

# Risk Management Professional (RMP) Certification Programs



**Risk • Pro**

**Riskpro, India**

# The need for Risk Management Certification

## The need for Risk Management Certification

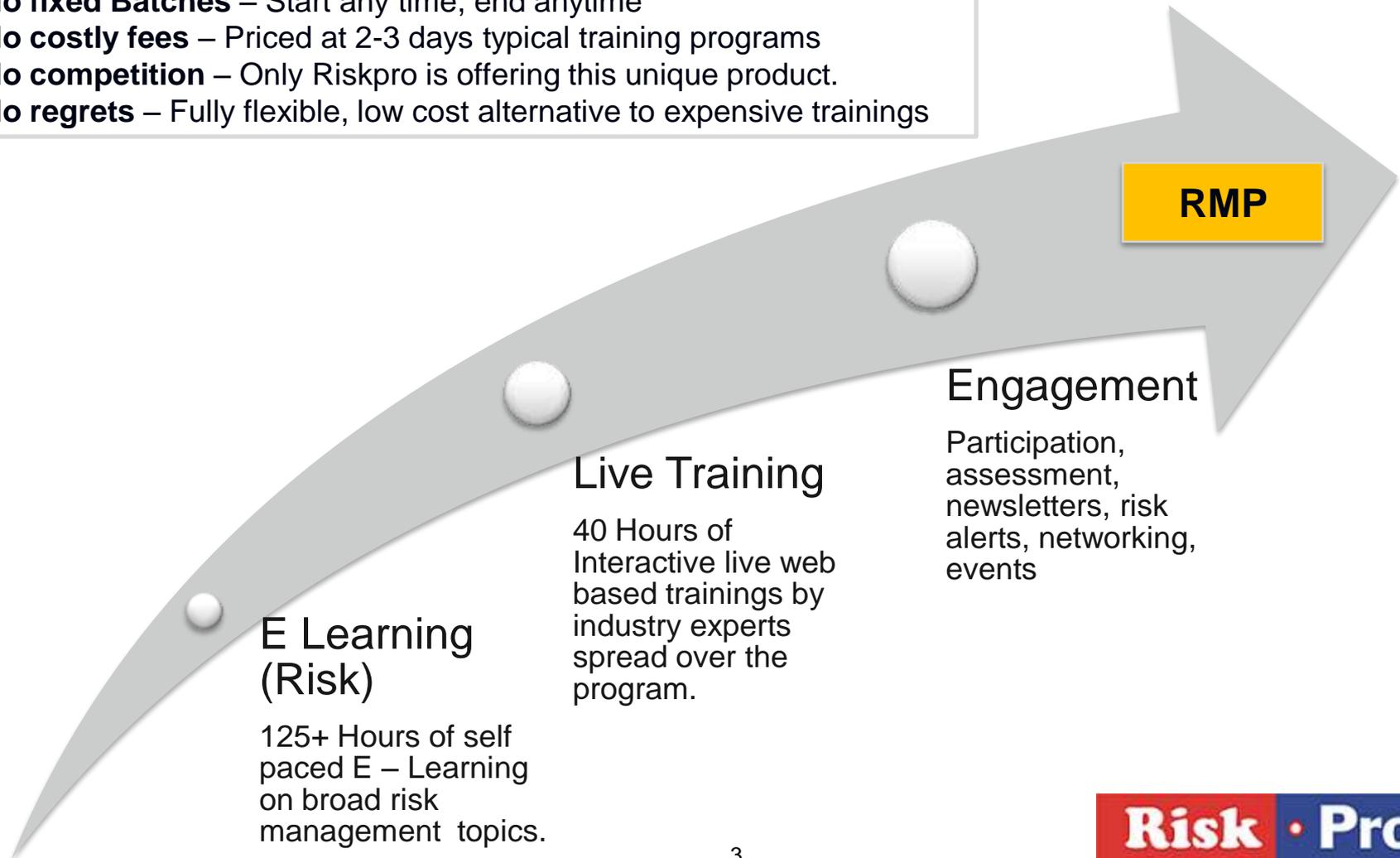
- ▲ Risk Management weakness is often highlighted as the core of all financial crisis. Every major event and fraud is a lapse in Risk Management
- ▲ Risk Management adds value to an organisation in the long term and in a sustained manner
- ▲ Training in Risk Management is often not present in current University and MBA syllabus.
- ▲ Risk Managers are often sought and well paid. These professionals are likely to play a major role in strategy implementation of any organization in the future

## Riskpro Offering

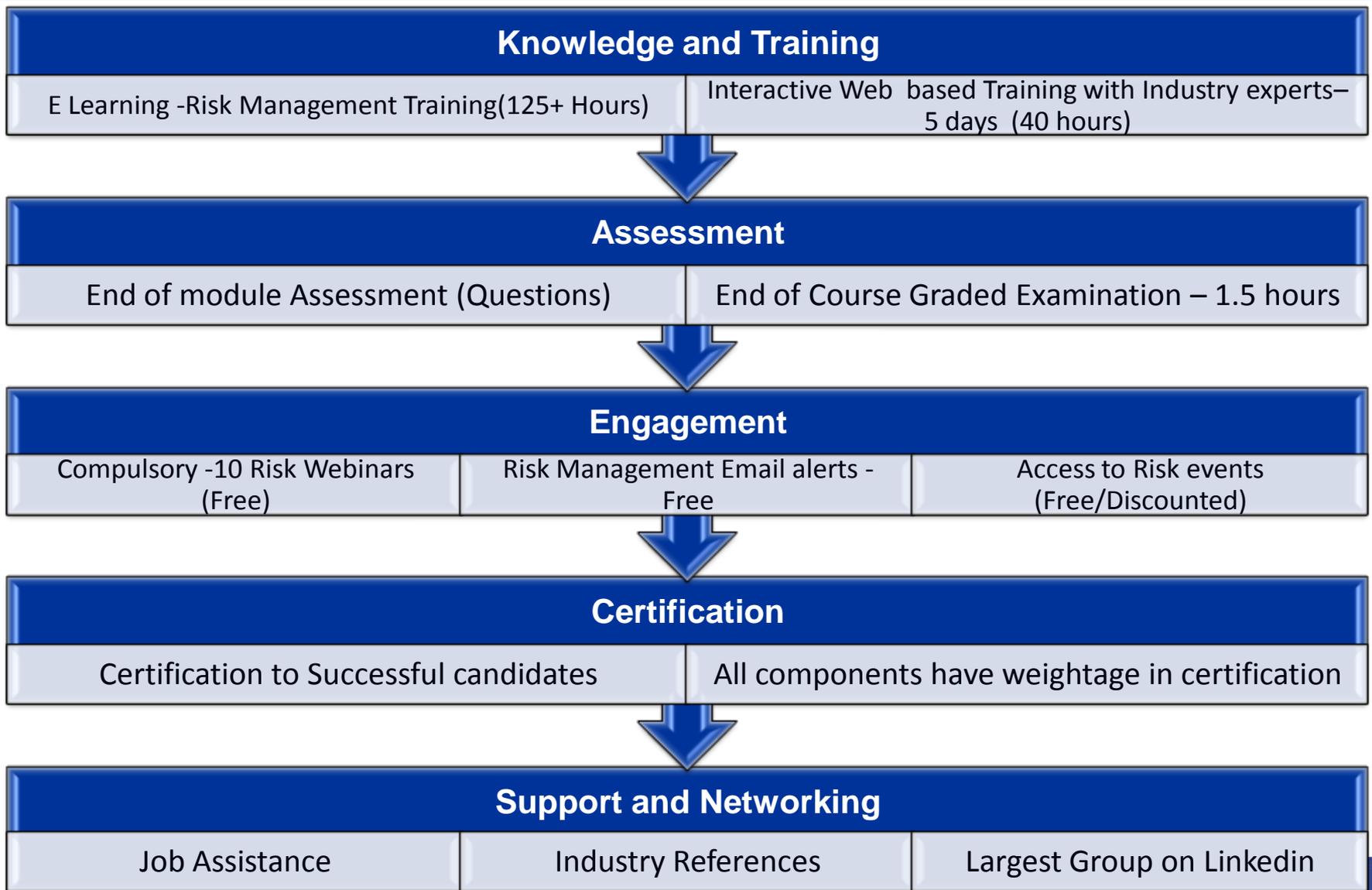
- ▲ Riskpro introduces a unique Certification in Risk Management titled Risk Management Professional (RMP)
- ▲ RMP covers all aspects of risk management and not just focused on Banking Risk, Financial Risk. We believe that risk management is a holistic concept, not just restricted to banking/Insurance
- ▲ Just imagine almost 200 hours of risk related training, practical training, webinars, counseling, regular risk updates. You are constantly being exposed to risk management and will surely make you a true and well informed risk manager.
- ▲ **A sheer value proposition with a price tag starting Rs 11,000 compared to other companies**

# Riskpro's RMP Concept – View it as a Training not Certification

- **No location Barrier** – Anyone in any city / country can participate
- **No Classroom restriction**- Fully online program
- **No fixed Batches** – Start any time, end anytime
- **No costly fees** – Priced at 2-3 days typical training programs
- **No competition** – Only Riskpro is offering this unique product.
- **No regrets** – Fully flexible, low cost alternative to expensive trainings



# RMP Plus- How value is added



# Content in Brief

## E Learning Modules

- ▲ AML/KYC
- ▲ Basel II
- ▲ Fundamentals of Banking and related Risk Management
- ▲ Corporate Credit
- ▲ Corporate Governance
- ▲ Counterparty Risk
- ▲ Foreign Exchange Risk
- ▲ General Risks
- ▲ ERM / GRC Frameworks
- ▲ Insurance Risks
- ▲ Financial Risks (Market / Credit Liquidity)
- ▲ Operational Risk Management
- ▲ Technology Risk
- ▲ Treasury Risk and Controls



## Practical Web Sessions (Live trainer)

1. Enterprise Risk Management
  - ▲ *Concept of Risk Management*
  - ▲ *ERM Frameworks*
  - ▲ *Corporate Governance*
2. Basel II Concepts and Approaches
3. Operational Risk & BCM
  - ▲ *Risk Governance*
  - ▲ *RCSA / KRI*
  - ▲ *BCM*
4. Information Security and IT Governance
  - ▲ *IT governance*
  - ▲ *BCP /DR*
5. Treasury and Treasury Products
  - ▲ *Liquidity Risk ALM*
  - ▲ *FX Risk / Market Risk*

# Example of Course coverage - Much more than this...

## Operational Risk Management

1. Introduction to Operational Risk
2. Basic Concepts
3. Regulatory Treatment of Operational Risk under Basel-II
4. Operational Risk in Various Banking Sectors
5. Operational Risk in insurance
6. Developing objectives and identifying risks
7. Estimating potential losses – Data
8. Estimating potential losses – Loss distributions
9. Analyzing risks
10. Loss prediction and prevention
11. Loss control
12. Loss reduction and risk avoidance
13. Risk financing
14. Measurement framework
15. ORM in practice
16. Enterprise-wide Risk Management (ERM)
17. Basic and causal models
18. Legal risk and taxation rules
19. E-banking
20. Systems and software
21. Case study - Barings

## AML/KYC

1. What Is Money Laundering
2. International Initiatives
3. Customer Identification Program
4. USA Patriot Act
5. Wolfberg's principles on correspondent banking
6. Terrorist related money laundering
7. Know your Customer

## Basics of Finance / Banking

1. Bond Pricing
2. Probability Distributions and their Properties
3. Measuring Volatility
4. Correlation and Regression Analysis

## Market Risk

1. Interest Rate Risk
2. Liquidity Risk
3. Equity Risk
4. Portfolio Risk
5. Foreign Exchange Risk
6. Commodity Risk
7. Regulatory Issues
8. Value at Risk

## Governance

1. Core Principles and Methodology
2. Supervisory Self-Assessment
3. Corporate Governance in Banks
4. Internal Control System
5. Internal Audit in Banks
6. Supervisors and External Auditors
7. Operational Risk Management
8. Liquidity Management
9. Credit Risk Management
10. Management of Settlement Risk in Foreign Exchange
11. Trading and Derivatives Activities
12. Risk Management Principles for E-banking
13. Loan Accounting and Disclosure
14. Highly Leveraged Institutions
15. Dealing with weak banks

## Basel II

1. Basel II - An Overview
2. Scope of Application
3. Credit Risk - Standardized Approach
4. Standardized Approach - Credit Risk Mitigation
5. Simplified Standardized Approach
6. IRB Approach - Overview
7. IRB Approach - Rules for Exposures
8. IRB Approach - Minimum Requirements
9. Credit Risk - Securitization Framework
10. Operation Risk Measurement Approaches
11. Qualifying Criteria for Operational Risk
12. Market Risk - Measurement Framework
13. Market Risk - Standardized Measurement Approach
14. Market Risk - Internal Models Approach
15. Key Principles
16. Specific Issues
17. Supervisory Review Process for Securitization
18. Market Discipline

## Corporate Governance

1. Overview
2. Models and Mechanisms
3. Shareholders and Stakeholders
4. Board of Directors
5. Audit Committee
6. Banking Corporate Governance
7. Corporate Scandals
8. Best Practices
9. Corporate Responsibility

# RMP Pricing Grid

Component	RMP Certification only	RMP Lite	RMP Plus (Recommended)
<b>125+ hours of E – Learning modules from World’s Leader in E – Learning for Financial Services worth \$1,250+</b> (Each learning modules comes free with Forms, tools templates, work calculators that clarify concepts)			
<b>Free Newsletters weekly Alerts in your email. Email support</b>			
<b>Comprehensive certification (web based online examination).</b> Certification awarded on successful pass mark.			
<b>40 Hours online web based trainings with Risk Experts to add practical experience to learning</b>			
<b>Job Assistance (not job guarantee), Industry References and sharing connections</b> (All this can make a big difference to your knowledge, job interviews, first break,			
<b>Price</b> (12.36% Service Tax extra)	<b>Rs 2,000</b>	<b>Rs 11,000</b> plus Rs 1,000 for Certification (Optional)	<b>Rs 18,000</b>

# RMP Summary

RMP Component	Details
Price	See pricing Slide
Start date	Rolling admission. You can start as soon as you register and are a paid candidates
Overseas candidates	These are predominantly E Learning. Hence, location is not a constraint.
Mode of teaching	<ul style="list-style-type: none"> <li>▪Online E Learning – module based from a leader in E Learning.</li> <li>▪For RMP Plus, about 40 hours of interactive live sessions over Webex (live sessions with Industry experts)</li> </ul> <p><b>These are not physical classroom based rather web based live teaching.</b></p>
Subjects Covered	Please see prior slides.
Duration	Depends upon you. Self paced learning. Approx 2-3 months
Job Assistance	Riskpro endeavours to assist with respect to jobs. No job guarantees, though.
Recognition	<p>This is a new program. The RMP will gain recognition over time, however, it is not to be used to get a job in risk or to rely upon for a career change.</p> <p>Treat the program as knowledge enhancement. After all, knowledge is power ultimately.</p>
FRM/PRM or Riskpro's RMP	<p>Riskpro's RMP has a totally different objective. It is useful for broad knowledge enhancement so that you are not blank when risk terms are used in meetings, office place.</p> <p>FRM/PRM are expensive degrees that are specifically geared towards provide you in depth knowledge on Financial Risk. RMP provides knowledge beyond financial risk, but at a broad level.</p>

# Registration and learning Process

RMP Component	Details
<b>How to register</b>	Please send an email to manoj.jain@riskpro.in Payment details will be send to you.
<b>Payment mode</b>	<b>India</b> Cheque to our Mumbai office address. Online Bank Transfer also available Online payment using payment gateway (Debit card, credit card, net banking)  <b>Overseas</b> PayPal method. Paypal link will be provided via email
<b>Login details</b>	On payment confirmation. Log in details will be sent via email.
<b>Program calendar</b>	Since these are online E Learning, you will have control on the approach, calendar and sequence of the modules.
<b>Dates for online interactive sessions (RMP Plus only)</b>	<ul style="list-style-type: none"><li>▪ These sessions will typically be 3-4 hours of duration spread out throughout the year depending upon availability of trainers and the students.</li><li>▪ You are required to attend 40 hours of such training. If you miss a session, you can request for attending a future session.</li><li>▪ Riskpro plans to hold these interactive sessions once in a week or two.</li></ul>
<b>Refunds</b>	Refunds in eligible cases after some deductions. Please see FAQ
<b>Printed Material / Physical course material</b>	Since the program is mostly E learning that is Java based with audio/video, we will not be able to provide any printed material or physical courseware. Also, you will not be able to print the course. However, you are free to take screen shots of important slides for your future reference.



## Summary – What is RMP from Riskpro

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- ❑ Don't View it ONLY as a certification – **It is a bundled training program**
- ❑ Don't take it to enhance or get you a career in Risk Management- **Use it to enhance your knowledge or learn about new areas**
- ❑ If you are in risk management domain, you might be better off doing FRM/PRM or other certifications. **If you are not in Finance field, this is a good training for you to understand the concepts.**
- ❑ Don't expect a drastic career change from this program. **RMP is like any other training; It enhances your value over time.**
- ❑ Riskpro is not a leading educational institute like FRM/PRM, or other educational institute. **RMP from Riskpro is a product that is likely to appeal to many users who want to broaden their knowledge.**

## FAQ

### 1. Who should join the program

- ✓ This is a very good program for any student, recent graduate or a working professional who is looking to develop risk management awareness and working knowledge on key aspects of Risk Management.
- ✓ This is also useful for anyone who wants to stay connected with risk management developments through our engagement process of newsletters, risk alerts, participation in events etc

### 2. When can I join. How much time do I have to complete

- ✓ Immediately once you have made the payment for the program.
- ✓ The program is on a rolling admission basis and there is no set start or set end date.
- ✓ In terms of end date, you are expected to complete the program in 3-6 months. Access beyond six months will be valid on a case by case basis.

### 3. Can I make payments in installments

- ✓ The program fee is so low that we do not support installment payments.
- ✓ We require full payment before start of program.

## FAQ

### 4. Comparison with FRM/PRM

- ✓ Price point of our certification is significantly lower than competition or international certification
- ✓ Agreed that our certification will be less valuable than FRM/PRM, but the objectives of candidates seeking our certification are different.
- ✓ FRM is relevant for people who want to specialise in Risk Management and want to join high profiles roles such as Market Risk, Derivatives, Quants etc. Similarly PRM is relevant for those people who want to make a career in Risk Management
- ✓ Riskpro RMP certification is actually meant to impart knowledge of risk management to a person who has little or no knowledge of the subjects. The goal is to provide all round concepts in risk management which can definitely be applied in any risk management position.
- ✓ The certification will also boost a career change for people wanting to change their career into risk management.
- ✓ FRM and PRM are considered to be quite difficult and unless there is commitment, a person may end up spending a lot of energy and money and still no certification.
- ✓ People who take our certification don't want a cutting edge tool to master risk management jobs and domain. They want a broad and practical awareness of risk management and its relevance in the context of an organisation
- ✓ Riskpro's RMP blends practical experiences and networking that are pillars for success during the career. Industry engagement is critical to a all round exposure to risk management. FRM or PRM does not give this practical engagement.

## FAQ

### 5. Mode of Learning. Is it available in my city

- ✓ Majority of the learning is done online through E Learning. Riskpro's support, webinars, newsletters etc all happen through emails.
- ✓ A core part of the certification is also the interactive classes conducted by experts that are done online.
- ✓ The program is open to any person from any city. Over time, the interactive portion will be available in Metro cities. In case of interest to join physical classes, he / she may be required to come to a Metro city to join them. However, attending these is not compulsory and the candidates can appear for the exam after taking alternative interactive classes over Web ex,

### 6. Effectiveness of E Learning to classroom training

- ✓ Today's professionals demand that everything from shopping to ticketing to education come to their finger tips. Save time on commute, waiting for instructors, rainy days. Log in when you have time and when you are in a position to concentrate.
- ✓ E Learning and the use of computers ensures that learning happens when you are ready, and not when we are ready.
- ✓ However, we have complemented our E Learning with interactive sessions for those difficult questions / doubts.

## FAQ

7. I live outside India. Can I take the program

- ✓ Absolutely. The RMP is fully online and hence anyone across the world can benefit from the RMP.
- ✓ Examinations are also online.
- ✓ Certificate on completion will be provided via email / courier

8. I have spend a few years of my career in risk management/ similar field. Will this benefit me.

- ✓ It depends on personal circumstances. RMP is meant to be broad across many topics to give you an awareness and a good working knowledge of Risk Management.
- ✓ Your working in a similar role for a few years means that you have good knowledge of that particular aspect of risk management, but may not have good control over other topics of risk.
- ✓ However, if you have been in a similar role for over 8-10 years, especially Compliance, Basel II, operational risk, then the value add will be low.
- ✓ If you have no clue what risk management, Basel II, ERM, GRC is. Then welcome aboard. We assure you that the knowledge will be worth it.

## FAQ

### 9. What is the program schedule, batch options. Examination schedule?

- ✓ There is no set program schedule. You are free to progress on this at your own pace.
- ✓ Examinations will be held online every 2 months on a specific date. These will be held online
- ✓ In case a student is not successful, they can retake the examination again at the next exam date.
- ✓ Repeated instance of exams may require you to pay additional exam fee. Two exam fees are included in the program.

### 10. My friends are interested too. Do you have group discounts.

- ✓ Yes. Riskpro offers group discounts for group registrations for 3 or more candidates within the company/group.
- ✓ Studying in group also gives you the benefit to discuss the topics and implement in day to day working
- ✓ Please contact us for this discount.
- ✓ Special corporate Discounts over 10 users from same company.

## FAQ

### 11. Recognition

- ✓ Riskpro certification is currently not approved or recognised by Government Body. Riskpro will seek industry accreditation and acceptability soon after the launch of its certification
- ✓ Riskpro's RMP is an alternative to for FRM/PRM certification. This certification helps to build a greater awareness in risk and impart relevant knowledge
- ✓ Riskpro will provide a physical certificate and the candidate will be entitled to use "Risk Management Professional" at the end of the program and on successfully passing the examination.

### 12. Cost of Certification

- ✓ Riskpro certification is priced at a special discounted price as mentioned in prior slides. This is the complete payment for all components of the training.
- ✓ All payments are made upfront in one lumpsum payment
- ✓ Riskpro certification costs significantly lower than other certification in the international markets.

### 13. Satisfaction / Refund of Money

- ✓ Riskpro is confident that the courses will add value to its professionals.
- ✓ We will refund money after deducting pro rated benefits / course fee as decided by the management and after deducting administration/marketing charges of Rs 5,000

# 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.**

## 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

# About Kesdee

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- ▲ KESDEE is the world's largest financial e-Learning company. KESDEE's off-the-shelf catalog consists of 750 accredited e-Learning courses on various topics in Banking, Finance, Accounting, Insurance and Risk Management.
- ▲ In addition, KESDEE offers eCoaches, the web-based tutorials for Certification Exams in Risk Management and Financial analysis (ePRM, eFRM, eCoach for the CFA® Program, Associate ePRM etc).
- ▲ KESDEE's e-Learning solutions are relevant for the providers of financial services, as well as for users, regulators, advisors and educators of financial services.
- ▲ KESDEE's client list includes Federal Reserve Board, CitiGroup, Standard Chartered Bank, JPMorgan Chase, SunGard, Indian Bank, Maybank, Cognizant, and BearingPoint among others.
- ▲ KESDEE is headquartered in San Diego, California with a state-of-the-art Development Center in Bangalore, India.
  
- ▲ **Accreditation:**
- ▲ KESDEE's courses are accredited by prestigious certification agencies such as:
  - Certified Financial Planner Board of Standards Inc. (CFP), USA
  - The Institute of Certified Public Accountants of Singapore (ICPAS)
  - The Institute of Certified Bankers (ICB)
  - The Association of Certified Anti-Money Laundering Specialists® (ACAMS®)

For more details on KESDEE, please visit: [www.kesdee.com](http://www.kesdee.com)

### ▲ Contact us if you are interested to explore a certification in Risk Management

- The certification will not only enrich you in an ever growing and exciting field of risk management domain, but also help you network with peers

### ▲ Talk to us to understand why our certification is a better option than other certifications

- FRM from GARP and PRM from PRMIA are a few other known options, but expensive
- Similar Certifications from other institutes/bodies are either too theoretical or just provide a certificate / training. Riskpro provides the engagement that is necessary.
- Riskpro certification provides a practical approach to Risk Management

### ▲ Contact information

- **Certification Coordinator - Manoj Jain – 98337 67114 | [manoj.jain@riskpro.in](mailto:manoj.jain@riskpro.in)**

**Riskpro's RMP is an investment that is worth making.**