

Risk Management Policy

We shall proactively identify the risks associated with our business and commit to mitigate them through a robust risk management framework to address the various risks involved in conducting our business and strive to achieve best results through continuous monitoring to ensure business objectives are successfully met.

Our constant endeavor will be to:

- Establish a comprehensive governance structure with defined roles and responsibilities
- Establish defined methodology for identification, assessment, monitoring/mitigation and reporting of risk within the organization to ensure that significant risks are managed appropriately
- Strengthen the linkages between business strategy and risk appetite to drive decision making
- Establish consistent and common risk language and culture across the organization
- Maintain the three lines of defense through self-assessment activities and engage in approvals of new process reviews.
- Monitor all action plans emanating out of various reviews and audits.

We shall maintain and continuously enhance our existing people, processes and systems, provide adequate training and allocate necessary resources for effective risk management framework.