



**International
Finance
Corporation**

World Bank Group



Bank Risk Management

Managing risk in today's volatile market

Course Background

The International Finance Corporation's (IFC), Bank Risk Management training is a three-day intensive program aimed at addressing the risk training needs of CEOs, CFOs, Board of Directors and all staff working in the risk management function of banks.

The training program covers a broad range of topics, such as: articulating a risk management strategy for a bank, setting a bank's risk appetite, defining and identifying the various risks a bank is exposed to, measures to mitigate these risks, etc. The training program looks at the various types of risks a bank faces in its day-to-day operations (including Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Reputation Risk and Shariah Risk) and focuses on the need to establish sound and robust risk and governance structures. Other topics covered in the program include guidelines on establishing the risk management framework, risk management responsibilities within the organization, structure of the risk management function and the importance of creating and cultivating a risk culture within the entire bank. The importance of stress testing and managing capital adequacy are addressed, as are the regulatory aspects of risk management and the stance of regulators after the recent crisis. The training uses case studies and other tools, and encourages discussion and exchange of views.

Target participants

- Chief Risk Officers
- Chief Financial Officers
- Board of Directors and ALCO members
- Risk Managers
- Credit Officers
- Corporate Relationship Managers
- Treasury and Market Risk Officers

Pre-requisite

Minimum 7 years of banking experience with at least 2 years in risk management, treasury, credit operations or relationship management.

Course Outline

Day 1

- Global Financial Crisis
- The Big Picture of Risk Management
- Risk Governance structure- Roles and Responsibilities of Risk Management
- Key Risks for the Banking Sector

Day 2

- Capital Adequacy and Risk Regulation
- Credit Risk Process
- Operations Risk
- Trade Risk

Day 3

- Liquidity Risk
- Market Risk
- Capital Management, Risk Adjusted Performance/Balance Sheet Management
- Stress Testing

Course Details and Registration

Duration: 3 days
Timings: 9 am to 6 pm

Dates for **Karachi**: Feb 21st to Feb 23rd, 2011
Venue: IBP, Karachi

Dates for **Lahore**: March 7th to March 9th, 2011

For registration, please contact:
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Profile of Course Providers

Mushtaque Jindani

Mushtaque Jindani is a long-standing corporate banker favorably known in the banking and corporate circles for his vast experience in various spheres of corporate banking with a strong background in Credit and Risk Management. Having worked with a large foreign bank for most part of his 25 year career, Mr. Jindani has worked in North America, Middle East and South Asia in various roles. During his career he has also advised the Central Bank on key developmental initiatives.

Mr. Jindani has a Bachelors Degree in Business from University of Pennsylvania- Wharton School of Business.

Sitwat Farrukh

Sitwat Farrukh is a veteran corporate banker, with over 16 years of Corporate Banking and Credit Risk Management experience at renowned global and local financial institutions such as Bank of America, Standard Chartered Bank, Union Bank and American Express Bank. After leaving Standard Chartered Bank in November 2007, she has been engaged as a full-time consultant and trainer, and is on the panel of various Banks and companies.

During the course of her banking career, Ms. Farrukh has managed relationships with over a hundred top-tier local corporates, multinational companies and public sector enterprises, with responsibilities for lending, trade, cash management and treasury revenue streams, as well as occasional structured trade and investment banking deals. She has acquired expertise across numerous industry segments and developed strong leadership skills in the process, with assignments both within Pakistan and abroad.

Ms. Farrukh has an MBA in Finance from the Institute of Business Administration, Karachi, and a Banking Diploma from the Institute of Bankers, Pakistan. She has also received "Train the Trainer" certification from Standard Chartered Bank and is a certified "Credit Professional" under the SCB Expert Credit Program.

Arif Irfanullah

Arif Irfanullah has over 15 years of industry experience which includes senior management positions at Alchemy, a financial risk management firm, MindTree, a global consulting company and Oracle Corporation where he implemented Oracle Financial Applications for Fortune 500 companies.

Mr. Irfanullah currently is a corporate trainer focusing on financial derivatives and risk management. In addition, he is a visiting faculty member at IBA and helps prepare candidates for the CFA Level I and Level II exams.

Mr. Irfanullah has a Bachelor's Degree in Engineering from Dartmouth College and an MBA in Finance from the University of Chicago.

About IBP

The Institute of Bankers, Pakistan (IBP) is Pakistan's only recognized institute dedicated to providing training services for the banking industry in Pakistan. Its mission is to train and develop a sound human resource base for the financial sector and to work for continuous learning, adaptation and application of knowledge.

Established in 1951 with the technical support and partnership of the Institute of Bankers (UK), IBP is a private, not-for-profit company owned by the banking industry. At the time of inception, the IBP was formed with the sole purpose of administering the banking diploma program, earlier known as the DAIBP program and has now been transformed into IBP Superior Qualification Certification (ISQ). Over time, IBP's scope of activities has broadened significantly and apart from ISQ, IBP is now providing following services: Training; Testing, Assessment and Recruitment services; Research and Publications; Academic Support to Universities.

The breadth of training, education and professional development program covers all major banking disciplines including: operations, consumer, risk, compliance, governance, Islamic, SME, microfinance etc.

IBP also has a vast local touch point with participants, having delivered quality programs in nearly all big and small cities of Pakistan. Regionally, IBP has served the markets in Central Asia and Middle East.

Our Reach:

- 11 Centers in Pakistan
- 15 Coordinating offices countrywide
- 20 Coordinating offices worldwide
- MoU with 11 universities/business schools
- 44 institutional members- banks
- 350 member financial institutions and corporations
- 125 visiting faculty
- 350 training programs offered annually

Moreover, IBP enjoys strategic linkages with internationally recognized professional institutions, such as IFC and is in the process of creating regional partnerships in the near future. This training program is being offered in partnership with the International Finance Corporation.

About IFC

The International Finance Corporation (IFC), a part of the World Bank group, is an international development finance institution whose mission is to promote sustainable private sector investment in developing countries, helping to reduce poverty and improve peoples' lives. IFC Advisory Services in MENA promotes sustainable private sector development in countries of North Africa and Middle East (including Pakistan). Promoting and facilitating access to finance for small and medium enterprises (SMEs) is a priority for IFC Bank Advisory Services in MENA. IFC has been working in Pakistan since 1956