14th Seminar on Current Issues in Life Assurance (CILA)
22nd & 23rd January, 2019
Hotel Sea Princess, Mumbai
Speakers Profile

Session 1- Stakeholder Expectations – Role of Actuary

Setting the context: Ranabir Ghosh
Session1: Panel discussion on the Customer expectations and the major gaps
Moderator: Kunj Maheshwari
Panelists: Pournima Gupte, Tarun Chugh, Santosh Agarwal

Pournima Gupte
Member (Actuary),
Insurance Regulatory and Development Authority of India (IRDAI)

Pournima Gupte is the Member (Actuary) at the Insurance Regulatory and Development Authority of India. As a whole time member of the Authority, appointed by the Government, she is responsible for the Actuarial work being carried out at the Regulator's office. She has been working in the Indian Insurance Industry for more than 35 years in various capacities in public as well as private life insurance companies. This includes eight years tenure as Appointed Actuary in private life insurance companies and deputation to London Branch of LIC of India for four years. Pournima is a Fellow of Institute of Actuaries of India. She holds a degree in Statistics from the University of Mumbai.

Ranabir Ghosh
SVP Actuarial
SBI Life Insurance Company Ltd.

Ranbir is working as Senior Vice President in SBI Life Insurance Company. He is a Fellow of Institute of Actuaries of India and Fellow of Institute and Faculty of Actuaries, UK. He is also a qualified Chartered Enterprise Risk Actuary and an engineering graduate. He has more than 10 years of experience in life insurance industry. He has worked in several domains of actuarial valuation including Indian embedded value (IEV) calculation and asset-liability management.

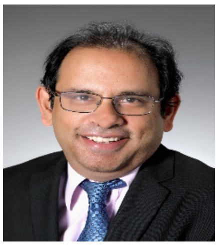
Kunj Behari Maheshwari
Partner
Willis Towers Watson

Kunj is a partner at Willis Towers Watson Actuarial Advisory LLP. Kunj has over 12 years of experience working as a consultant for life insurance companies in India, Sri Lanka, South East Asia, UK and Continental Europe, advising clients on a range of issues. Kunj is also a member of the Advisory Group on IFRS 17 of the Institute of Actuaries of India and a subject matter expert on financial reporting for life insurance companies."

Santosh Agarwal
Associate Director and Cluster Head- Life Insurance
Policybazaar.com

Santosh Agarwal is the Cluster Head of Life Insurance business at PolicyBazaar.com. Santosh joined Policybazaar.com in 2011 as an Assistant Manager, Business Development, and in a short span of time, rose to head one of the most important departments in the company. Under her leadership, the Life Insurance vertical has witnessed a major transformation in terms of market share and product innovation. Her performance has been remarkable particularly in driving the term insurance business, helping Policybazaar.com acquire 50% share in the online term insurance market. With consumers at the focus of her efforts, Santosh has been instrumental in driving product innovation in life insurance. She is also responsible for acquiring new partnerships to further expand the life insurance business of the company.

Session1: Panel Discussion from Shareholder or investors' perspective
Moderator: Heerak Basu
Panelists: Ashish Kumar Srivastava, Nidhesh Jain, Abhijit Gulanikar



Heerak Basu
Consulting Actuary
Milliman

Heerak is a consulting actuary with Milliman's life insurance consulting practice in India and is based in Mumbai. He joined the firm in 2018. Having worked in, and consulted to, the Indian life insurance industry for more than 19 years Heerak is very well known in the Indian market. Prior to Milliman, Heerak worked with Tata AIA Life for more than twelve years as their Appointed Actuary. Prior to joining Tata AIA Heerak worked with Watson Wyatt (now Willis Towers Watson) for more than five years in Singapore. While at Watson Wyatt, Heerak was involved in projects throughout the region (including India, Singapore, Malaysia, Indonesia, Sri Lanka, Korea, Taiwan) with a major focus on India."

Ashish Kumar Srivastava
MD & CEO
PNB MetLife India

Ashish is a committed and experienced leader with over 26 years of experience, working across sectors, with companies like MetLife (PNB MetLife in India), Coca Cola, TATA group, HSBC, The Times of India Group, IBL Group, & HIL. Ashish is currently part of the Asia Leadership Group and an executive member of the board at PNB MetLife, with key responsibility of driving the India business. Ashish comes with experience of starting and growing businesses. He has also served as Director on the board of an HSBC subsidiary in India prior to joining MetLife. He joined PNB MetLife in 2013 as the Head of HR for the India business, and moved to Dubai in 2015 joining the MetLife Middle East & Africa (MEA) management team. Effective January 2017, he has been in India, managing the India business. Ashish holds a Bachelor of Science degree, and is a Post graduate in Personnel Management. He has also attended advanced certificate courses at London Business School, Michigan Business School and at Cornell University. He is passionate about social issues. He is also a keen badminton player and a cricket fan.

Nidhesh Jain
Research Analyst (Banking & Financial services),
Invest Tec

Nidhesh joined Investec in Feb 2015. Prior to Investec, Nidhesh was as Banking and Financial analyst at Espirito Santo from 2010 -2015. Nidhesh completed his post graduate course in management from IIM Ahmedabad, one of Asia's top business schools in 2010. He had worked with ANSYS for two years where he consulted research departments of automobile companies (GM, Ford, Honda). He did his bachelor's in Mechanical engineering from IIT Roorkee, and is a CFA charter holder.

Abhijit Gulanikar
President - Business Strategy
SBI Life Insurance Company Limited

Mr. Abhijit Gulanikar joined SBI Life as Chief Investment Officer on the 1st January 2009 and currently is Chief Officer-Business Strategy. SBI Life is one of the largest insurance companies in India with a portfolio of Rs.600 bn; invested across multiple asset classes; central and state govt. securities, corporate bonds, equities etc. He brings with him over 18 years of experience in Investment function. He was with Bharti AXA Life Insurance Co. Ltd. as Chief Investment Officer. He has also worked with Bajaj Allianz General Insurance Co. Ltd., ICICI Ltd. and Bajaj Auto Ltd. He is with the Insurance Industry since 2001. He is a Chartered Accountant, Cost Accountant and PGDM from IIMA

Session2: Panel discussion with Actuaries
Moderator: P K Dinakar
Panelists: K.S. Gopalakrishnan, Richard Holloway, Dr. K Sriram, Sanjeev Pujari
Summarizing the key points: Kunj Maheshwari

PK Dinakar
Appointed Actuary
PNB Metlife India Insurance Co Ltd

Dinakar is currently, the Appointed Actuary at PNB MetLife India. He has almost 29 years of total experience spanning across various companies within the life insurance industry. Dinakar started his career with LIC of India in 1990 and after a decade of service with LIC started working for different private life insurance companies. Dinakar holds a Master's degree in Statistics from Cochin University of Science & Technology.

Richard Holloway
Managing Director – South East Asia Life & India
Milliman

K.S. Gopalakrishnan
RGA India
Chief Executive Officer

A seasoned India-market business leader with over 30 years of extensive leadership experience in the life industry, Gopal has leadership roles in multiple markets, including India, Canada, and Hong Kong. His broad background spans many life company functions, including actuarial, finance, strategy, and product development. Before joining RGA, Gopal was the Managing Director and CEO for Aegon Life Insurance, India. He joined Aegon in 2007 as Chief Financial Officer, Appointed Actuary, and later took on additional responsibilities as Chief Operating Officer. He was named Managing Director and CEO in 2014. Prior to joining Aegon Life, Gopal held senior positions at Bharti AXA Life as CFO and Appointed Actuary as well as Birla Sun Life as Chief Actuary. He holds a Bachelor's degree in Mathematics from Vivekananda College, Chennai, India, and is a Fellow of the actuarial bodies of India, Canada, and U.K.

K. Sriram
Consulting Actuary

K. Sriram is a Consulting Actuary engaged in Employee Benefits Consulting Practice.. He is also Consulting Actuary to Genpact India, the largest business process outsourcing company in India. From January 2010 to April 2012, Sriram was the Appointed Actuary of Max Bupa Health Insurance Company Between 2002 to 2006, Sriram was the Chief Actuary & Appointed Actuary of MetLife India Insurance Company. Sriram is a Fellow Member of the Institute of Actuaries of India. He has a Post Graduate Diploma in Management from the Indian Institute of Management, Bangalore and a Doctorate Degree in Management from the Bharathidasan University. He is also an Associate Member of the Institute of Cost & Management Accountants of India. Sriram has been a member of the committee constituted by IRDA [Insurance &

Regulatory Development Authority of India] on "Macro Prudential Surveillance of the Insurance Sector" and the Chairperson of the Committee constituted by IRDA on "Economic Capital for the General Insurance Industry in India". Sriram has also been a member of the Committee on "Road Map for Risk Based Solvency Approach in Insurance Sector" constituted by the IRDA and the Chairperson of the sub-committee constituted by IRDA to examine the capital requirements for market risk. Sriram was an Adjunct Faculty Member at IIM, Bangalore where he taught a course on "Insurance & Pension Funds" in the Post Graduate Program. His current research interests within Insurance are Economic Capital and ERM [Enterprise Risk Management]. He has published a number of papers in the areas of Insurance, Employee Benefits & Investments. He has authored a book on "Leasing, Hire Purchase & Factoring".

Sanjeev Pujari
President (Actuarial & Risk)
SBI Life Insurance Company, India

Currently, President (Actuarial, Risk & Products), SBI Life Insurance Company. Prior to this, he was Appointed Actuary in the same Company. Prior engagements in LIC for around 22 years in various positions from Marketing, IT, Administration and Actuarial, in various locations. This includes 8 years in the UK. Actuarial positions in LIC include Head (Valuation) and Head (Pricing). Fellow of the Institute of Actuaries (UK) and the Institute of Actuaries of India. Professional activity: Past Chairman 'Advisory Group on Life Insurance' & 'Advisory Group on Professionalism and Ethics' of the Institute of Actuaries, India.

Session 3- Opening up of Reinsurance - New Opportunities, New Challenges

Setting the context: Ramakant Malpani
Session3: Presentation on Fin Re
Presented By: Graham Bancroft

Ramakant Malpani
AVP (Pricing)
Aditya Birla Sun Life Insurance Co. Ltd

Ramakant works as AVP at Aditya Birla Sun Life Insurance Co. Ltd. Ramakant is a qualified Actuary from Institute of Actuaries, UK and Institute of Actuaries of India. He is also a qualified Chartered Accountant from ICAI. He has over 14 years of life actuarial experience. His primary skills are in product pricing and product development.

Graham Bancroft
Head of Structured Solutions, AP, ME and Africa (Life)
Munich Re Singapore Branch

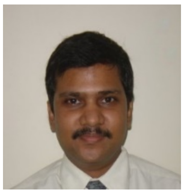
Graham Bancroft joined Munich Re in 2009. He has over 39 years of experience in the life insurance industry. He is responsible for Munich Re's Life financially motivated business across the Asian, Middle East and African regions.

Previously he has held senior positions running reinsurance operations in North America and Australia, and various roles with Canadian direct writers on group and individual lines of business. He has completed his Bsc. Honours Actuarial Mathematics. He is a fellow of the Canadian Institute of Actuaries, Fellow of the Society of Actuaries (US) & a Member of SAS

Session3: Panel Discussion on Setting Retention Policy, and other points to consider in liability / pricing / value calculations
Moderator: Philip Jackson
Panelists: Sai Srinivas Dhulipala, Sunayana Mahansaria, Subhendu Kumar Bal, Subhrajit Mukhopadhyay
Conclusion: Heerak Basu

Philip Jackson
Consulting Actuary
Milliman

Philip is a consultant in Milliman's life insurance consulting practice, based in Mumbai. He supports our projects in India and the Asia-Pacific region. Philip is one of the key members of the Milliman Asia IFRS 17 working group, focusing on with-profits products and the VFA approach, and is a member of the Institute of Actuaries of India's IFRS 17 group.



Saisrinivas Dhulipala
Appointed Actuary
Bajaj Allianz Life Insurance

Sai heads the Actuarial, Product Development and Risk teams in the Company. He also plays an active role in several committees at industry level and a regular speaker on various industry forums. Prior to Bajaj Allianz Life Insurance, Sai was the Appointed Actuary at Future Generali India Life Insurance. He has also worked with Reinsurance Group of America, Kotak Mahindra Life Insurance and Life Insurance Corporation of India, managing various roles in the Actuarial function. Sai is a Fellow of Institute of Actuaries of India and a Science graduate from Andhra University. Along with an illustrious professional record, he has won many awards and scholarships for his academic excellence.

Sunayana Mahansaria
Chief Marketing Actuary, Life & Health
Munich Re India Branch

As the Chief Marketing Actuary – Life and Health, Sunayana is responsible for reinsurance business development for Munich Re in South Asia. She is based out of Mumbai.
Sunayana has earlier worked for a leading Investment Bank abroad in their Fixed Income Trading Division. Prior to that, she has worked at a leading life insurer in India in the areas of Reinsurance and Experience Analysis. She is a trained Design Thinking Moderator.

She is a Fellow - Institute of Actuaries of India, a Post-Graduate Diploma in Management (Finance) - Indian Institute of Management, Calcutta (IIM Calcutta) & Bachelor of Chemical Technology - University Institute of Chemical Technology, Mumbai

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Subhendu Kumar Bal
Appointed Actuary
SBI Life Insurance Co.

Subhendu Kumar Bal, is an Appointed Actuary of SBI Life Insurance Company. He is having over 25 years of experiences in insurance industry and actuarial field in several life insurance companies. He is a Fellow of Institute of Actuaries of India (FIAI) and post graduate in Statistics from Calcutta University. Subhendu is a Council Member and Honorary Secretary of Institute of Actuaries of India. He served as Chairperson of an advisory group of Examination committee and advisory group of HR, Admin and Finance committee of Institute of Actuaries of India. He was an examiner for the actuarial papers of Institute of Actuaries of India for several years. Subhendu was a Visiting faculty of a Management Institute, teaching the courses on Life & Health Group and Risk Insurance Management. He was having experiences of participation on discussion of several international seminars on actuarial and life insurance.

Subhrajit Mukhopadhyay
Chief & Appointed Actuary
Edelweiss Tokio Life Insurance Co. Ltd

Subhrajit Mukhopadhyay is currently the Chief and Appointed Actuary of Edelweiss Tokio Life Insurance. He has a robust experience of more than two decades in the life insurance sector. With an interest in diverse subjects ranging from risk management to product management, he is also very passionate about evolving digital space and customer behaviour. Subhrajit is a bookworm and loves watching movies. He is a sports enthusiast and his game of choice is Bridge. He has previously won Karnataka State Bridge Championship (Pairs).

Session 4 – Term Insurance – Debate on Sustainability of the rates

Setting the context: Sanya Gupta
Session4: Discussion on Sustainability of Rates
Panelists: R. Srinivasa Rao, G L N Sarma, Deependra Prasad, K.S. Gopalakrishnan

Sanya Gupta FIA
Consultant - Insurance Consulting
Willis Towers Watson

Sanya is a Consultant with Willis Towers Watson's Insurance Consulting business. Sanya joined Willis Towers Watson as a graduate in 2013 and since joining has worked on a variety of projects including embedded value review, M&A due-diligence, statutory valuations and model development assignments. She has experience of working in various markets like UK, Sri Lanka and India. Sanya holds an honours degree in Mathematics from Lady Shri Ram College, , University of Delhi and is a Fellow member of the Institute of Faculty of Actuaries, UK.

Srinivasa Rao
Managing Director, Life & Health
Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft – India Branch

Srinivasa Rao joined Munich Re in 2011. He has over 28 years of experience in the life insurance industry. He is Managing Director for Munich Re’s Life and Health business in India and Sri Lanka. Previously he has held senior positions as Chief Actuary, Head of Corporate Actuarial Services, Head of Pricing and Mortality Research in Insurance / Reinsurance companies. He has held Actuarial positions with insurers in the public sector and private sector. He has completed his B.Sc (Hons) in Mathematics, a Fellow of the Institute of Actuaries, London, UK & Fellow of the Institute of Actuaries of India. Mr. Srinivasa Rao was involved in designing and pricing Health and Group products for a Private sector life insurer’s product development team. During his stint as Chief Actuary with a Reinsurer, Srinivasa was involved in the product discussions with clients and facilitated finalisation of products. Whilst at a UK based annuity provider, he recruited, trained and developed the Pricing and Mortality team’s competence in pricing UK Defined Benefit pension benefits. These experiences translate into Srinivasa assisting Munich Re’s clients to achieve optimal product designs and competitive terms. Srinivasa led the Valuation team as Head of Corporate Actuarial Services with a Reinsurer and he was actively involved in the preparation of the statutory reserving bases. He was a key member of the Actuarial and Finance function responsible for the processes, procedures, principles, delivery and development of the valuation function in India. He has been actively involved in the conduct of the Actuarial Examinations of the Institute of Actuaries UK and also Institute of Actuaries of India. He has contributed as an Examiner /Assistant Examiner. He has served as Chairman of the Examination Advisory Group and also as a member of the Administration Group in the Institute of Actuaries of India.

G.L.N. Sarma
Chief Executive Officer
Hannover Ruck SE

Mr G L N Sarma is currently working as CEO of Hannover Ruck SE – India Branch in Mumbai, India. He has over 27 years of life insurance experience in the field of administration, defined benefit Pension valuation, Strategy, business planning, Pricing and valuation and over 8 years of experience in Reinsurance pricing, marketing and strategy. Prior to joining Branch, he was head of consulting Services Company of Hannover Re, Mumbai from 2010 to 2017. Prior to joining Hannover Re Group in 2010, he was Appointed Actuary for Bharti AXA Life for over 4 years. He acted also as Chief Risk Officer of this company. He started his career with Life Insurance Corporation of India in 1991 and involved in the policy issuance, servicing, claims and sales compensation and later moved to Birla Sun Life (2001-2005) as Pricing and Corporate Actuary and Marketing Actuary in Swiss Re Consulting Services, India (2005-2006). He is a Fellow member of Institute of Actuaries of India and member of Institute and Faculty of Actuaries, UK. He is a Post Graduate in Applied Mathematics (1991) from Regional Engineering College, Warangal, and Telangana State, India. He was member of Governing Council of Actuarial Society of India (ASI)/Institute of Actuaries of India (IAI) and was member of working group of IRDAI, represented IAI in International Actuarial Association (IAA) forum.

Deependra Prasad
Asst. Vice President
Swiss Re India Branch, Life & Health Pricing, Mumbai

Deependra has 16 years' experience in Life & Health insurance and reinsurance in India, SEA and Sri Lanka market. He began his career in 2000 with a direct life insurance company in India. He has worked with direct life offices for more than 9 years at various positions. During this period, he has been responsible for pricing, product design and experience analysis on retirement benefits, Institutional life insurance business. He joined Swiss Re in 2009 as AVP, L&H Product. In his current role, he manages pricing, experience analysis, product Innovation & development for Life & Health Insurance in India. He played instrumental role in developing and collaborating microfinance insurance business in India by actively involved in business analysis and industry events.

K.S. Gopalakrishnan
RGA India
Chief Executive Officer

Work experience of more than 30 years in India and abroad in life insurance. Held various positions including those of Appointed Actuary, CFO and CEO. Moved to reinsurance in December 2017 to be the CEO of RGA Life Reinsurance in India. Has been, and currently, member of various industry, regulatory and IAI committees. Currently, Chairing the Advisory Group on Professionalism, Ethics and Compliance of IAI, Actuarial Committee of Mortality and Morbidity investigations of IIB and Working Group on Reinsurance of CII. Past Vice President and Past Presiding Officer of the Disciplinary Committee of the IAI. Honoured to have served as a member of the Council of the IAI for many years.
He is a Fellow member of the actuarial bodies of Canada, the UK and India.
He loves running, trekking and cycling.

Session4: Discussion on sustainability of premiums
Panellists: Sanjeeb Kumar, Anil Kumar Singh, Satyan Jambunathan
Closing Remarks: Vivek Jalan, B N Rangarajan

Sanjeeb Kumar
Appointed Actuary
Aviva Life Insurance

Currently he is working with Aviva India as the 'Appointed Actuary'. He served as President of Institute of Actuaries of India from 2016-2018. He has served the actuarial professional in India in various committees and advisory groups. Sanjeeb's experience in life insurance industry in India spans over 28 years working in LIC and with private insurers. He has worked in the areas of Product Development, Pricing, Embedded Value Reporting, Solvency II Reporting, Risk Management, Statuary Valuation & reporting, Reinsurance, and financial management. During his professional journey he has had extensive interactions with the regulators and the Board on different actuarial as well as Organization's Operational matters. He believes that Actuarial is the highly esteemed profession which offers as many opportunities as challenges.

Satyan Jambunathan
Chief Financial Officer
ICICI Prudential Life Insurance Co. Ltd.

Satyan Jambunathan is Chief Financial Officer at ICICI Prudential Life Insurance Company Limited, having responsibility for Finance and taxation, Business Analytics and Corporate Communications. Prior to that he was the Chief Actuary with responsibility for Actuarial, Product and Risk functions. He is a Fellow of the Institute of Actuaries of India. Prior to joining ICICI Prudential, he was with the Life Insurance Corporation of India.

Vivek Jalan
Managing Partner
Willis Towers Watson

Vivek Jalan leads the Insurance Consulting practice of Willis Towers Watson in India and has over 18 years of work experience including consulting as well as working with various insurance companies.

B N Rangarajan
Chief Risk Officer and Appointed Actuary
Exide Life Insurance

Rangarajan is the Chief Risk Officer and Appointed Actuary of Exide Life Insurance Company Limited. He is a Fellow Member of the Institute of Actuaries of India and also possesses a Master's degree in Statistics from the University of Mysore. He has been with Exide Life Insurance for over 12 years and has worked in various capacities such as Head of Product Development, Value reporting to the shareholder, Group Actuary etc.,. He has pioneered various projects to calibrate Economic Capital and Market Consistent Embedded Value for Exide Life Insurance. Prior to joining Exide Life Insurance he has over 12 years of experience with different Life Insurance companies including LIC of India, GE Capital and Met Life. He has been actively participating in various activities of Institute of Actuaries of India and in the past he has been the Chairperson of the IFRS 17 working group, ERM AG, Sub-committee for Economic Capital & Education Advisory Group and Secretary to the Advisory Group for Pensions and Social Security. He is currently the Chairperson of the LIAG of the Institute of Actuaries of India.

Session 5- Financial Risk Management- Getting better or Prone to more risks

Setting the context: Kailash Mittal
Session5: Panel Discussion on developments on interest rate risk hedging
Panelists: Muzammil Patel, Rajesh Dalmia, Jose John
Summarizing key points: Kailash Mittal

Kailash Mittal
SVP - Actuarial
HDFC Life

Kailash is currently working with HDFC Life. He has a total of around 15 years of experience, with 11 years with ICICI Prudential and 3 years with KPMG in India. Kailash's dominant experience and strengths include Product strategy and pricing, Embedded Value & Appraisal valuation, Business planning & financial condition stress testing (FCR) and Enterprise Risk Management and IFRS.

Muzammil Patel
Managing Director
ACIES consulting

Muzammil Patel is the Managing Director and one of the founding members of Acies Consulting. He has more than 15 years professional experience in the consulting and technology space focusing on financial markets, risk management, regulations and business transformation. He has worked with more than 50 leading banks and insurance companies across India, Middle East and the Asia Pacific. In his most recent previous role, he was the Leader for Risk Advisory Financial Services for one of the largest consulting firms. He has led a number of projects in the areas of interest rate risk management of insurers, IFRS transition for leading banks and technology transformation for financial services organizations. He has been actively involved with regulators and industry bodies in help shaping policy and regulation.

Rajesh Dalmia
Partner, EY Actuarial Services LLP - India

Rajesh Dalmia is a Partner with EY Actuarial Services LLP - India, providing advisory services to Insurance companies. He has been working in the insurance industry for 15+ years as a consultant. Rajesh has been providing services to insurance companies involving various areas like statutory reporting, shareholder reporting, shareholder transactions, economic capital, ifrs etc. He has been past president of Institute of Actuaries of India and has held various positions like member of governing board of Insurance Information Bureau, member of Insurance Advisory Committee, member of committees of International Actuarial Association, member of various committees/groups constituted by IAI and IRDAI. He is a fellow member of IIM, Bangalore and IFoA.

Jose John
Director & Appointed Actuary
Max Life Insurance

Jose John heads the Actuarial function at Max Life Insurance as Director & Appointed Actuary, alongside strengthening the company's internal governance and risk management capabilities.
Over the course of his decade long association with Max Life Insurance, he has made significant contribution in advancing Max Life's capabilities in core actuarial areas as well as areas related to risk management in general. He has

led the actuarial assessments on a variety of critical projects ranging from Financial Reporting to M&A , resulting in superior management information and stakeholder value creation. Prior to joining Max Life Insurance, Jose had spent most of his career in the UK where he worked with Prudential and MetLife. He is a Fellow of the Institute and Faculty of Actuaries, UK and Institute of Actuaries of India. In addition, Jose holds an MBA from the Cardiff Business School, UK.

Session 5- Presentation on managing Credit Risk
Summarizing key points: Kailash Mittal
Presented By: Piyush Gupta, Jiju Vidyadharan

Piyush Gupta
Associate Director - Funds and Fixed Income Research
CRISIL Limited

Piyush is currently designated as Associate Director - Funds and Fixed Income Research at CRISIL. Currently, he is leading a team of funds and institutional research which is responsible for putting out research and analysis on mutual funds, Insurance and Retirement & Pension fund.
Piyush Joined CRISIL in 2005. During his stint in CRISIL, he has been responsible for criteria development for new and existing products such as CRISIL Mutual Fund ranking, CRISIL ULIP Ranking and Treasury and PF analytics, etc. He has helped large asset managers in selection of portfolio managers and designing framework for monitoring their performance. He has also assisted leading banks in developing wealth management and research platform for their wealth management business.
Piyush is a CFA® charterholder, has a Bachelor's degree in Engineering and Masters in management studies in finance from Mumbai University.

Jiju Vidyadharan
Senior Director and Business Head - CRISIL Funds and Fixed Income Research
CRISIL Limited

Jiju is currently Senior Director and Business Head – CRISIL Funds and Fixed Income Research. He currently oversees CRISIL Research's gamut of offerings in the investment research space. His key responsibilities include formulating and executing business strategies, managing client relationships and delivery of high quality analysis. The services offered under Jiju's leadership include qualitative and quantitative investment research, wealth management solutions, valuation and benchmarking services. Jiju joined CRISIL in 2003. Through his stint, he has been instrumental in developing investment solutions for leading banks, brokerages, financial distributors and corporates.
Jiju has a Bachelor's degree in Commerce from BYK College of Commerce, Nasik and a Master's in Business Administration from the JDC Bytco Institute of Management Studies, Nasik.