

RISK PERSPECTIVES IN TURBULENT TIMES

In our inaugural **Risk Leadership Webinar Series**, we'll interview Anil Hinduja, Chief Risk Officer for Freddie Mac to gain perspectives on topical risk issues.

We'll explore the evolution of enterprise risk management with him, discuss top risk issues affecting the mortgage industry and Freddie Mac, the role of analytics in risk management and get his thoughts about where risk management is heading.

Anil Hinduja is executive vice president and chief risk officer. He is a member of the senior operating committee and reports directly to CEO David Brickman. In his role, Hinduja is responsible for providing the overall leadership and direction for the company's Enterprise Risk Management division, and for leading an integrated risk management framework for all aspects of risk across the entire company.

Hinduja's decades-long career has been mostly spent at Citigroup. Over the years he has acquired in-depth experience managing risk in global consumer businesses, especially mortgages, both as a credit risk manager and as the head of a mortgage business. He joined Freddie Mac from Barclays PLC, where he served in increasingly broader risk management roles beginning in 2009. He held the position of chief risk officer for Barclays Africa Group Limited, which is majority owned by Barclays Bank PLC. Prior to assuming that role in 2013, Hinduja was group credit director for retail credit risk after serving as chief risk officer for Barclays' retail bank in the U.K.

Prior to joining Barclays, Hinduja spent 19 years at Citigroup in diverse roles with increasing responsibility across finance, operations, sales and distribution, business and risk management in global consumer businesses. In risk, he was director for global consumer credit risk and then chief risk officer for the consumer lending group, where he was responsible for managing risk in the mortgage, auto and student loan businesses. His tenure at Citigroup culminated in his term as president and CEO of Citi Home Equity.

Hinduja holds a Bachelor of Commerce degree from Sydenham College in India and an M.B.A. in Accounting from the University of Cincinnati.



ANIL HINDUJA

Chief Risk Officer,
Freddie Mac

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