



CENTRAL BANK OF
TRINIDAD & TOBAGO

Jwala Rambarran
Governor

October 17, 2013

**To: ALL FINANCIAL INSTITUTIONS,
INSURANCE COMPANIES, PENSION PLANS
OTHER REGULATORS: THE DIC, TTSEC, T&T STOCK EXCHANGE
REGIONAL REGULATORS – CGBS AND CAIR AND CAPS**

REF: CB-G-236/2013

Deputy Inspectors of Financial Institutions

This is to inform you that the Central Bank of Trinidad and Tobago (the Bank), in response to the widening of its regulatory ambit and in order to maintain its standards in accordance with international best practices, has added a second deputy inspector position to its existing structure.

Mrs. Arvinder Bharath joins the Bank as Deputy Inspector, Supervision effective October 14, 2013. Mrs. Bharath will be responsible for the supervision of banks and non-banks, insurance companies and pension plans, as well as systemically important financial institutions operating in the wider financial services. Mrs. Bharath has many years in the financial sector, both locally and internationally. She is highly regarded in a number of key operational areas such as strategic development, business planning, new product development, risk reporting framework and IT systems. In addition to her technical competencies, she has functioned at the Senior Management level for a number of years.

Ms. Wendy Ho Sing, Deputy Inspector, Policy and Market Conduct, will be responsible for improving our current policy framework in line with international best practices for financial stability, regulation and supervision, and will assume regulatory oversight of other segments in the financial services sector. Both Deputy Inspectors are members of the Financial Stability Committee of the Bank.

The Central Bank looks forward to your continued co-operation.

Yours sincerely,

Jwala Rambarran