Process Improvement & Risk Management for ITES / KPO / BPO Industry

Riskpro, India
What do I do?
Who is Riskpro… Why us?

ABOUT US

- Riskpro is an organisation of member firms around India devoted to client service excellence. Member firms offer wide range of services in the field of risk management.
- Currently it has offices in three major cities Mumbai, Delhi and Bangalore and alliances in other cities.
- Managed by experienced professionals with experiences spanning various industries.

MISSION

- Provide integrated risk management consulting services to mid-large sized corporate/financial institutions in India
- Be the preferred service provider for complete Governance, Risk and Compliance (GRC) solutions.

VALUE PROPOSITION

- You get quality advisory, normally delivered by large consulting firms, at fee levels charged by independent & small firms
- High quality deliverables
- Multi-skilled & multi-disciplined organisation.
- Timely completion of any task
- Affordable alternative to large firms

DIFFERENTIATORS

- Risk Management is our main focus
- Over 200 years of cumulative experience
- Hybrid Delivery model
- Ability to take on large and complex projects due to delivery capabilities
- We Hold hands, not shake hands.
Alarm Bells for the ITES / BPO/ KPO Industry

High Attrition
- High employee turnover of over 40%
- Attrition rate higher in voice based processes
- Attrition rates decline while moving up the value chain within functional offerings
- Impacting profit margins and increasing hiring and training costs
- Decreases productivity

Data Security & Privacy
- Secure environment considered only as a hygiene factor by many companies
- Data security related incidents are internal in nature
- Breach in data security causes reputational damage
- Data security and privacy breach causes legal expenses and loss of business
- Only 50% companies believe that data security measures are critical for competitive advantage

Fraud Risk
- More than 4 million USD embezzled when an employee managed to steal password of bank account of company
- Employee sold off source code to competitor
- Loss of USD 20 million by improper hedging by unauthorized personnel
- Preferential treatment to certain vendors
- Recruitment fraud by recruitment team at Indian subsidiary of large IT company
Offerings for ITES / KPO / BPO Industry

Process Review, Formulation and Implementation

- Fraud prevention and detection
- Code of ethics and whistleblower policy
- IT governance
- Corporate governance
- Security and IT property protection
- Network security
- Physical security
- Personnel security
- Business continuity plan
- Review of internal controls
- Design of regulatory checklist
- IT audit and control assessments
- Independent audits
Offerings for ITES / KPO / BPO Industry…

Risk Assessment

- Fraud risk
  - Security risk
  - Network security
  - Physical security
  - Personnel security
  - Business continuity planning and disaster recovery (BCP/BCM)

- People risk

- Financial risk

- Governance and compliance risk
  - IT governance risk
  - Corporate governance risk
  - Security and IT property protection compliance risk
  - Fraud risk management compliance risk
Offerings for ITES / KPO / BPO Industry…

Training and Workshop
- Trainings for entry level employees
- Continuous training programs for employees
- Inspirational leadership training programs for mid level and senior level management
- Workshops for increasing motivation of employees
- Trainings for hedging techniques
- Fraud awareness training
- Business continuity and disaster recovery awareness training

- Web based training
- In-class training
- Training Needs Analysis
Offerings for ITES / KPO / BPO Industry…

**Process Improvement**
- Process review
- Cost planning
- Efficiency improvement
  - Streamlining existing processes
  - Improving capacity utilization
  - Improving seat utilization
  - Business process reengineering
- Internal Control
- Investment in technology
  - Automation
  - New IT systems
  - Cloud computing
- Knowledge management program

**Risk Assessment**

**Process Formulation**

**Training and Workshop**

**Knowledge Management Program**
Knowledge Management Program

Problem Statement

High attrition rate means that exiting employees and entering employees upset the environment as follows:

▲ Exiting employees take critical and confidential data
▲ New employees take significant time to learn the process
▲ Background checks become time consuming given the large volume of recruitments
▲ Data access controls may be absent
▲ Work flows and user guides are not available

Riskpro Solution

▲ Comprehensive review of requirements and establish a proper Knowledge Management Program
▲ Implement Desktop instructions, user guides so that new employees can start off quickly and minimize mistakes
▲ Proper access control and archival of digital data in secure folders
▲ Tool enablers to manage the recruitment, background verification
Web Based Risk Management Training

**Why**

- Today organisations face immense regulatory, compliance and operational risks
- People who execute key processes such as settlements, trading, financial processes, account opening, customer complaints etc are many a times fresh graduates and some times not trained enough
- Untrained people often make excessive errors or ignore key process controls
- Web based training is a very cost effective way to impart knowledge to large employee base to minimize operational and reputational risks

**How**

- **This is not E – Learning.** This is real industry experts talking about key issues.
- A series of 5-10 sessions are customized and outlined that touch upon key risk issues and compliance requirements.
- Practical, industry knowledge is shared as the speakers are industry experts
- The sessions are grouped with other users to bring down delivery costs. We can also deliver sessions exclusively for your organisation.

**How Much**

- Training can be delivered as low as Rs 150/ employee / per session.
- We can discuss your training requirements and provide final quote
### Example: Web based Training - BPO / KPO / ITES

<table>
<thead>
<tr>
<th>Session Topic</th>
<th>Key Learning</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee related Risks</td>
<td>- Key people related policies and controls</td>
<td>2 Hours</td>
</tr>
<tr>
<td></td>
<td>- Workplace ethics and employee harassment</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Important employee efficiency and effectiveness processes</td>
<td></td>
</tr>
<tr>
<td>Fraud Risk Management</td>
<td>- Overview and examples of frauds in BPO / KPO sector</td>
<td>1 Hours</td>
</tr>
<tr>
<td></td>
<td>- Detection of frauds through database queries</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Building effective fraud risk analytics and reporting</td>
<td></td>
</tr>
<tr>
<td>Data Confidentiality and Data Theft</td>
<td>- Security Concerns</td>
<td>2 Hours</td>
</tr>
<tr>
<td></td>
<td>- Information Security and data theft</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Business Continuity / Internal Controls</td>
<td></td>
</tr>
<tr>
<td>Customer Satisfaction</td>
<td>- Effectively managing customer satisfaction</td>
<td>1 Hour</td>
</tr>
<tr>
<td></td>
<td>- Risk Awareness and training to Staff</td>
<td></td>
</tr>
<tr>
<td>Reputation Risk Management</td>
<td>- Role of employees in reputation risk management</td>
<td>1 Hour</td>
</tr>
<tr>
<td></td>
<td>- Outsourced arrangements and increase in reputation risk</td>
<td></td>
</tr>
<tr>
<td><strong>Total Training</strong></td>
<td></td>
<td><strong>7 Hours</strong></td>
</tr>
</tbody>
</table>

**Target Audience:** Branch Banking Staff, Operations Dept, Customer Service and Clearing Depts, Internal Audit. Even all new hires at lower levels can benefit.

**Training Price – Rs 750 / employee for all 5 sessions**

**Rs 150 / Employee/ Session (Minimum 25 employees)**
### Critical Issues / Risk Gaps facing BPO Industry

<table>
<thead>
<tr>
<th>Issues</th>
<th>Possible Solution</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Competition</strong></td>
<td>• Review of business risk strategies and developing risk indicators to review the threats from competition</td>
</tr>
<tr>
<td>Competition from global players both on pricing and quality of services</td>
<td></td>
</tr>
<tr>
<td><strong>Data Confidentiality</strong></td>
<td>• Review of IT governance and control framework to ensure that data confidentiality is maintained.</td>
</tr>
<tr>
<td>Loss of customer data, breach of data confidentiality clauses</td>
<td>• Mapping of confidential customer data through the process to identify areas where the fraud / breach could take place.</td>
</tr>
<tr>
<td></td>
<td>• ‘Clean-Desk’ policies – no paper, no pens on workstations</td>
</tr>
<tr>
<td><strong>Regulatory Compliance</strong></td>
<td>• Design of regulatory checklist for major processes and then mapping this to Team leaders responsible for compliance</td>
</tr>
<tr>
<td>Non compliance with regulations may result in significant penalties, both for company and overseas client</td>
<td>• Developing regulatory compliance tracking systems that ensures timely escalation and resolution</td>
</tr>
</tbody>
</table>
## Critical Issues / Risk Gaps facing BPO Industry

<table>
<thead>
<tr>
<th>Issues</th>
<th>Possible Solution</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Product Concentration</strong></td>
<td>Most of the BPO firms have concentration in either one or two product types of one or two geographies</td>
</tr>
<tr>
<td></td>
<td>• Review of product concentration risk and recommend solutions for diversification in terms of geographies or implement suitable strategies to mitigate the impact of product concentration</td>
</tr>
<tr>
<td><strong>FX Risk</strong></td>
<td>Large fluctuations in FX rates impacts directly the profitability of the organisation</td>
</tr>
<tr>
<td></td>
<td>• Review of IT governance and control framework to ensure that data confidentiality is maintained.</td>
</tr>
<tr>
<td></td>
<td>• Mapping of confidential customer data through the process to identify areas where the fraud / breach could take place.</td>
</tr>
<tr>
<td><strong>Client Audit / Contract</strong></td>
<td>Non compliance with client audit / contractual requirements may result in termination of agreement</td>
</tr>
<tr>
<td></td>
<td>• Designing a process to effectively manage and monitor contract and client audit requirements</td>
</tr>
<tr>
<td></td>
<td>• Implement a process to accept standard and executable clauses in the contract.</td>
</tr>
<tr>
<td></td>
<td>• Review of Reporting requirements such that commitment is made only for achievable reporting</td>
</tr>
</tbody>
</table>
## Critical Issues / Risk Gaps facing BPO Industry

<table>
<thead>
<tr>
<th>Issues</th>
<th>Possible Solution</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rapid Startups</strong></td>
<td>• Review of current processes and control framework for key activities. Helping</td>
</tr>
<tr>
<td></td>
<td>management to enhance control framework and implement documented policies and</td>
</tr>
<tr>
<td></td>
<td>processes for critical, risk prone areas.</td>
</tr>
<tr>
<td><strong>Poor Infrastructure</strong></td>
<td>• Poor infrastructure and inadequate BCP /DR setups can impact the continuous</td>
</tr>
<tr>
<td></td>
<td>operations of the firm</td>
</tr>
<tr>
<td><strong>High Attrition</strong></td>
<td>• Review of recruitment policies and framework</td>
</tr>
<tr>
<td></td>
<td>• Implementing compliance certification process to ensure compliance with set</td>
</tr>
<tr>
<td></td>
<td>policies</td>
</tr>
<tr>
<td></td>
<td>• Risk Awareness and training to Staff</td>
</tr>
</tbody>
</table>
## Critical Issues / Risk Gaps facing BPO Industry

### Issues

#### Lack of Training
Inadequate training budgets result in significant inefficiencies, frequent process breaks and potential frauds / loss events

- Evaluation of training requirements for critical process from a risk perspective to determine adequate levels of training
- Implement a monitoring process to determine deviations from training calendar and escalation mechanism

#### People Risk
Large number of staff results in people related risk such as reputation risk, negative remarks

- Evaluation of HR policies for adequacy of HR framework
- Implement effective whistle blower policy for reporting issues relating to Sexual harassment, frauds, data breach etc
- Designing an incident management system to effectively record and monitor staff related issues

#### Inaccurate Reporting
Wrong reporting, data processing may result in client incorrect data processing by client

- Review of controls around the data processes, reconciliations, exception reports and escalations to ensure that data is processed correctly
<table>
<thead>
<tr>
<th>Issues</th>
<th>Possible Solution</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Security Audits</strong></td>
<td>• Assistance with annual security audits of the critical applications and processes</td>
</tr>
<tr>
<td>Absence of security audits on a periodic basis</td>
<td></td>
</tr>
<tr>
<td><strong>Poor incident Management</strong></td>
<td>• Design a incident management framework to effectively manage security breaches, handle process failures and operational losses</td>
</tr>
<tr>
<td>Any security incident, or operational loss event, incident is not effectively and timely managed</td>
<td></td>
</tr>
<tr>
<td><strong>Improper transition and documentation</strong></td>
<td>• Documentation and standardization of documentation</td>
</tr>
<tr>
<td>Incomplete knowledge transfer on migration of processes from global locations</td>
<td>• Process review to ensure complete migration of processes to new location</td>
</tr>
<tr>
<td></td>
<td>• Knowledge gap assessment to determine key gaps and cracks in the process value chain to minimize process failures</td>
</tr>
</tbody>
</table>
Risk Management Advisory Services

**Basel II/III Advisory**
- Market Risk
- Credit Risk
- Operational Risk
- ICAAP

**Corporate Risks**
- Enterprise Risk Assessment
- Fraud Risk
- Risk based Internal Audit
- Operations Risk
- Forensic services

**Information Security**
- IS Audit
- Information Security
- IT Assurance
- IT Governance

**Operational Risk**
- Process reviews
- Policy/Process Review
- Process Improvement
- Compliance Risk

**Governance**
- Corporate Governance
- Business Strategic risk
- Fraud Risk
- Forensic Accounting

**Other Risks**
- Business/Strategic Risk
- Reputation Risk
- Outsourcing Risk
- Contractual Risk

**Training**
- Banking – E Learning
- Corporate Training
- Regular Risk Management Training
- Online Training material
- Workshops / Events

**Recruitment**
- Virtual Risk Managers
- Full Time Risk Professionals
- Part time Risk Professionals
- Risk Managers on call – free
*Any trademarks or logos used throughout this presentation are the property of their respective owners.*
Team Experiences

Our team members have worked at world class Companies

*Any trademarks or logos used throughout this presentation are the property of their respective owners
RESUMES – Our team

▲ Co-Founder - Riskpro
▲ CA, CPA, MBA-Finance (USA), FRM (GARP)
▲ Over 10 years international experience – 6 years in Bahrain and 4 years USA
▲ 15 years exp in risk management consulting and internal audits, Specialization in Operational Risk, Basel II, Sox and Control design
▲ Worked for Ernst & Young (Bahrain), Arab Investment Company (Bahrain), Navigant Consulting(USA), Kotak Mahindra Bank (India) and Credit Suisse (India)
▲ Sox Compliance project for Fannie Mae, USA ( $900+ Billion Mortgage Company)

▲ Co-Founder - Riskpro
▲ CA (India), MBA (Netherlands), CIA (USA)
▲ Over 15 years of extensive internal and external audit experience in India and abroad.
▲ Worked with KPMG United Arab Emirates, PKF South Africa, Ernst and Young Kuwait, Deloitte Netherlands and KPMG India.
▲ Worked with clients in a wide variety of industries and countries including trading, retail and consumer goods, NGO, manufacturing and banking and finance. Major clients include banks, investment companies, manufacturing organizations, aviation etc.
## RESUMES - Our team

### Casper Abraham
- **Co-Founder - Riskpro**
- PGD (Electrical & Electronics & Computer Programming)
- 30 years of experience in Information & Communications Technology (ICT) Solutions for Retail, Garments, Manufacturing, Services Industries.
- Has created Companies, Divisions, Products, Brands, Teams & Markets.
- Consulting in Business, Technology, Marketing & Sales & Strategic Planning.
- Advisory, Training, Workshops & Implementation in Systems Thinking, Systems Modeling & Balanced Scorecard
- Worked with TIFR, Mahindra, Ambience, Communico-Graphique & Ionidea Inc, USA,

### Hemant Seigell
- **Sr Vice President – Risk Management**
- Professional with 17 years of rich experience into diverse Consumer finance/ Lending operations ,Risk Management,BPMS, Consumer Banking, NBFC, Management Consulting & Housing finance in BFSI industry having successfully led key business strategic engagements across multi-product environment in APAC, Australia and US regions.
- Worked with GE, ABN AMRO Bank, Citigroup, Accenture, Deutsche Postbank
- Highly skilled and expert Trainer in Risk areas across Credit, Fraud, Operational, Corporate Risk management.
- Specializes in Fraud Control, AML/KYC Compliance ,QA ,ERM and Regulatory governance
RESUMES - Our team

R. Gupta

▲ Head - Insurance Risk Advisory services
▲ B.sc, Associate of Indian Institute of Insurance
▲ Licensed Category A Insurance surveyor
▲ 26 years of experience in Insurance advisory services, Loss adjusting for large corporates, Claims management.
▲ Has assessed more than 4500 high value insurance claims across various industry sectors.
▲ Risk management inspection
▲ Valuations of fixed assets for insurance purpose.

Nilesh Bhatia

▲ Head - Human Capital Management
▲ Chartered Accountant, Lead Assessor ISO 9000, Six Sigma Trained, Trained on Situational Leadership, Trained on interviewing skills and Whole Message Model.
▲ Over two decades of international, multi-cultural experience in finance and human resources viz. internal audit, accounting operations, accounting process review & re-designing, risk management, business solutioning, six sigma projects, talent acquisition, talent retention, organization design/redesigning, compensation and appraisal processing, employee and customer satisfaction surveys, knowledge management and finance services.
▲ Worked with Citicorp/MGF, India Glycol, Delphi, American Express India, American Express USA, Fidelity International and Macquarie Global Finance Services India.
RESUMES - Our team

**Head – Taxation Risk Advisory**
- B.Com, FCA
- Senior Partner with 48 year old Delhi based Chartered Accountant firm, Mehrotra and Mehrotra
- Over 19 years of experience in the field of Audit, Taxation, Company law matters.
- Major clients served are NTPC, BHEL, Bank of India, PNB, Airport Authority of India etc.

**President – Banking & Financial Services**
- A senior researcher in Applied Mathematics leading to Ph.D after MSc (Mathematics), CWA, CAIIB
- Combined experience of 25+ years in corporate banking, risk management, international trade finance, development of risk rating models, project finance, credit monitoring and NPA management
- Since 2006 conducting open / in-house training on the above domains to all Top public/ new and old private sector banks, top MNC banks (India and abroad), leading NBFCs and corporates in manufacturing and financial services space; Worked on IFC (World Bank) funded projects for MSMEs in India and abroad
- Worked for Bank of Baroda and ICICI Bank – bestowed Top Performer Award continuously two years during his tenure; widely travelled abroad for business relations, seminars, offering training, investor meetings, NYSE listing and for processes involving establishment of representative Office in USA
Executive Vice President – Risk Management (Banking & Financial Services)

- A hands-on banking professional {BSc (Mathematics), CAIIB} with considerable domestic and international experience
- An aggregate experience of 24+ years across industry, mainly BFSI in several functional areas including Retail and Commercial Banking, Corporate Lending, team member of the Business Process Re-Engineering project (BPR); conceptualizing and setting up shared services centres for centralized operations for the Bank in India.
- Management through ERM framework overseeing all key areas of the business through various Operational Risk tools like KRI / RCSA matrices. Managing of major project implementation of Basel II and Compliance risk framework.
- Directing, reviewing and advising Board of Directors on various compliance issues and representing the bank to the Central Bank regulatory offices.
- Worked for ANZ Grindlays Bank, Standard Chartered, Bahraini Saudi Bank and Dubai Holdings (subsidiary).

Consultant – Information Security & IT Governance

- LLB, CA, CISA, CWA, CS, CFE and others
- Over 15 years of experience in the field of Audit, Taxation, Investigations.
- Specializing in the field of Systems Audit, Cybrex Audit, Computer Crime Investigations, IS Forensics.
- International Committee Member of Governmental and Regulatory Agencies Board and Academic Relations Committee of ISACA, USA.

RESUMES - Our team
Executive Vice President – Risk Management (Banking & Financial Services)

- Professional Risk Manager with considerable domestic and international experience
- An aggregate experience of 30+ years across industry, mainly Banking in several functional areas including Wholesale Credit Risk, Operational Risk, Trade Finance, Retail Banking and Islamic Financial Services.
- Track record of setting up of excellence in the set-up, and management of credit and operational risk, compliance and credit administration functions in retail, commercial, Islamic Banking and offshore banking entities in the Middle East.
- Key strength includes Corporate Credits, Risk Management in IT, implementation of Risk Management module in core banking Bank’s Policies, procedures, Country Risk. Played an active role in 3 core banking software implementations
- Worked for a Private Sector Bank in India, ABN AMRO Bank, Bahrain, Bank Muscat Bahrain and BMI Bank Bahrain as AGM Risk Management.

Specialist Risk Consultant – ERP & IT Compliance

- SAP Certified, MBA (Finance), SAP Security trained (from SAP India), SAP GRC Access Controls trained (from SAP India)
- Over 7 years of experience working in the area of ERP/IT Risk advisory, primarily focusing on SAP, for ‘Fortune 500’ clients in around 8 countries including US, UK, UAE, Hong Kong, etc
- Specializes in SAP Risk & Controls Advisory, SAP Business Process Controls Audit, SAP Security & Segregation of Duties Control Audit, ERP Trainings,
- Strong Industry experiences ranging from Beverages, Insurance, Energy, FMCG, Pharmaceutical, Retail, Telecommunication to IT Services
- Worked for risk advisory teams of reputed organizations like Ernst & Young, EXL Services
RESUMES - Our team

**Vice President & Head – IT Risk Advisory**
- Over 14+ Years of Experience in Information Security and Risk Management & CISM certified
- Headed the Global Information Security team of Daimler (Mercedes-Benz) Worldwide at Bangalore for 9 years, previously worked at organization like Wipro, Bangalore Labs
- Multi-sector experience including Banking, Insurance, Finance, Energy, Manufacturing, Retail, Hi-Tech & Telecom, and Automobile
- Well known Ethical hacker: Was featured in BusinessWorld Magazine in an article about leading ethical hackers in India and published several articles in Print and Online Media
- Rich experience in Information Security Audits across Corporations, 3rd Party Suppliers, Joint Ventures across several countries in the world including US, UK, China, Germany

**Vice President – Legal Risk Advisory**
- B.B.A. LL.B. (Hons.)
- About half a decade experience in legal services to client’s with respect to Contract and Commercial Laws, Joint Ventures, Inbound & Outbound Investments, Private Equity Investment Transactions, Real Estate & Infrastructure, Energy and General Corporate.
- Have advised various social enterprises and start ups in setting up business in India.
- Worked for the leading law firms of India such as FoxMandal Little.
**RESUMES - Our team**

<table>
<thead>
<tr>
<th>Phanindra Prakash</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Vice President – Riskpro India</strong></td>
</tr>
<tr>
<td>• FCA [India], ACMA [India], CFE [USA], CertIFRS [UK]</td>
</tr>
<tr>
<td>• Over 16 years of extensive consulting experience which includes financial &amp; systems audit, process transformation, implementation of internal controls, SOX compliance, fraud audits &amp; due diligence, US-India taxation</td>
</tr>
<tr>
<td>• Engaged in consulting roles as trusted advisor to finance, internal audit and information technology executives of multiple Fortune 1000 companies with project sites in US, Canada, Europe &amp; Asia</td>
</tr>
<tr>
<td>• Worked with E&amp;Y and Deloitte Consulting in USA</td>
</tr>
<tr>
<td>• Some of the major clients served internationally are GE Capital, UBS, McKesson, Eaton, Imation, Albertsons,</td>
</tr>
<tr>
<td><strong>Andrew Hiles</strong></td>
</tr>
<tr>
<td>------------------</td>
</tr>
</tbody>
</table>
| ▲ Specialist Risk Consultant – Business Continuity  
▲ Founder and 15-year Chairman of Survive, the first international user group for Business Continuity professionals  
▲ Founding director and first Fellow of the Business Continuity Institute  
▲ Over 25 years international consulting expertise in Risk, Crisis, Emergency, Incident, and Business Continuity and ICT Disaster Recovery Management  
▲ Multi-sector experience including Banking, Insurance, Finance, Oil, Gas, Energy, Manufacturing, Retail, Hi-Tech & Telecom  
| ▲ Specialist Risk Consultant – Enterprise Risk Management  
▲ Highly skilled risk and insurance professional with 25 years of experience designing, developing and implementing large, global corporate risk management programs for Fortune 500 firms.  
▲ Principal Consultant and Founder - Excellence in Risk Management, LLC. (Texas, USA) Co-founder and EVP, Professional Services, rPM3 Solutions, LLC (Maryland, USA).  
▲ Past experiences include Head of Global Risk Management for USAA, PepsiCo/Tricon Global and American National Red Cross  
▲ Additional risk and insurance experience at Verizon Corp., Marsh USA and Liberty Mutual Insurance Co.  
RESUMES - Advisors

Mr. MP Mehrotra

- Founder partner of Mehrotra and Mehrotra, a 48 year old CA firm in India
- B.Com, FCA, LLB
- Over 48 years of experience in audits, taxation, legal matters, loan syndication etc.
- Trustee of Cochin Port Trust, Member of Task Force for MOUs, Ministry of Heavy Industries & Public Enterprises, Govt. of India, Ex-Member of Central Board of Trustees, Employees’ Provident Fund Organisation (EPFO), Ministry of Labour, Govt. of India, New Delhi.
- Ex-Director, Canara Bank

Mr. PK Gupta

- Practicing chartered accountant in Delhi
- CA, ICWA
- Over 35 years of professional experience.
- Trustee, Kargil Shaheed Smarak Samiti
- Hon. Treasurer, World Academy of Spiritual Sciences (WASS).
- Panel Arbitrator, International Centre for Alternative Dispute Resolution
- Arbitrator, Cement Corporation of India
- Arbitrator, Bombay Stock Exchange Limited
- Arbitrator, Central Depository Services (India) Limited
- Arbitrator’s Panel of Indian Council of Arbitration
## Key Contacts

<table>
<thead>
<tr>
<th>Corporate</th>
<th>Mumbai</th>
<th>Delhi</th>
<th>Bangalore</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Riskpro India Ventures (P) Limited</strong></td>
<td><strong>Manoj Jain</strong></td>
<td><strong>Rahul Bhan</strong></td>
<td><strong>Casper Abraham</strong></td>
</tr>
<tr>
<td><a href="mailto:info@riskpro.in">info@riskpro.in</a></td>
<td>Director</td>
<td>Director</td>
<td>Director</td>
</tr>
<tr>
<td>www риск pro.in</td>
<td>M- 98337 67114 <a href="mailto:manoj.jain@riskpro.in">manoj.jain@riskpro.in</a></td>
<td>M- 99680 05042 <a href="mailto:rahul.bhan@riskpro.in">rahul.bhan@riskpro.in</a></td>
<td>M- 98450 61870 <a href="mailto:casper.abraham@riskpro.in">casper.abraham@riskpro.in</a></td>
</tr>
<tr>
<td>C 561, Defence colony New Delhi 110024</td>
<td>Sivaramakrishnan</td>
<td>Hemant Seigell</td>
<td>Vijayan Govindarajan</td>
</tr>
<tr>
<td></td>
<td>President – Banking &amp; FS</td>
<td>SVP – Risk Management</td>
<td>EVP – Risk Management</td>
</tr>
<tr>
<td></td>
<td>M- 98690 19311 smaran. <a href="mailto:iyer@riskpro.in">iyer@riskpro.in</a></td>
<td>M- 99536 97905 <a href="mailto:hemant.seigell@riskpro.in">hemant.seigell@riskpro.in</a></td>
<td>M- 99166 63652 <a href="mailto:vijayan.govindarajan@riskpro.in">vijayan.govindarajan@riskpro.in</a></td>
</tr>
<tr>
<td><strong>Ahmedabad</strong></td>
<td><strong>Pune</strong></td>
<td><strong>Kolkata</strong></td>
<td><strong>Gurgaon</strong></td>
</tr>
<tr>
<td><strong>Maulik Manakiwala</strong></td>
<td><strong>M.L. Jain</strong></td>
<td><strong>Kashi Banerjee</strong></td>
<td><strong>Nilesh Bhatia</strong></td>
</tr>
<tr>
<td>M – 98256 40046</td>
<td>M- 98220 11987 <a href="mailto:mljain@riskpro.in">mljain@riskpro.in</a></td>
<td>M- 98304 75375 <a href="mailto:kashi.banerjee@riskpro.in">kashi.banerjee@riskpro.in</a></td>
<td>M- 98182 93434 <a href="mailto:nilesh.bhatia@riskpro.in">nilesh.bhatia@riskpro.in</a></td>
</tr>
<tr>
<td><strong>Gourav Ladha</strong></td>
<td><strong>R Gupta</strong></td>
<td><strong>Alok Kumar Agarwal</strong></td>
<td><strong>Phanindra Prakash</strong></td>
</tr>
<tr>
<td>Sap Risk Advisory</td>
<td>Head – Insurance Risk</td>
<td>Associate Firm</td>
<td>Member Firm</td>
</tr>
<tr>
<td>M- 97129  52955</td>
<td>M- 98101 07387</td>
<td>M- 99971 65253</td>
<td>M- 95500 61616</td>
</tr>
<tr>
<td><strong>Salem</strong></td>
<td><strong>Ghaziabad</strong></td>
<td><strong>Agra</strong></td>
<td><strong>Hyderabad</strong></td>
</tr>
<tr>
<td><strong>Chandrasekeran</strong></td>
<td><strong>R Gupta</strong></td>
<td><strong>Alok Kumar Agarwal</strong></td>
<td><strong>Phanindra Prakash</strong></td>
</tr>
<tr>
<td>Recruitment franchisee</td>
<td>Head – Insurance Risk</td>
<td>Associate Firm</td>
<td>Member Firm</td>
</tr>
<tr>
<td>M – 94435 99132</td>
<td>M- 98101 07387</td>
<td>M- 99971 65253</td>
<td>M- 95500 61616</td>
</tr>
</tbody>
</table>

Copyright © 2012 Riskpro, India. All rights reserved.
### Key Contacts (Continued)

<table>
<thead>
<tr>
<th>Corporate</th>
<th>Bangalore</th>
</tr>
</thead>
<tbody>
<tr>
<td>Riskpro India Ventures (P) Limited</td>
<td><a href="mailto:ravikiran.bhandari@riskpro.in">Ravikiran Bhandari</a> VP – IT Risk Advisory</td>
</tr>
<tr>
<td><a href="mailto:info@riskpro.in">info@riskpro.in</a></td>
<td>M- 99001 69562</td>
</tr>
<tr>
<td><a href="http://www.riskpro.in">www.riskpro.in</a></td>
<td><a href="mailto:ravikiran.bhandari@riskpro.in">ravikiran.bhandari@riskpro.in</a></td>
</tr>
</tbody>
</table>