

Operational Risk Management

Advisory, Consulting & Training



Riskpro, India

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.**

Operational Risk Management Consulting

BACKGROUND

- ▲ Operational risk is **everywhere**.
- ▲ Losses from operational failures can be devastating
- ▲ No single person in the organisation can manage Operational Risk. It requires commitment from each and every person.
- ▲ Operational Risk is not rocket science. It is a culture change. Training and awareness are the best solutions for sustained ORM.
- ▲ Riskpro can at best mature your Operational Risk processes to a good extent, but your organisation will have to keep the efforts ongoing.

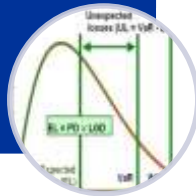
CHALLENGES

- ▲ The main challenge is how to motivate & incentivize various risks owners so that they participate actively in the process. Operational risks do erode the corporate earnings & affect the reputation in the marketplace.
- ▲ Velocity & momentum of operational risk events can take company by surprise. Operational Risk exposure is difficult to manage, without a robust risk management system that is constantly monitoring the business environment, systems and the people that work within that environment.
- ▲ Operational risk success is largely linked to People Risk and the “Human Factor”. Sometimes addressing people issues is a way to manage operational risk.

Operational Risk Management – Our Offerings

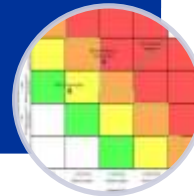
- Basel II Framework for ORM
- TSA / AMA Framework and Documentation including Policy and Process Notes
- Stress testing and Scenario Analysis
- ICAAP Policy Enhancements
- Recruitment of Basel II experts

Basel II Advisory – Operational Risk



- RCSA Workshops
- Risk Register for Banking and Non Banking Entities
- KRI Framework & Library
- Risk Analytics and Risk Reporting
- Review and enhancement of Loss and Event Reporting framework
- Outsourcing Risk Management
- People Risk Tool - PRAY

Risk Identification & Assessment



- Risk Management Training
- AMA Training
- Modeling AMA using Excel
- Fraud Risk Training
- KYC/AML Training
- Free Webinars on Risk management
- Corporate training in ORM
- ORM / RCSA Overview
- Scenario Analysis Workshop

Risk Training & Development



Operational Risk Advisory

Operational Risk Governance

- ❑ Review risk management structures & infrastructure
- ❑ Compare against best practices, strategic objectives and regulations.
- ❑ Develop operational risk policies, frameworks, terms of reference and implementation project plans.

ORM Framework

- ❑ Development of Risk Control Self Assessment (RCSA) methodology,
- ❑ Risk Register to assess the gross & net risks and identify/scoring the relevant controls.
- ❑ Risks reporting, CRO dashboards & heat maps showing RAG status.

KRI

- ❑ Capture and analysis key risks metrics (and controls) leading to the validation of the risk and control assessments.
- ❑ KRI Library content that can be provided as off the shelf product

Operational Loss Database

- ❑ Loss and incident reporting framework
- ❑ Process to analyze operational losses & near misses.
- ❑ Best practices in valuation and risk modeling.

Basel II and Solvency II

- ❑ Basel II and Solvency II advisory
- ❑ Capital computation and modeling support.
- ❑ AMA Training conducted by Industry experts
- ❑ Establishing AMA framework in accordance with regulatory requirements

Why

- ❑ Today organisations face immense regulatory, compliance and operational risks
- ❑ People who execute key processes such as settlements, KYC, AML reviews, account openings, payment processing are 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 200 / employee / per session.**
- ❑ **We can discuss your training requirements and provide final quote**

Session Topic	Key Learning	Duration
KYC / AML Fundamentals and Framework	<ul style="list-style-type: none"> ▪KYC / AML framework ▪Blocking problem accounts at account opening ▪Importance of KYC/AML in accounts outsourced by third parties 	1.5 Hours
Fraud Risk Management in Banks	<ul style="list-style-type: none"> ▪Overview of frauds ▪Examples of frauds in banks 	1.5 Hours
EWI for Frauds	<ul style="list-style-type: none"> ▪Early detection and remediation of frauds ▪Understand process controls to management frauds 	1 Hour
Fraud and Risk Analytics	<ul style="list-style-type: none"> ▪Detection of frauds through database queries ▪Building effective fraud risk Analytics and Reporting 	1 Hour
Reputation Risk Management	<ul style="list-style-type: none"> ▪Role of employees in reputation risk management ▪Outsourced arrangements and increase in reputation risk 	1 Hour
Total Training		6 Hours

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

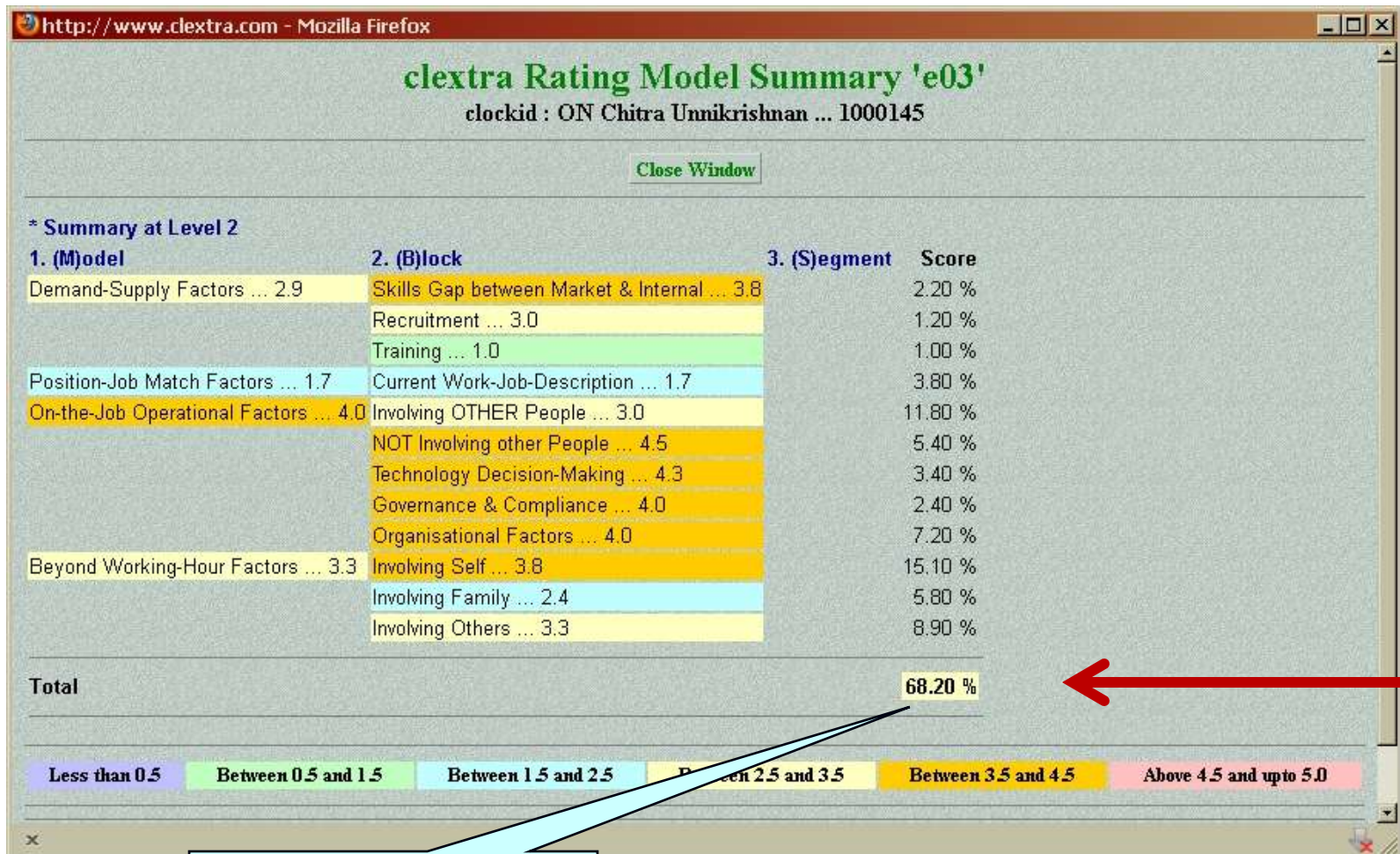
Training Price – Rs 1,000/employee for all 5 sessions
Rs 200 / Employee/ Session (Minimum 25 employees)

CHALLENGES

- ▲ People risk is often forgotten, neglected. Companies build models, frameworks to manage risk..but ignore People themselves
- ▲ People are, indirectly or directly, at the core of all risks
 - Starting with the way they are; their background, early childhood, how they got to be where they are; personal & family life. Debt, Gambling, indulgent to the good life?
- ▲ Unlike Logistics, Finance, Marketing, Sales, Distribution etc. the risk related to People has a range of 'different' local, regional, enterprise, cultural & global implications.
- ▲ Most companies do not have quantitative score or metric that measures people risk levels.

The "PRAY" Tool

- ▲ People Risk Assessment & Yield is an online, SaaS type solution, that provides organisations a tool to quantify the People risk factor.
- ▲ All human factors, workplace parameters and personal inputs are captured for each employee and aggregated in a meaningful manner to derive analytics, trends and valuable inputs.
- ▲ High risk employees can then be coached, trained, warned and if needed terminated to prevent organization losses and reputation damage.



A SINGLE aggregated
People Risk Score for the
whole organisation

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
- Business Continuity
- 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



TrainingCentral



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Our team members have worked at world class Companies

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Manoj Jain

- ▲ **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 consulting and internal audits
- ▲ Sox Compliance project for Fannie Mae, USA (\$900+ Billion Mortgage Company)
- ▲ Specialization in Operational Risk, Basel II, Sox and Control design
- ▲ Led medium to large engagement teams

Rahul Bhan

- ▲ **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.

Shriram Gokte

- ▲ **Co-Founder - Riskpro**
- ▲ B Tech MBA
- ▲ 22 years of audit, risk management, information security & Compliance experience
- ▲ Most recent employment with Paternoster, a UK Insurance company as Director Risk & Compliance
- ▲ Worked for Principal Financial Group at their Des Moines USA HO and then Birla Sun Life Insurance as CRO
- ▲ Strong operational process, risks, info sec and internal controls experience
- ▲ Has taken 3 companies through ISO 27001 certifications.

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,

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THANKS