

CARL HIRALAL'S BIOGRAPHY



Mr. Carl Hiralal was appointed to the position of Inspector of Financial Institutions at the Central Bank of Trinidad and Tobago effective January 1, 2007.

Mr. Hiralal is an experienced regulator with over twenty-seven years' supervisory experience. Prior to his appointment in Trinidad, he worked at the Office of the Superintendent of Financial Institutions, Canada as a Senior Director with regulatory and supervisory responsibilities for over four hundred financial institutions, comprising banks, insurance companies and credit unions. For a specific period of time he was also responsible for directing the examinations of occupational pension plans.

Mr. Hiralal was actively involved with the International Association of Insurance Supervisors (IAIS) and was a member of its Executive Committee. He was also a member of the Board of Directors of the Canada Deposit Insurance Corporation.

Mr. Hiralal holds a Bachelors Degree in Business Management and is a Certified General Accountant. He is also a member of the Institute of Chartered Accountants of Trinidad and Tobago.