

Risk Management Advisory & Consulting



Risk Pro
Connect with Risk Professionals

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.**

Client Centric approach – Riskpro & Clients



- Precise understanding of your requirements
- Integrated deployment of our service offerings
- Willingness to partner with you for long term relationships
- Ability to keep pace with new developments
- Wide geographic spread in 3 major cities and alliance offices in several other cities

Introduction of GST, IFRS, and Direct Tax Code

A lot of regulations are set to change in the next few years. These are sweeping changes and companies in India need to be geared up with many internal and technological changes before things are done.

Redeployment of human capital across the organization

As companies are addressing cost cutting measures, there is a lot of internal movement to absorb excess manpower in sales and operational departments. But these movements come at a hidden cost. The cost of loss of knowledge in the old role and the time taken to gain experience in the new role.

Frauds are ever-increasing

Banking and manufacturing companies alike are faced with a challenge to combat internal and external frauds. With default rates increasing for the consumer segment, the credit card industry is taking a big hit as well. Corporate governance has taken a toll with the Satyam fiasco.

Regulatory environment continues to be complex

Interpretation of complex regulations makes compliance to these regulations difficult. Future changes in regulations add to the complexity and uncertainty. And companies are not prepared for this.

Uncertainty in the global and local markets

The financial and liquidity situation across the globe continues to be gloomy. Although recovery seems not far away, whether this recovery reverses all the negative impact and brings India Inc to the mid 2008 period is a question.

Finally, competition

We can never forget that competition is always a concern for any company at any point of the economic cycle.

What kind of customers do we serve



▲ Large complex organizations

- Compliance with Reserve Bank regulations such as Basel II advisory
- Providing Project employees to assist on large projects
- Need help with regulations, compliance, implementation of new guidelines such as GST, IFRS etc

▲ Companies entering growth phase

- Have many inefficiencies in business process
- Lack of processes due to focus on business growth
- Presence of redundant processes due to acquisitions / mergers
- Need guidance due to time pressures
- Have rising profitability and willing to invest in process improvement

▲ Startups

- Need help to establish processes

Governance, Risk and Compliance (GRC)– Need of today

Global regulatory Driven

- Increasing complexity in the regulatory and compliance requirements
- Global reach of companies and related compliance issues
- HITECH- Health industry, Solvency II-Insurance

Compliance Eg. Clause 49

- All Listed companies required to comply with SEBI
- Regulatory intervention in role of Independent Directors
- Investors expectations and protection

Best Practices

- Stepping stone to Enterprise Risk Management
- Competitive Pressures
- Manage internal scams and external frauds
- Quality conscious

Frauds

U.K data leaks from Noida BPO

Friday, 25 August 2006

NEW DELHI: A Noida based BPO; V-Angels has reported theft of some extremely confidential and vital British telecom data, Economic Times reports.

The data was allegedly stolen by an ex-employee of the company and sold to another.

3DPLM Software Solutions Fraud

28th December 2007

PUNE: A former engineer transferred confidential information (Software Code) before quitting the job.

The theft was worth \$12 million.

Satyam boss Raju admits accounting fraud

7th January, 2009

BANGALORE: Satyam Computer Services founder-chairman B Ramalinga Raju has resigned from the IT major's board after admitting a multi-crore fraud in the company's accounts..

Opportunities to commit fraud were highest in India and twice that of Global

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

Ongoing Reviews – Short Visits

Approach:

1. Monthly /quarterly visits to review concern areas
2. Timetable by prioritizing areas
3. **Deliverable is a review report with areas of weakness identified, possible process changes, recommended solutions**

Team Size & Duration:

1. 1-2 persons.
2. Each visit to last from 3-5 working days

Benefits

1. Allows company to pay for smaller visits.
2. Helps to build a good risk culture in the organisation as monthly visits prepare staff and help them learn from the interactions.
3. Client can begin to see value and can continue us if required.
4. Economical in long run since the advise is constantly updated based on new risks.

Specific Reviews – Deep consulting

Approach:

1. Risk Management consulting services are provided for areas identified by the management as weak areas. Comprehensive reviews are then undertaken for these areas
2. **Recommended solutions/ suggestions are offered in the form of a report**

Team Size & Duration:

1. Team size will be 2-3 persons consisting of semi-experienced and experienced professionals
2. Duration likely to be 2-6 weeks or more

Benefits:

1. Enables management to focus on areas that require attention.
2. Management can implement any or all solutions.
3. Single interaction means that management time is not required frequently.

Full Time Staffing

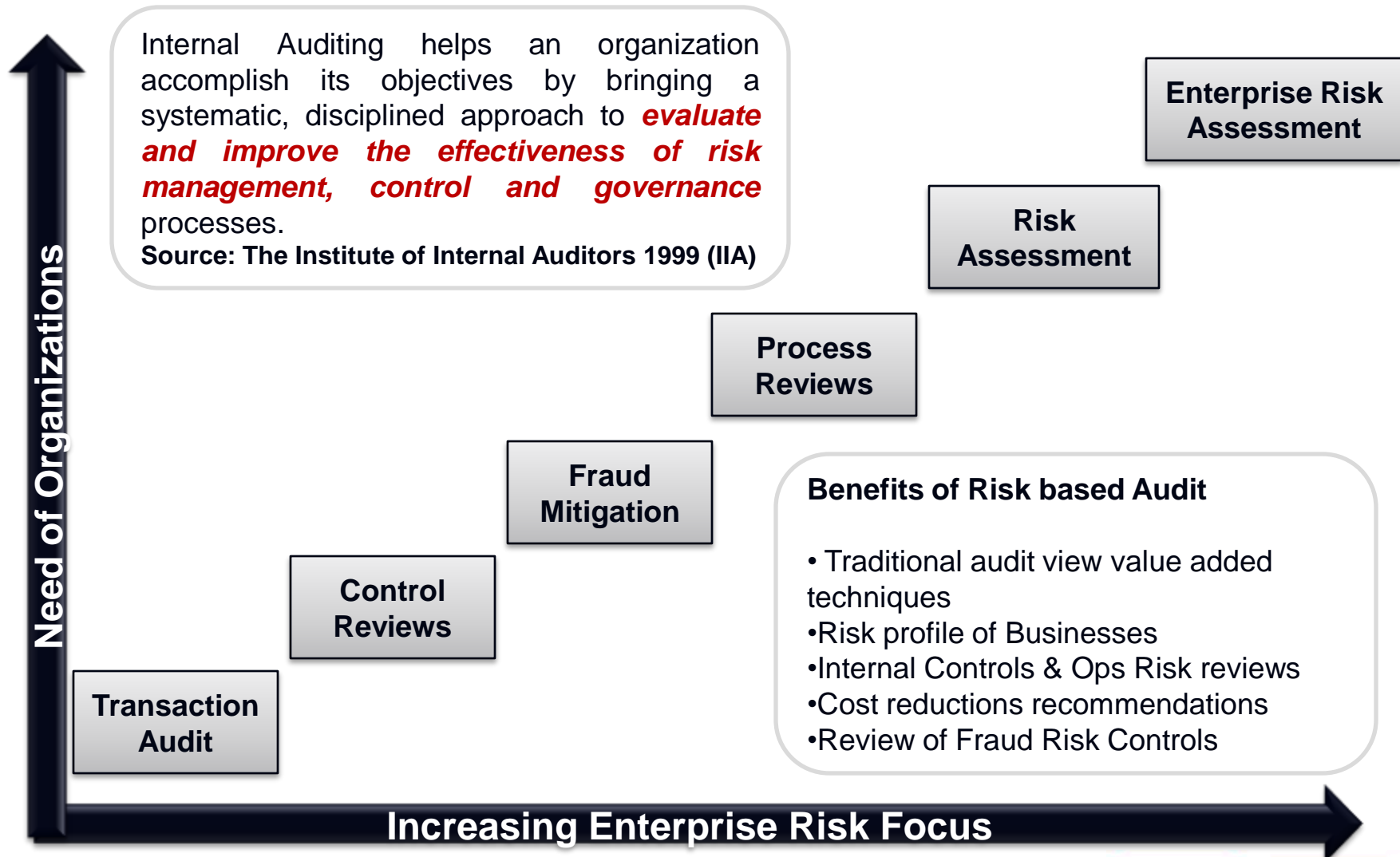
- ▲ Riskpro is constantly building its network of Risk Professionals across India
 - Today, we can help you hire risk professionals at all levels of experience
- ▲ We differentiate from other recruitment firms, because, as Risk Managers ourselves, we are able to better match your requirements and candidate experience
- ▲ Our charge out rates are competitive
 - Slab rates. As we do more business with you, the rates come down.

Temporary Staffing - The Project Team

- ▲ Pool of highly qualified staff with deep risk expertise
- ▲ Available for your short to medium term needs
- ▲ Varying levels of professionals available. Experience starting from 4 years to 13 years. All will have CA, ICWA or equivalent qualification.
- ▲ The Project employees pool will be available as per your needs and the employees on site can start/stop projects as per your master project plan.

Examples of our Involvement





You select the level and size of ERM efforts to suit your needs and budget.

1 Foundation

- ERM vision
- Goals and objectives
- Policies
- Organization structure
- Alignment to strategies

2 RISK IDENTIFICATION

- Risk Assessment
- Gap Analysis
- Risk Mapping

3 BASIC ERM

Risk Identification

Foundation

- FOUNDATION TASKS
- RISK ASSESSMENT TASKS
- Risk Mgmt for 2-3 critical risks
- Evaluate existing RM structures
- Enhanced management reports
- Dashboards
- Monitoring tools
- Risk based Communication

4 ENHANCED ERM

Risk Identification

Foundation

- Foundation Tasks
- RISK Identification
- Enhanced Framework

IS AUDIT

- Operating Systems Audit
- Database Audit
- Networking Audit
- Firewall Audit
- IDS Audit
- Web Application, Data Center Audit
- Internet Banking, Core Banking Audit
- Performance & Forensic Auditing
- Application Systems - Functional review
- Compliance with IS Policies & Procedures

INFORMATION SECURITY

- Penetration Testing
- Application Systems - Security review
- Review of IS Controls
- BS 7799 / (ISO 27001) Implémentation
- Formation of IS Security Policy
- Compliance with IS Policies & Procedures

IT GOVERNANCE

- COBIT
- ValIT
- Balanced Scorecard
- IT & Business Maturity Models

IT ASSURANCE

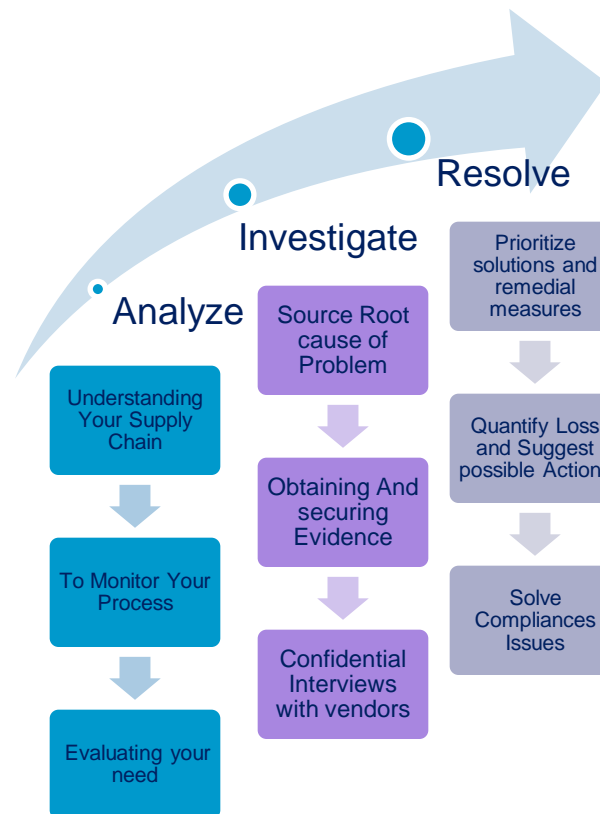
- Business Continuity Planning
- Computer Crime Investigations
- Training in IT
- Compliance with IS Policies & Procedures

Based on our understanding of your requirements, we have customized a package of our solution offerings to meet your needs, which is detailed in the ensuing slides.

To detect and prevent fraud and evaluate Code Of Conduct Compliance on following parameters :-

- ✓ Fraud Detection
- ✓ Fraudulent Vendor
- ✓ Recruiting new dealers, suppliers, franchisees or distributors
- ✓ Anti-Fraud Measures
- ✓ Monitoring Compliance and Authorization
- ✓ Workplace Practice
- ✓ Background check for employees
- ✓ Background check for customers
- ✓ Prevent default of high value bills

Our Solution for you



Benefits To You

- Protects you from any Monterey or Reputational damage
- Code Of compliance establishment
- Enables you to identify risks / control gaps
- Helps you identify any undisclosed production
- Risk Mitigation

OUR CLIENTS



TrainingCentral



TEAM EXPERIENCES



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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.

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,

Kumar Bhukhanwala

- ▲ **Co-Founder - Riskpro**
- ▲ B.Com, CA
- ▲ 30 years of accounting, finance and risk management experience
- ▲ Most recent employment with Emerson, a USA Fortune 500
- ▲ Worked for Hinduja, Pidilite, Excel Industries and internationally
- ▲ Strong Financial Process and internal controls experience

Rajesh Jhalani

- ▲ **Co-founder- Riskpro**
- ▲ 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.

Saurabh Kumar

- ▲ **Co-founder- Riskpro**
- ▲ CPA (USA), MBA (India)
- ▲ Founder of SRM Forensic Accounting and investigations
- ▲ 14+ years experience in Forensic accounting and investigations in India, Middle East and USA.
- ▲ Expert in carrying out risk reviews, fraud investigations, litigation support etc.
- ▲ Past experiences include reputed organizations like PWC, KPMG, Moore Stephens etc.

RESUMES - PARTNERSHIPS

Andrew Hiles

- ▲ **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
- ▲ Western Press Award for services to business, 1994; BCI/CIR nomination for lifetime achievement in BC, 1999, London; inducted into BC Hall of Fame by CPM magazine, 2004, Washington DC.

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THANKS