 2.8                            | Products   |                   |       |
| 2.9                            | Prod Features  | Self-paced        |       |
| 2.10                           | Plot based Finance- Only plot & Plot Plus Construction       | Self-paced        |       |
| 2.11                           | Home Loan - New & Resale                                     | Self-paced        |       |
| 2.12                           | Home Extension   | Self-paced        |       |
| 2.13                           | Home Improvement   | Self-paced        |       |
| 2.14                           | Balance Transfer and Balance Transfer Plus Top-up            | Self-paced        |       |
| 2.15                           | Top-up   | Self-paced        |       |
| 2.16                           | Loan Against Property (LAP) (Include RP and NRP)             | Self-paced        |       |
| 2.17                           | Lease Rental Discounting (LRD)                               | Video             |       |
| 2.18                           | Affordable Home Finance                                      | Self-paced        |       |
| 2.19                           | Credit policy  | Video             |       |
| 2.20                           | File rejection reasons                                       | Video             |       |
| 2.21                           | Negative profile   | Video             |       |
| 2.22                           | Negative properties  | Video             |       |
| 2.23                           | Critical underwriting Observation (basic Pointers)           | Video             |       |
| 2.24                           | Operations   | Video             |       |
| 2.25                           | Filling a Form (Applicants, Occupation, Bank, Property etc.) | Self-paced        |       |
| 2.26                           | Documentation (including Docs of NRIs)                       | Video             |       |
| 2.27                           | RCU Norms (including Residence/Office/Workplace)             |                   |       |
| 2.28                           | Fees and Charges   | Self-paced        |       |
| 2.29                           | Credit assessment process                                    | Self-paced        |       |
| 2.30                           | Financial Eligibility  |                   |       |
| 2.31                           | Disbursal process  | Self-paced        |       |
| 2.32                           | Home Loan Insurance  | Video             |       |
| 2.33                           | Repayment  | Video             |       |
| 2.34                           | 2. Premature Repayment/Part Payment                          | Self-paced        |       |
| 2.35                           | 3. Pre-closure of Loan/Foreclosure                           | Self-paced        |       |
| 2.36                           | 1. Closure of Loan   | Self-paced        |       |
| 2.37                           | TSR and Valuation  | Video             |       |
| 2.38                           | Valuation of property  | Video             |       |
| 2.39                           | Title Status Report (TSR)/Legal Title Check                  | Video             |       |
| 2.40                           | Mortgage Frauds  | Video             |       |
| 2.41                           | External Agencies Involved in a Loan Process                 | Video             |       |
| 2.42                           | Trends in Mortgage Industry                                  | Video             |       |
|                                | <b>Objective Test 1</b>                                      | Online            | TBD   |
|                                | <b>Subjective Test 1</b>                                     | Online Submission | TBD   |



| No.   | Component   | Mode                | Grade      |
|---|---|---------------------|------------|
| <b>PRE-CLS 3 Credit Evaluation and Credit Verification Agencies</b> |   |                     |            |
| 3.1   | About Credit Score and Credit Evaluation Agencies               | Video               |            |
| 3.2   | Credit Evaluation Principles                                    | Self-paced          |            |
| 3.3   | Retail and Commercial Credit Score                              | Self-paced          |            |
| <b>PRE-CLS 4 Financial Ratios and their relevance</b>               |   |                     |            |
| 4.1   | About Financial Ratios and their relevance                      | Video               |            |
| 4.2   | Financial Ratios and their relevance                            | Self-paced          |            |
| 4.2.1   | Retail  |                     |            |
| 4.2.2   | Commercial  |                     |            |
|   | Objective Test 2  | Online              | TBD        |
|   | Subjective Test 2   | Online              | TBD        |
| <b>Milestone 1 - Pre-Classroom Completion</b>                       |   |                     |            |
| <b>Classroom Training (CLS)</b>                                     |   |                     | <b>TBD</b> |
| CLS.1   | About Sales and Collections                                     | Video               |            |
| CLS.2   | The Pre-sales Game Plan   | Self-paced          |            |
| CLS.3   | <b>Classroom Training - Selling Mortgage Products</b>           | <b>VC/In-person</b> |            |
|   | Subjective Test 3   |                     | TBD        |
| <b>Milestone 2 - Classroom Training Completion</b>                  |   |                     |            |
| <b>Post-Classroom (PST-CLS)</b>                                     |   |                     |            |
| <b>PST-CLS 1 Regulatory Compliances</b>                             |   |                     |            |
| 1.1   | About Compliances   | Video               |            |
| 1.2   | Know Your Customer  | Self-paced          |            |
| 1.3   | Anti-Money Laundering   | Self-paced          |            |
|   | Objective Test 3  | Online              | TBD        |
| <b>PST-CLS 2 Legal Terminologies and Collection</b>                 |   |                     |            |
| 2.1   | Necessity of Collections Methodologies                          | Video               |            |
| 2.2   | Collection Principles   | Self-paced          |            |
| 2.3   | Related Legal Laws and Terminologies                            | Self-paced          |            |
| <b>PST-CLS 3 Regulatory Aspects</b>                                 |   |                     |            |
| 3.1   | Importance of Taxation Aspects for Retail and Corporate         | Video               |            |
| 3.2   | Taxation Aspects  | Video               |            |
| 3.3   | Section 80C - Principal Deduction                               | Video               |            |
| 3.4   | Section 24 - Interest Deduction                                 | Video               |            |
|   | Objective Test 4  | Online              | TBD        |
|   | Subjective Test 4   | Online Submission   | TBD        |
| <b>PST-CLS 4 Core Competencies</b>                                  |   |                     |            |
| 4.1   | Why Core Competencies   | Video               |            |
| 4.2   | Code of Conduct   | Self-paced          |            |
| 4.3   | POSH  | Self-paced          |            |
| <b>PST-CLS 5 Productivity Courses</b>                               |   |                     |            |
| 5.1   | Microsoft Excel for Finance Executives                          | Self-paced          |            |
| 5.2   | E-mail Etiquette at the Workplace                               | Self-paced          |            |
| <b>Milestone 3 - CMP Training Complete</b>                          |   |                     |            |
| <b>CERT Ref Circulars and Other Material</b>                        |   |                     |            |
| 10.1  | Circulars from RBI  | Document Ref.       |            |
|   | Objective Test 5 - Main (consolidated Questions across modules) | Online              | TBD        |
|   | Subjective Test 5   | Online Submission   | TBD        |
| <b>Pre-Interview Training</b>                                       |   |                     |            |
| <b>Milestone 4 - Interviews</b>                                     |   |                     |            |



## Item 6.3 - Classroom Training – Selling Mortgage Finance

| Session | Title  | Description   |
|---------|--|---|
| 1       | <b>The Real Estate Industry</b>  | <ul style="list-style-type: none"> <li>• Post Liberalization Development in Real Estate Sector</li> <li>• Macro Factors Impacting Real Estate Industry</li> <li>• Segment wise Review of Indian Real Estate Market</li> <li>• Trends in Real Estate Funding</li> <li>• New policy Environment and its Impact on Indian Real Estate</li> <li>• Decoding Real Estate Regulation &amp; Development Bill 2013</li> <li>• Structuring &amp; Financing Real estate.</li> </ul>  |
| 2       | <b>Introduction to Mortgage, Real Estate Appraisal &amp; Valuation</b> | <ul style="list-style-type: none"> <li>• Understanding Retail Banking, Retail Assets and SME Banking</li> <li>• Real v/s Financial Assets; Understanding Mortgages, Types of Mortgages, Obligation and rights.</li> <li>• Return on Real Assets/Stocks/bonds</li> <li>• Risk/Return and Time Value of Money (Discounted Cash Flow Value)</li> <li>• Concepts, Principles and Criteria for Valuation of Property</li> <li>• Three Approaches to Valuation (cost, sales &amp; income capitalization)</li> <li>• Valuation &amp; Feasibility Across Various Asset Classes</li> <li>• Technical (Valuation) Title Search Report – TSR (Legal)</li> <li>• Factors Affecting Valuation of Property in India.</li> </ul> |
| 3       | <b>Products in Mortgage Umbrella</b>                                   | <ul style="list-style-type: none"> <li>• Home Loans - New &amp; Resale</li> <li>• Loans Against Property (Include RP and NRP)</li> <li>• Plot based Finance- Only plot &amp; Plot Plus Construction</li> <li>• Home Extension &amp; Home Improvement</li> <li>• Balance Transfer and Balance Transfer Plus Top-up</li> <li>• Top-up</li> <li>• Lease Rental Discounting (LRD)</li> <li>• Affordable Home Finance</li> </ul>   |
| 4       | <b>Risk Management</b>   | <ul style="list-style-type: none"> <li>• Risk Associated with Property Management</li> <li>• Sources of Risk</li> </ul>   |



|   |   |   |
|---|---|---|
|   |   | <ul style="list-style-type: none"> <li>• Approaches to Risk Analysis</li> <li>• Managing, Minimizing &amp; Controlling Risk</li> </ul>  |
| 5 | <b>Standard Process in Mortgage Lending</b> | <ul style="list-style-type: none"> <li>• KYC and other key documentation</li> <li>• Evaluation requirement in Mortgages</li> <li>• Deed of ownership, Mutation etc.</li> </ul>  |
| 6 | <b>Buyer Persona</b>                        | <ul style="list-style-type: none"> <li>• Individual Buyer</li> <li>• Self-Employed Non-Professional</li> <li>• Self-Employed Professional</li> <li>• SME</li> <li>• Company</li> <li>• Selling to different buyer types</li> <li>• After the sale and follow-up</li> </ul>  |
| 7 | <b>Sales Skills</b>                         | <ul style="list-style-type: none"> <li>• How to source business – through various channels as well as open market sourcing.</li> <li>• How to open and close the call and follow-up.</li> <li>• Core of sales and relationship management.</li> <li>• How to handle objections and rejections?</li> <li>• Dealing with internal customers.</li> <li>• Handling face-to-face and telephonic conversation.</li> <li>• Communication etiquette.</li> </ul> |
| 8 | <b>Collections and Insurance</b>            | <ul style="list-style-type: none"> <li>• Importance of insurance. <ul style="list-style-type: none"> <li>○ Life insurance and loan protector.</li> <li>○ General Insurance.</li> </ul> </li> <li>• Negotiation Skills <ul style="list-style-type: none"> <li>○ Collections</li> </ul> </li> </ul>   |