

Appendix I
Roles and Job Description

1. Audit (Information System) – Assistant General Manager (Grade C):

- Plan and execute the allotted system audits, review the efficiency & effectiveness of applications within stipulated controls and ensure compliance in coordination with stakeholders under ambit of Bank’ internal policies, regulator guidelines & Industry’ best practices.
- Perform general and application control reviews from simple to complex IT systems, system development standards, operating procedures, system security, programming controls, communication controls, backup, disaster recovery and system maintenance.
- Accurately interpret audit results against defined criteria and prepare high quality summary of findings, recommendations, systemic improvements, audit finding memoranda and working papers to ensure that adequate documentation exists to support the completed audit and conclusions.
- Follow up on audit findings to ensure that Auditee has taken corrective action(s) within time bound manner as per Bank’ defined Policy.
- Responsible for staying current on regulatory requirements and technological changes and maintain currency of knowledge with respect to relevant state-of-the-art technology, equipment, and/or systems.
- Perform review of internal control procedures and security for systems under development and/or enhancements to current systems.
- Consult with and advise Business groups and respective stakeholders on various operational issues related to computerized information systems, new product developments and general business operations.
- Formulation of Policies and SOP as per latest legislative, statutory and regulatory requirements for IT and Cybersecurity.
- Perform miscellaneous job-related duties as assigned

2. Corporate Strategy & Planning Department (CSPD): Economist

a. Deputy General Manager (Grade D) –

- Leading a team of economists undertaking research on economic/financial issues relevant to the banking industry.
- Ability to perform independent research and undertake research on economic/financial issues relevant to the banking industry
- Analysis of data using statistical techniques and software, Interpret and forecast market trends, Advise the Bank on economic topics, write articles in journals and media, write technical and non-technical reports and policy briefs on economic trends and forecasts, preparing briefs for the top management of the Bank, deliver write ups /visual presentations on economic issues to non-economist audiences,
- Ability to work independently and possessing attributes such as self-confidence, general/commercial awareness, good interpersonal skills, ability to cope with pressure, analytical, IT and communication skills

b. Manager (Grade B) –

- Undertake research on economic/financial issues relevant to the banking industry, Analysis of data using statistical techniques and software, Interpret and forecast market trends, advise the Bank on economic topics, write articles in journals and media, write technical and non-technical reports and policy briefs on economic trends and forecasts, preparing briefs for the top management of the Bank.
- Ability to work independently and possessing attributes such as self-confidence, general/commercial awareness, good interpersonal skills, ability to cope with pressure, analytical, IT and communication skills

3. Risk Management - Information Security Group (ISG):**a. Deputy General Manager (Grade D) – Information Security:**

- Extensive Knowledge of Information/Cyber Security Governance disciplines.
- Responsible for Risk/ Cyber Security/ Information security & other compliance related activities like VAPT, SCD, SOC, Incident management , regulatory submissions.
- Responsible for Information security lifecycle, risk management & data security areas.
- Represent the department in various internal committees and allotted external assignments.
- Drive cyber security related projects.
- Responsible for overall implementation, monitoring and governance of security solutions.
- Responsible for taking proactive measures for enhancing security posture of the Bank's network by studying the vulnerabilities issued/published by various OEMs, internal and external agencies such as CERT, CDAC etc.
- Providing consultancy services for adoption of new technologies in the market.
- Exposure to latest security tools such as NBAD, SOAR, UEBA, WAF, API Security, Cloud security etc.
- Responsible for timely closure of observations made by the auditors (internal or external).
- Finalization of specifications for security devices to be procured by the Bank and providing responses to bidder queries.
- Responsible for regular monitoring /follow up of Security Solutions.
- Assessment of risk and recommend/ approve various change requests / deviations with respect to security solutions.
- Responsible for conducting/participating Cyber Drills and Red teaming exercises.

b. Assistant General Manager (Grade C) - Information Security:

- In-depth knowledge of security concepts such as cyber-attacks and techniques, threat vectors, risk management, incident management etc.
- Handle Incident response to identify and mitigate the threat within Bank's approved TAT.
- In-depth familiarity with security policies based on industry standards and best practices.

- Responsible for reviewing security aspects of applications, before they are deployed in to production environment.
- Maintaining standard information security policy, procedure, and services.
- Strong knowledge of common vulnerability frameworks (CVSS, OWASP), NVD & CVEs.
- Strong Knowledge of security and networking protocols.
- Managing web application security assessments.
- Experience of investigating security events, resolving vulnerability in enterprise networks.
- Performing regular inspections of security systems and network processes.
- Experience of participating in Cyber Drills and Red teaming exercises.

c. **Manager (Grade B) – Information Security:**

- Analysis of network architecture from security perspective and recommend changes (if any).
- Management of all security devices and solutions.
- Including implementation of security policies and rules in accordance with Bank’s internal policies, procedures and industry best practices.
- Timely closure of observations made by the auditors (internal or external).
- Facilitating conduction of Proof of Concept (PoC) for technologies on enhancing security and recommendation in the form of a PoC report.
- Analysis of false positives incidents and fine-tune rules/policies.
- Monitoring security solutions on performance issues and implementing corrective /preventive controls for performance improvement.
- Preparation of technical specifications of security devices to be procured by the Bank and providing responses to technical queries.
- Develop use cases and implement policies to optimally exploit functionality of security solutions.
- Troubleshooting: Quickly understand and respond to problems when they occur.
- Candidates should be able to work in assigned shifts on rotational basis, if required.

d. **Manager (Grade B) – Credit Risk**

- Credit Risk Assessment
- Credit Risk Models
- Sector expert

e. Manager (Grade B) – Market Risk

- ALM, LCR and NFSR
- Market Risk
- ECL and RAROC
- Product profitability

f. Manager (Grade B) – Technical

- Active Core team supporting Risk Management with regard to development and implementation of various risk management systems and tools
- Interface with risk solution providers for functional improvement in risk management systems
- Data Analysis
- Data fetching from internal system, staging and concatenating
- Core team for regulatory compliance in Risk Management

g. Manager (Grade B) – Risk

- Counterparty Risk Assessment
- Back and Stress testing
- Credit Risk Assessment
- Credit Risk Models
- Sector expert

4. **Fraud Risk Management (FRM)**: Specialist for Digital Banking Channels. (viz. Card Related Business – Acquiring / Issuing , Mobile & Internet Banking, AePS, UPI etc.)

a. Deputy General Manager (Grade D) –

- Understanding the Techno-Functional aspects of various Digital Banking Channels viz. Card based Business- Acquiring/Issuing, Mobile & Internet Banking, AePS, UPI and its related products etc.
- Conceptualizing and Implementing innovative Fraud Risk Management measures for Card Based Business- Acquiring/Issuing, Mobile & Internet Banking, UPI & its related products for reduction of frauds and Liaison / Interact with various external agencies like Visa/Master/NPCI /Vendors etc. for strengthening of Fraud Risk Tools for Prevention, Detection and Monitoring of frauds.

- Developing and implementing effective Fraud Risk Management Strategies (including Strategies for Incident Management) for Digital Banking Channels / Products and impart education/training/awareness to officers/branches related to Digital Banking Channel related frauds.
- In-depth knowledge & awareness of Regulatory directions / guidelines/norms of RBI, GoI, Payment Networks etc. and carrying out the required timely implementation wherever required.
- Ensure the overall functioning of Bank's Enterprise Wide Fraud Risk Management System (EFRMS) including Rule Creation / Modification along with uses of AI/ML and its Management in respective Channels.
- Overall Monitoring & Management of Alerts generated / discharged in Enterprise Wide Fraud Risk Management System (EFRMS) as per the defined SOP / TAT, constant quality check of alerts discharged and accordingly guide the team for improvement in quality of discharge. Constant review of vulnerable areas to be carried out for improvement of existing systems/procedures/TAT etc.
- Co-ordination with all support functions of Bank's Technology / Operations / Compliance / Information System Audits / Information Security Group /Risk Department etc. and Review of Fraud Risk Policies and guidelines, reporting to the top management, regulatory bodies etc.
- Anticipate probable/live frauds and devise risk mitigation strategies, ability to spot emerging issues/trends/ threats related to suspected frauds, analysis of past trends/fraud.

b. Assistant General Manager (Grade C) -

- Understanding the Techno-Functional aspects of various Digital Banking Channels viz. Card based Business- Acquiring / Issuing, Mobile & Internet Banking, AePS, UPI and its related products etc.
- Providing innovative Fraud Risk Management measure for Card Based Business- Acquiring /Issuing, Mobile & Internet Banking, AePS, UPI & its related products for reduction of frauds and Liaison / Interact with various external agencies like Visa/Master/NPCI /Vendors etc. for strengthening of Fraud Risk Tools for prevention, detection and monitoring of frauds,
- Developing and implementing effective Fraud Risk Management Strategies (including strategies for Incident Management) for Digital Banking channels / products and impart education/training/awareness to officers/branches related to Digital Channel frauds.
- In-depth knowledge & awareness of Regulatory directions / guidelines/norms of RBI, GoI, Network etc. and carrying out the required timely implementation wherever required.
- Managing Fraud Risk aspects in Digital Banking Channels viz. Card based Business- Acquiring / Issuing, Mobile & Internet Banking, UPI etc. and impart education/ training / awareness to officers/branches related to Digital Channel frauds.
- Co-ordination with all support functions of Bank's Technology / Operations / Compliance / Information System Audits / Information Security Group /Risk Department etc. and Review of Fraud Risk Policies and guidelines.

- Ability to spot emerging issues/trends / threats related to suspected frauds, analysis of past trends/fraud and device strategy for its risk mitigation.
- Supervise and monitor the Alerts generated/ discharged in Enterprise Wide Fraud Risk Management System (EFRMS) as per the defined SOP / TAT, constant quality check of alerts discharged and accordingly guide the team for improvement in quality of discharge.
- Creation / Modification of Rules along with uses of AI/ML based on past experience, domain knowledge, fraud trends and regulatory requirements.

c. Manager (Grade B) –

- Monitoring of suspected transaction (Real Time/ Near Real time) identified by the Transaction Monitoring System/EFRMS.
- Constant quality check of alerts discharged by Bank's Executive/ Customer Care Executive and accordingly guide the team for improvement in quality of discharge. Also impart education/training/awareness related to Digital Channel frauds to officers/branches & Customer during interaction.
- Carry out trend/pattern analysis of transaction and alerts thereof. Creation /modification of Rules based on past experience, domain knowledge, fraud trends and regulatory requirements.
- Analyze/ investigate the cases/incidents to confirm whether the transaction is genuine or fraudulent and ensure timely closure of the alerts.
- Support the supervisor in preparing and submitting fraud monitoring reports. Also facilitate in correcting process to mitigate the fraud risks in the organization and assist in preparing strategy for incidence management.
- Assist supervisor in coordinating with all Support functions, Technology, Operations, Compliance to information system Audits/Information Security Group, Risk etc.
- Assist supervisor in reviewing existing control environment and assess effectiveness against known fraud schemes. Identify control gaps and create insightful analysis to support the implementation of new controls to reduce/prevent fraud risk

5. Treasury: Manager (Grade B) –

- Interbank dealing in financial market segments such as Forex & Derivatives, Debt & Fixed Income /Money Market, Corporate Bonds & NSLR Securities, Equity, MF & related market and Client/FI relationship handling with understanding of Financial Markets functions, operations and Regulatory environment.

6. Infrastructure Management Department (IMD) – Premises**a) Assistant General Manager (AGM) – Grade C**

- Acquisition / Construction / Interior Furnishing / Repair and Renovation works for Civil & Electrical along with other allied works for commercial office buildings including Setting Up New Bank's Branches & Bank's residential quarters.
- Corrective and preventive maintenance of Civil, Housekeeping, Electrical, Air Conditioning, DG, CCTV, water purifiers, Lifts, STP, Fire & Security alarm system, Kitchen equipment's and Communication systems on bank's own office premises, branches, and bank's quarter on Pan India basis.
- Purchasing fixed Assets viz. Chair, Table, Photocopier, Note Sorting & Counting m/cs, EPABX System, Fire & Security alarm system, DG set, physical security items etc. for Pan India Branches as per rules. Selection of vendors through tender process and payment to the vendors as per bank's guidelines for the aforesaid works.
- Using of delegation of financial powers as per bank's guidelines. Awareness of General Financial Rule & CVC guidelines etc.

7. Security - Manager (Grade B) –

- Responsible for all security measures and resources on Bank's own office premises, Branches, and Bank's quarter on Pan India basis as per guideline & further arrangement of security related equipment (electronic/non electronic).
- Conduct Training / refresher practice of security and fire staff during BCM & IMP drill as per Business continuity management including Emergency Management /Mock drills.
- Daily checking & signing of Gate passes of stores obliges/ Items, ID Cards, Vehicles for to & fro movement within the Corporate Office & Zonal Offices and Manage smooth ingress of authorized personnel, employees of the Bank.
- Oversee security arrangements of Corporate Centre/Zonal office as and when strikes/agitation program (in conjunction with HRD/LD), if any are announced.
- Liaisoning work with local Police Station and other Statutory Authorities for any untoward incident.
- Monitoring of Fire alarm and CCTV system at Corporate Office & Zonal Offices on Pan India Basis.

8. Legal –

a) Deputy General Manager (DGM) – Grade D : The scope of work includes

- without limitation, providing analytical and comprehensive legal service; update and brief the top management of the Bank about the latest legal developments;
- disseminating knowledge on relevant legal issues and developments to the Bank, suggesting/ initiating necessary changes in the policy, procedure or functioning of the Bank;
- offering opinion on various legal issues including those related to recovery, alternate dispute resolution, restructuring, resolution, insolvency and bankruptcy, employee / industrial relations, etc.;
- drafting, vetting and negotiating agreements, contracts, deeds or documents required in the course of business of the Bank; investigation of title in respect of the immovable properties to be acquired by the Bank;
- supporting the branches / zones / business verticals in understanding and mitigating the legal risk in contracts, negotiations, projects, etc.;
- strategizing the recovery action in coordination with the relevant verticals for effective litigation management; conducting due diligence, conducting legal audit and reviewing and submitting legal audit reports;
- attending various meetings; instructing and coordinating with advocates and other professionals wherever necessary;
- supporting branches / zones / verticals in conduct of litigations by and against the Bank and attending the court or tribunal or any judicial/ quasi-judicial forum, whenever required;
- supervise and guide the legal officers; any other work/ responsibility that may be assigned, from time to time, by the Bank.

b) Assistant General Manager (AGM) – Grade C :The scope of work includes

- without limitation examining legal issues (including RTI) referred by various departments / branches / zones of the Bank and opining thereon, drafting, vetting and negotiating agreements, contracts, documents, loan & security documents & debt restructuring documents. Supporting the business team in understanding and mitigating the legal risk in contracts, negotiations, projects, etc.;
- conducting due diligence, conducting legal audit, reviewing and submitting legal audit reports; attending various meetings;
- Investigation of title in respect of the immovable properties mortgaged to the Bank, examining title investigation reports prepared by the advocates and commenting on acceptability of title, handling and advising on the issues pertaining to employee

relations/industrial relations, handling cases before courts/tribunals/forums filed by or against the Bank including identification of advocates, negotiation of fees & obtaining the approval, briefing advocates/senior advocates, attending court hearings,

- Strategizing the recovery action, offering opinion on various legal issues including those related to recovery, alternate dispute resolution, restructuring, resolution, insolvency and bankruptcy, data collation and submission of the requested information to the management. Review the performance of the panel advocates.
- Updating about the latest legal developments and disseminating knowledge on the same to the Bank and generally to advise the Bank on all corporate and banking issues.

c. **Manager (Grade B)** : The scope of work includes

- without limitation examining legal issues (including RTI) referred by various departments / branches of the Bank and opining thereon, drafting and vetting of agreements, contracts, loan & security documents & debt restructuring documents,
- conducting due diligence & legal audit of loan/security documents, investigation of title in respect of immovable properties mortgaged to the Bank,
- examining title investigation reports prepared by the advocates and commenting on acceptability of title, advising the Bank on handling issues pertaining to employee relations/industrial relations,
- handling cases before courts/tribunals/fora filed by or against the Bank including identification of advocates, negotiation of fees & obtaining the approval for appointment,
- briefing advocates/senior advocates, attending court hearings, offering opinion on various legal issues including those related to recovery, alternate dispute resolution, restructuring, resolution, insolvency and bankruptcy,
- Review the performance of the panel advocates, brief the Bank on the latest changes in laws/statutory/regulatory aspects.

9. **Finance & Accounts (FAD): Assistant General Manager (Grade C) and Manager (Grade B) –**

a. **Indirect Tax Profile:**

- Preparation and filing of various GST returns , assisting in Assessment proceedings,
- Compilation of GST audit information. Calculation of Input /output tax Credit determination
- Assisting in Appeals and Compliance with provisions of GST Act

b. **Accounts Profile:**

- Preparation of financial statements (standalone/ consolidated) as per IGAAP/ IndAS.

- Variance analysis and reconciliation of various office accounts
- c. **Direct Tax Profile:**
 - Preparation and filing of income tax returns, assisting in Assessment proceedings,
 - Compilation of Tax audit information. Calculation of Advance Tax and provision for Tax including deferred tax
 - Assisting in Appeals and Compliance with provisions of Income tax Act
- d. **Budget & Planning**
 - Preparation and review of budget for the Bank.
 - Experience in working with FTP systems.

10. Corporate Credit:

a) Assistant General Manager (Grade C)

- Experience in credit functions viz. credit appraisal, credit administration/ operations, credit risk, etc. in Public Sector Bank/ Private Sector Bank (as defined under RBI Act)
- Experience of Corporate finance in the areas of credit sourcing & appraisal of large ticket size loans, documentation, credit administration/operations, credit risk, etc. will be preferred.

b) Manager (Grade B) –

- Experience in credit functions viz. credit appraisal, credit administration/ operations, credit risk, etc. in Public Sector Bank/ Private Sector Bank (as defined under RBI Act)
- Experience of Corporate finance in the areas of credit sourcing & appraisal of large ticket size loans, documentation, credit administration/operations, credit risk, etc. will be preferred.
