Anand S. Raman

Skadden

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Education

J.D., Yale Law School, 1995
(Editor, *Yale Law Journal*)

A.B., Statistics, University
of Chicago, 1990

Experience

Law Clerk, Hon. Patricia M. Wald,
U.S. Court of Appeals for the
D.C. Circuit (1995-1996)

Legislative Assistant, Congressman
Jim Cooper (1990-1992)

Bar Admissions

District of Columbia

U.S. District Court for
the District of Columbia

U.S. Courts of Appeals for
the Fifth, Ninth and District
of Columbia Circuits

U.S. Supreme Court

Anand Raman is the co-leader of Skadden's Consumer Financial Services practice. He has extensive experience in representing financial institutions in connection with complex internal investigations, class action litigation, government enforcement and administrative actions.

The matters that Mr. Raman has handled span the entire range of consumer financial services issues, including fair lending, unfair and deceptive trade practices, subprime lending practices, credit reporting, mortgage fraud, redlining, credit card practices and mortgage loan servicing.

Mr. Raman also is experienced in the fields of e-gaming and payment processing, and advises individuals and companies in connection with these issues and with tax evasion, fraud and false statement and other criminal investigations and prosecutions by the U.S. Department of Justice (DOJ). He frequently has served as counsel for internal corporate investigations with respect to the Foreign Corrupt Practices Act.

In his financial institutions practice, Mr. Raman regularly handles matters before the Consumer Financial Protection Bureau, the DOJ, the Federal Trade Commission, federal bank regulatory agencies, including the Federal Deposit Insurance Corporation and the Officer of the Comptroller of the Currency and state attorneys general. He also represents financial institutions in commercial disputes and in connection with private class action litigation concerning the Fair Housing Act, the Equal Credit Opportunity Act, and state and federal unfair and deceptive trade practices statutes.

Mr. Raman has substantial experience in the statistical review and analysis of lending data. He has published articles on topics including mortgage loan servicing, social media, third-party liability and lending risk management. In addition, Mr. Raman regularly speaks on various topics of interest to lenders and other consumer financial services companies and is a co-author of Skadden's leading treatise on consumer financial services.

Mr. Raman is a fellow in the American College of Consumer Financial Services Lawyers and repeatedly has been selected for inclusion in *Chambers USA: America's Leading Lawyers for Business*.

Publications

"Supreme Court May Nix Disparate Impact in Fair Lending Enforcement," *Skadden's 2015 Insights*, January 2015

"CFPB Defines 'Unfair,' Deceptive' and 'Abusive' Practices Through Enforcement Activity," *Skadden's 2015 Insights*, January 2015

"Consumer Financial Protection Bureau Focuses on Fair Lending," *Skadden's 2014 Insights*, January 2014

"Financial Regulation," *Skadden's 2014 Insights*, January 2014

"Social Media: A New Fair Lending Frontier," *Mortgage Banking*, December 2012

"Social Media: Emerging Fair Lending Issues," *The Review of Banking and Financial Services*, July 2012

"Consumer Financial Protection Bureau Inquiry Into Overdraft Fees Highlights Focus on 'Unfair, Deceptive, or Abusive' Acts or Practices," *Skadden, Arps, Slate, Meagher & Flom LLP*, April 2012

"Fair Lending Disparate Impact Litigation and Enforcement," *CMBA Legal News,* Winter 2011

"Primer on the Consumer Financial Protection Bureau," *Skadden, Arps, Slate, Meagher & Flom LLP*, July 2011

"The Latest In Fair Lending 'Disparate Impact' Actions," *Law360*, November 2011

"Recent Supreme Court Actions Likely to Affect Fair Lending 'Disparate Impact' Litigation and Enforcement," *Skadden, Arps, Slate, Meagher & Flom LLP*, November 2011

"New Consumer Bureau to Focus on Fair Lending," *CMBA Legal News*, Summer 2011

"Developing and Maintaining an Effective Program to Combat Mortgage Fraud," *The Review of Banking and Financial Services*, February 2011

"Bank Preemption After the Dodd-Frank Act," *Skadden, Arps, Slate, Meagher & Flom LLP*, September 2010

"Fair Lending Testing of Mortgage Loan Modifications and Default Servicing," *Skadden, Arps, Slate, Meagher & Flom LLP*, September 2010

"Consumer Protection Provisions in the Dodd-Frank Wall Street Reform and Consumer Protection Act," *Skadden Commentary on the Dodd-Frank Act*, July 2010

"Fair Lending Issues in the Non-Mortgage Context," *The Review of Banking & Financial Services*, February 2010

"Is There a New Federal 'Watchdog'?" *Skadden, Arps, Slate, Meagher & Flom LLP*, January 2010

"The Servicemembers Civil Relief Act," *The Review of Securities & Commodities Regulation*, November 2009

"Department of Justice Settles Pricing Discrimination, Redlining Charges Against Alabama Bank," *Skadden, Arps, Slate, Meagher & Flom LLP*, October 2009

"Proposed Legislation Would Create Powerful New Agency to Regulate Consumer Financial Services," *Skadden, Arps, Slate, Meagher & Flom LLP*, July 2009

"U.S. Supreme Court Decision Clears Way for States to Sue National Banks," *Skadden, Arps, Slate, Meagher & Flom LLP*, June 2009

"Impacts of Government Regulatory Action and Litigation on Financial Services Enforcement," *Skadden, Arps, Slate, Meagher & Flom LLP*, January 2009

"Viewpoint: Card Lenders Should Prep for Scrutiny," *American Banker,* February 2008

"Mortgage Fraud: A Growing Problem for Mortgage Lenders," *ABA Consumer & Personal Rights Litigation*, Vol. 12 No. 2, Spring 2007

"The Home Mortgage Disclosure Act: An Overview of Recent Developments and a Guide to Limiting Risk," *The Review of Banking & Financial Services*, July 2006

"Compliance Clinic: Mortgage Fraud Wave Requires Strict Regimen to Resist," *ABA Banking Journal*, June 2006

"Outsourcing by Financial Institutions: A Survey of Regulatory Guidance," *The Review of Banking & Financial Services*, September 2004

"Risk Management in Mortgage Loan Servicing and Collection," *The Review of Banking & Financial Services*, May 2004

"Preparing for the Next Wave of Fair Lending Enforcement and Litigation," *Community Banker*, April 2004

"Compliance Clinic: Cutting the Risks Built into Third-Party Lending Relationships," *ABA Banking Journal*, July 2003

"Consumer Financial Services," *Law Journal Press*, 2001

"Statistical Evaluation of Disparate Impact in Automobile Financing," *The Review of Banking & Financial Services*, June 2001

Recent Speeches

"When Indirect Auto Lending Becomes a Direct Risk for Your Bank," *CRA & Fair Lending Colloquium*, San Diego, November 4, 2014

"Fair Lending Spotlight on Auto and Other Non-Mortgage Lending," *Skadden's 22nd Annual Fair Lending Conference*, Washington, D.C., April 14, 2014

"Fair Banking in Marketing and Advertising," *CBA Live 2014: Red, White + Banking*, Washington, D.C., April 1, 2014

2013

"Anticipating More Card Scrutiny: Will the Credit Card Industry Face New CFPB Rules in 2014?" *American Banker* Webinar, December 18, 2013

"Indirect Auto Lending: A Crash Course in Fair Lending," 17th Annual *CRA & Fair Lending Colloquium*, Orlando, Fla., November 5, 2013

"Litigation Forum 4: Fair Lending Claims," *Mortgage Bankers Association's Regulatory Compliance Conference 2013*, Washington, D.C., September 29, 2013

"What is a Bribe? How to Develop a Policy to Identify and Monitor Facilitation Payments, Speed Money, and Baksheesh," *American Conference Institute's 3rd India Summit on Anti-Corruption*, New Delhi, India, September 23, 2013

"Increased State and Local Influence and Priorities on the Mortgage Front: How They're Examining Fraud and Their Positions on Emerging Schemes, Changing Regulation, Prosecutions, Investigations, and Working with Law Enforcement," *American Conference Institute*'s 8th National Summit on Preventing, Detecting and Resolving Mortgage Fraud, San Francisco, July 30, 2013

"Mergers and Acquisitions: How to Conduct Effective Due Diligence and Ensure Post-Merger Integration of Your Anti-Corruption Compliance Policies in Brazil, Singapore and India," *American Conference Institute's 4th Global Forum on Anti-Corruption Compliance in High Risk Markets*, Washington, D.C., July 24, 2013

"Inside an Internal Investigation: International Anti-Corruption Enforcement Developments," *Indian Corporate Counsel Association,* New Delhi, India, July 16, 2013

"Litigation Forum 2: Fair Lending/Disparate Impact," *Mortgage Bankers Association's Legal Issues & Regulatory Compliance Conference*, Boca Raton, Fla., May 19, 2013

"Fair Lending: Assessing the Status of 'Disparate Impact' and Preventing and Managing Claims of Discriminatory Lending," *American Conference Institute's 11th National Forum on Residential Mortgage Litigation & Regulatory Enforcement*, Washington, D.C., April 29, 2013

"The View from Washington, D.C.," *Marquis 2013 National Conference on CRA, HMDA & Fair Lending*, New Orleans, April 24, 2013

"Major issues in Fair Lending," *Skadden's Consumer Financial Services 21st Annual Fair Lending Conference*, Washington, D.C., April 15, 2013

"Social Media, Fair Lending and Risk," *CBA Live! 2013*, Phoenix, Arizona, March 12, 2013

2012

"Fair Lending Hot Button Issues and Enforcement Trends," *2012 CRA & Fair Lending Colloquium*, San Antonio, November 13, 2012

"Fair Lending Law," *NCHelp 2012 Student Loan Legal Meeting*, New York, August 6, 2012

"The Future of Disparate Impact," *Skadden's Consumer Financial Services 20th Annual Fair Lending Conference*, Washington, D.C., April 16, 2012

"The Evolving Regulatory Landscape: Repercussions of Dodd-Frank and Adapting to the New Authority from the CFPB," *American Conference Institute's 8th National Forum on Residential Mortgage Litigation and Regulatory Enforcement*, Washington, D.C., March 29, 2012

2011

"Impact of New Fair Lending Oversight Initiatives," *California Mortgage Bankers Association's Audio Conference*, July 28, 2011

"Servicing, Loss Mitigation and Loan Modification," *Skadden's Consumer Financial Services, 19th Annual Fair Lending Conference*, Washington, D.C., April 18, 2011

"Preparing for and Responding to New and Emerging Federal and State Enforcement Actions," *American Conference Institute's 6th National Forum on Residential Mortgage Litigation and Regulatory Enforcement*, Washington, D.C., April 7, 2011

"The View from Washington, D.C." *2011 National Conference on CRA, HMDA & Fair Lending*, Ft. Lauderdale, Fla., April 6, 2011

"Fair Lending Evaluation and Enforcement in Loan Modifications," *Mortgage Bankers Association's National Mortgage Servicing Conference and Expo 2011*, Dallas, February 24, 2011

2010

"Enterprise Risk Management Overview, Legal Landscape, Fair Lending, State and Federal Focus on Residential Servicing," *HOPE NOW Conference*, December 2, 2010

"Non-Mortgage Lending: The Sleeping Fair Lending Dragon has Awakened," *2010 CRA & Fair Lending Colloquium*, Las Vegas, November 9, 2010

"A Focus on Detecting Fraud in Mortgage Servicing" *American Conference Institute's 6th National Forum on Preventing, Detecting and Resolving Mortgage Fraud*, San Francisco, October 29, 2010

"Complying With New Mortgage Origination Rules — Fair Lending, HMDA, CRA and More Including a Special Presentation on Statistical Data Concerns," *Mortgage Bankers Association's Regulatory Compliance Conference 2010*, Washington, D.C., September 28, 2010

"Short Sales — Best Practices for Driving More Transactions and Mitigating Fraud," *California Mortgage Bankers Association's 15th Annual Western States Loan Servicing Conference*, Las Vegas, August 9, 2010

"The Dodd-Frank Act: Impact on Consumer Financial Services Compliance and Enforcement," Skadden Webinar on the Dodd-Frank Act, August 3, 2010

The Financial Fraud Enforcement Task Force — Roundtable Discussion Regarding Fair Lending and Loan Modifications, Washington, D.C., July 30, 2010

"Dealing with Requests for Bribes or "Speed Money" at the Bidding Stage: How to Minimize the Risk of FCPA Violations," *American Conference Institute's Industry Forum on India Defense Procurement*, Washington, D.C., June 9, 2010

"Discretionary Pricing — Legal and Compliance Concerns," *Consumer Bankers Association's 2010 Live*, Hollywood, Fla., June 6-8, 2010

"Quick Guide to the Alphabet Soup: Federal Laws including FHA," *Mortgage Banker Association's Legal Issues and Regulatory Compliance Conference 2010*, Coronado, Calif., May 2, 2010

"Non-Mortgage Lending Issues," *Skadden's Consumer Financial Services, 18th Annual Fair Lending Conference*, Washington, D.C., April 26, 2010

"Trends in State Attorney General Civil Enforcement and Litigation Activities," *Skadden Webinar*, Washington, D.C., January 19-20, 2010

2009

"Mitigating Servicer and Originator/Lender Liability in the Wake of the Subprime Crisis," *American Conference Institute's National Forum on Residential Mortgage Litigation & Regulatory Enforcement*, Dallas, October 28, 2009

"A Guide to Emerging Risks in Consumer Lending," *Consumer Bankers Association 2009 Fair Lending Conference*, Washington, D.C., October 19, 2009

"Managing the Risks of Joint Ventures with Local Entities," *American Conference Institute's Dubai Summit on Anti-Corruption Enforcement and Compliance*, Dubai, United Arab Emirates, October 14, 2009

"Data Gathering and Analysis Essentials for Non-Mortgage Lending," *2009 CRA & Fair Lending Colloquium*, New Orleans, October 7, 2009

"Enforcement Decisions," *California Mortgage Banker Association's 14th Annual Western States Loan Servicing Conference*, Las Vegas, August 10, 2009

"Facilitating Payments, "Speed Money" and Small Bribes: Designing a Policy to Identify and Monitor Them," *American Conference Institute's India Summit on Anti-Corruption Compliance and Enforcement*, Mumbai, India, June 4, 2009

"Who is Filing Claims, Who is Being Sued and What Causes of Action Are Being Asserted?" *HB Litigation Conference*, New York, March 18, 2009