

# With the regulatory maze becoming ever more complex, Anjum Asim Shahid Rahman's Financial Risk Management Services team will help you navigate your way through...



...and deliver risk solutions that fit your business, add value, and meet the regulatory imperatives.

## Tailored and integrated approach

The simultaneous demands of Basel II, the third Capital Adequacy Directive, the Prudential Regulations, Risk Management Guidelines and the Code of Corporate Governance have led to initiative overload. Coupled with a shift in regulatory culture from rules based supervision to highly developed guidance, a minimal compliance approach is now obsolete; businesses must interpret the guidance in a considered way to achieve the Enterprise Governance i.e. conformance as well as performance.

The first challenge is to determine what approach is suitable for your business, which will also demonstrate compliance. The goal is to ensure that compliance becomes a natural by-product of good risk management, not the primary driver. The second challenge is to adopt a "joined up approach". It is all too easy to end up with project silos for each regulatory imperative which fail to identify obvious overlaps and synergies in your processes. As a result the cost of compliance can be much higher than necessary and the value that can be derived from an integrated approach will be lost.

## Financial risk management services

We can provide you with a comprehensive assurance service in the areas of financial risk management as well as advising on compliance programmers. We take hands on approach to strategic and tactical problem solving, using multi-disciplinary teams. Our approach also ensures sharing of disciplines and data between your key risk stakeholders, as shown in the diagram below.



Our approach focuses on three areas of service provision:

### Risk information management systems

We develop and deploy customized, multi-user risk and control information management systems within your Organization, including:

- Automated risk reporting tools
- Rules-based compliance gap analysis and monitoring tool
- Risk-driven audit planning tools
- integrated tool support for enterprise wide assurance encompassing risk, audit and compliance.

### Risk strategy and governance

Our service capabilities within this area include:

- Overall risk management strategy, policy and strategic advice
- Independent review of the effectiveness of risk management and internal control environment
- Development of integration strategies for aligning economic and regulatory capital work streams also as a preparation of implementation requirements of Basel II.

### Risk practice compliance

We undertake a compliance gap analysis

for your business and help put in place implementation planning/management for compliance with the regulations i.e. Code of Corporate Governance, Prudential Regulations, Risk Management Guidelines, Guidelines on Internal Controls and other regulations.

## Technical expertise

### Credit risk management

We can help you to implement credit risk programmers centered on integrated programmed management, gap analysis and business process assessment to monitor exposures per party, group, economic sector, product, collateral etc.

### Market risk

Market risk measurement is currently governed under the requirements of Prudential Regulations, Risk Management Guidelines and other regulations. We offer continuing compliance services as well as assurance programmers to assist in following the best practices and adopt good enterprise governance.

### Liquidity risk management

Our expertise in liquidity risk policy and procedure allows us to provide a full assurance programmer based around the regulatory requirements.

### Operational risk management

Operational risk is a particular challenge involving all areas of the business, since the regulators are continuously strengthening the rules and guidance for this risk class.

At the strategy level we assist you in the development and deployment of

operational risk management policy, processes and reporting frameworks. To assist in the identification of risk information to populate these frameworks, we facilitate risk assessment workshops for key executives and management, and assist in establishment and deployment of operational control self assessment processes.

To ensure that the risk management approach is culturally aligned and operationally embedded, we also provide training in risk assessment and management techniques for executives and senior management and awareness training for operational staff.

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