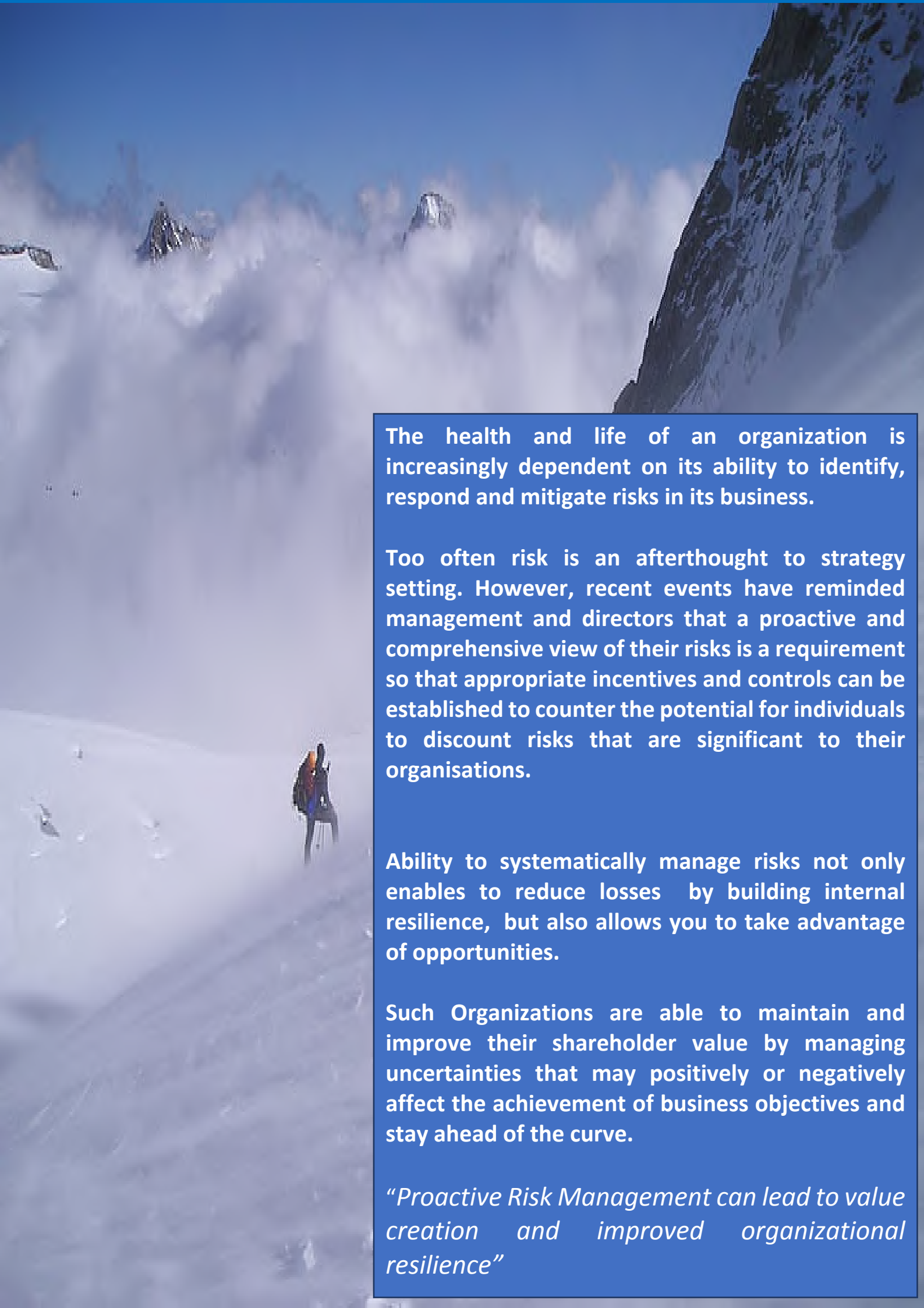




RISK MANAGEMENT SOLUTIONS

BMGI INDIA



A person is seen climbing a steep, snow-covered mountain peak. The climber is positioned in the lower center of the frame, facing away from the viewer. The mountain's surface is rugged and covered in snow, with some rocky outcrops visible. In the background, other mountain peaks are visible, some partially obscured by a layer of white mist or low clouds. The sky is a clear, bright blue. The overall scene conveys a sense of challenge and achievement in a high-altitude environment.

The health and life of an organization is increasingly dependent on its ability to identify, respond and mitigate risks in its business.

Too often risk is an afterthought to strategy setting. However, recent events have reminded management and directors that a proactive and comprehensive view of their risks is a requirement so that appropriate incentives and controls can be established to counter the potential for individuals to discount risks that are significant to their organisations.

Ability to systematically manage risks not only enables to reduce losses by building internal resilience, but also allows you to take advantage of opportunities.

Such Organizations are able to maintain and improve their shareholder value by managing uncertainties that may positively or negatively affect the achievement of business objectives and stay ahead of the curve.

“Proactive Risk Management can lead to value creation and improved organizational resilience”

BMGI, a global management consulting firm partners with management to ensure that risk is appropriately considered in the strategy- setting processes and is integrated with performance management. We enable organisations to develop their ability to manage risk better by making risk-informed strategic choices thereby creating value & bulding resilience.

BMGI's RISK MANAGEMENT SOLUTIONS SUITE

Risk services offered by BMG provide solutions and frameworks in the areas of risk identification, assessment, analytics and measurement, risk reporting, and risk data management to help companies design, implement, and improve their infrastructure (*processes, data, and technology*) related to specific risks (*e.g., governance, strategy and planning, operational/market/credit, infrastructure, compliance, and reporting*) affecting the organization thereby improving management capabilities & performance.

Risk Advisory

- Market Risk
- Credit Risk
- Operational Risk
- Business Continuity
- Information Security
- Internal Financial Control
- Risk Automation & Analytics

Policy & Process Transformation

- Organizational Policies & Process Documentation including Risk Policies (like all Basel Pillar I & II Risks)
- Policy & Process Review

Enterprise Risk Management

- Maturity Assessment & Gap Analysis
- ERM Strategy & Governance Framework
- ERM Structure & Culture Building
- ERM Policy & Org. Risk Appetite
- Organizational Policy & Process Creation across all functions including all Business Risks
- Training & Deployment
- Risk performance Measurement & Monitoring,
- Risk Reporting & Communication

Risk Training

- Risk Awareness Training
- Risk Deployment Training
- Custom Workshops
- ISO Risk Standards Training

Corporate Risk

- Maturity Assessment
- Gap Assessment
- Risk based Internal Audit
- Operations Risk
- Outsourcing Risk

Governance Risk

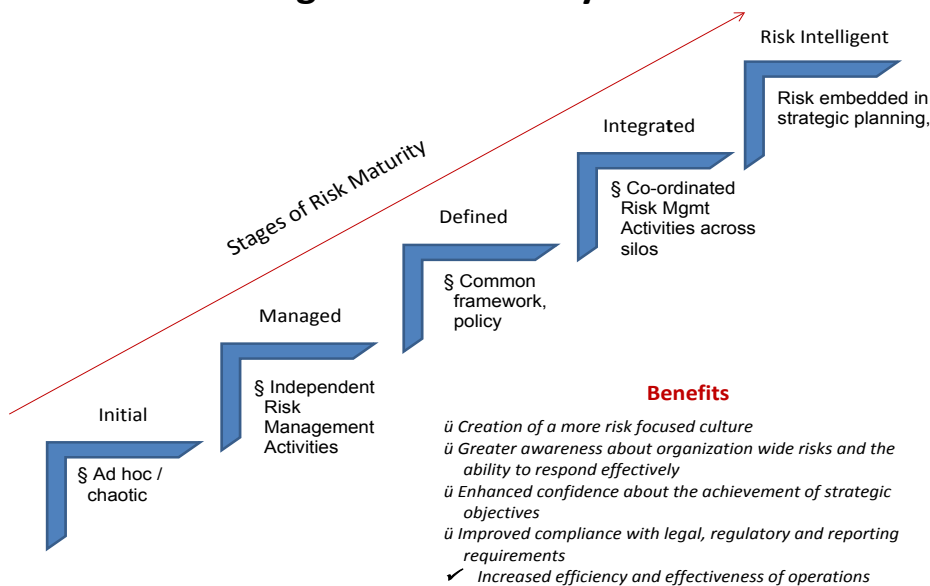
- Corporate Governance
- Formation & Composition of Board & Management Oversight Committee
- Committee Charters

ISO Std. Consulting

- ISO 31000 - ERM
- ISO 27001- Info. Security
- ISO 22301 - Buss. Continuity
- ISO 10002 - Complaints Mgmt
- ISO 14001 - Environment Mgmt

Driving Organizational Risk behavior through strategically defined and implemented Risk Frameworks, Policies, Practices & Processes

BMGI's Risk Management Maturity Levels



BMGI's Risk Management Tools & Techniques

Risk Maturity Assessment

Risk Control Assessment

Incident Management

Financial Modelling & Stress Testing

Capital Adequacy Formulation

RCA & Loss Monitoring

Risk Analytics

Risk Automation

BMGI Engagement Approach

Assessment Review

GAP Analysis

Design TO BE state

Implement

Review

Assess Status

Maturity level vs Current

Suggest &

Deployment, Training,

Monitor performance

ASSESSMENT

Initiatives

- Risk Maturity Assessment
- Identifying Risk Universe and Understanding Control Environment
- In-depth- Risk Gap Analysis
- Establishing Organisational Risk Appetite
- Project Plan

Deliverables

- Organisation Current Risk Maturity Level
- Risk Gap - Assessment Report
- Risk Universe /Portfolio List
- Risk Strategy aligned to Strategic Objectives and Risk Universe
- Detailed Project Plan for Design & Implementation



DESIGNING

Initiatives

- Creating Board & Management Governance Framework (Oversight Committee & Charters)
- Establishing Independent Risk Structure,
- Risk Policy & Process Documentation
- Defining Organisational Risk Appetite, Risk Limits, Risk Tolerance and aligning it to the Strategic Objectives
- Designing Risk Performance Monitoring, Reporting & communication Framework & Dashboards
- Designing Risk Criteria, Unit- wise Risk Self Assessment and Control Testing Framework

Deliverables

- Risk Implementation Roadmap
- Governance Framework / Risk Management Structure
- Risk Management Policies & Processes
- Code-of Conduct Policies & communication plan to drive Risk Culture.
- Reporting & Communication framework for the Board and Management Committee
- Independent Audit Assurance Framework for assessing & reporting on the effectiveness of Risk Management Function
- Risk Automation Design



IMPLEMENTATION & REVIEW

Initiatives

- Training the identified Risk Champions on Risk Framework, Board Approved Risk Policies and Process, Code-of Conduct to build Risk Culture, Risk Appetite, Measurement and Monitoring
- Handholding the Unit Risk Champions in Conducting Periodic Risk Self Assessment, Monitoring KRI's, Incident Management, Loss Reporting and Creation of Risk Register, on-going Control Effectiveness Testing & Risk Mitigation.
- Reporting & Communication Framework
- Independent Risk Effectiveness Assessment

Deliverables

- Risk Management Governance Framework
- Risk Structure (3 Lines of Defence)
- Risk Appetite Statement
- Risk Self Assessment & Control Testing Framework
- Risk Register & Key Risk Indicators
- Periodic Review of Risks coming out of Strategic Decisions, Business Plans, Capital Allocation & Product Development etc.
- Risk Monitoring, Reporting, Communication & Performance Review
- Continual Improvement Framework : Internal Learnings, Benchmarking, & Identification of Emerging Risks & Trends



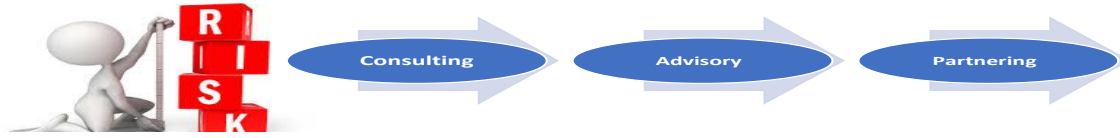
Why Work With BMGI!

BMGI brings in some of the best minds, global standards and 25 years of expertise

You get to work with BMGI's proprietary frameworks, proven methodology & Advanced Tools & Techniques.

BFSI brings in best practices and knowhow having worked with companies of different Size, Scale & Complexity.

BMGI's Solution is tailored to meet your unique needs and contextual situation.



About BMGI

Breakthrough Management Group International (**BMGI**), a global consulting firm, partners organizations to transform their business performance with a strong focus on delivering results. Today, BMGI is recognized as the world leader in harnessing the power of cutting edge techniques in the area of [Innovation](#), [Strategy](#), [Problem Solving](#) and [Business Transformation](#) for achieving tangible business results.

Headquartered in the US, BMGI has developed a loyal clientele across the globe. BMGI has partnered with organizations in various stages of their business life cycles and has delivered cumulative benefits of several billion dollars to its clients with an ROI of 5:1 to 20:1. In India, BMGI is located in Mumbai.

BMGI's clients include amongst others ABB, Bausch & Lomb, DuPont, Johnson & Johnson, Northrop Grumman, Praxair, Schneider Electric, Siemens and TRW. In India, BMGI has assisted amongst others AdorPowertron, Apollo Tyres, Asian Paints, Jabil, Jubilant Life Sciences, Hindustan Unilever, Hyderabad Industries, ITC Group, Kraft Foods (Cadbury), Marico, Oracle, Praxair, Reliance Industries, Standard Chartered Bank, Sudarshan Chemical and Thomson Reuters to name a few.



Clients across the Industry come to BMGI for solving their problems



To know more about our Risk Management Solutions :

Contact Deepak Panda on deepakp@bmgindia.com or call on 9702875475