Strategy, Model & Capitals

Notice

Organization Structure

w.e.f. 05.06.2023

Chief Vigilance Officer

Board of Directors Chairman **Chief Compliance Officer** Chief Risk Officer **Managing Director & CEO** Lead Economist

ED - RAV, Agriculture, MSME, Operations, Strategy, Digitization, CR & MIS, ACOE, IT. Recon, Gold Loan

Chief of Staff (MD & CEO's Office)

Retail Assets Vertical

- » RLPs, Home & Mortgage Credit
- » Vehicle Loans, Other Loans
- » Education Loans
- » Retail Policy & Products

Agriculture Business Department

- » MSME Loan Point Operations
- » MSME Govt Schemes & Reporting
- » Union MSME First Branches
- » Cluster Finance

Operations

- » Branch Initiatives & Network Strategy
- » Customer Care(CC) & Grievances

- » Business Process Re-engineering
- » Strategic Planning & Review
- » Banking & Macro Research

- » Digital Journeys, MB, IB, Credit Card, Merchant Acquisition, National Portal, Partnership with RBI, Innovation Hub/ DFS/LAS
- » Digital Transformation project & Implementation of Digital Business platform, E-Ecosystem partnerships incl. Fintech's, Digital Interactions & marketing, CRM Implementation, Loyalty Rewards, Digitization of TPP. Account Aggregator, OCEN, ONDC, New tech Initiatives, DBUs
- » Digital Document Execution

Central Repository and MIS

Analytics Centre of Excellence

Information Technology

- » Core Applications
- Non-Core Applications
- » Infrastructure, Network, Cloud

Reconciliation Department

- » Centralized Reconciliation
- Centralized Dashboard for all delivery Channels

Gold Loan

ED -Treasury and IBD, Audit and Inspection, SAMV, Human Resource, Deposit Mobilization, T&FM, CISO, SSD & Corporate **Communication Wealth Management**

Treasury & International Banking

- » Domestic & FX Business
- » International Banking
- » Forex Operations, Back Offices
- » Treasury services & Client Development
- » Treasury Research and Sales

Audit and Inspection

Stressed Asset Management Vertical

- » Recovery
- » Difficult Asset Resolution Team (DART)
- » Legal Services
- » Litigation Management

Human Resource

- » Administration
- » Learning & Development » Official Language

Deposit Mobilization

- » Deposit Mobilization
- Retail Relationship cell-Lead Management System
- » Government Business and Relationship

SSD & Corporate Communications

- » Support Services
- Premises & Property, Expenditure & Budget
- Corporate Communications
- » Security Services

Wealth Management

- » Third Party Products Marketing
- IPO Management
- » Portfolio Management Services
- » Merchant Banking Operations,
- » Capital Market & Depository Services

Transaction Monitoring and Fraud

- » EFRMS Solutions
- » Early Warning System
- » Fraud Management
- Anti Money Laundering/CFT
- Off-Site Transaction Monitoring System

ED-Large Corporate, Mid Corporate, Finance and Accounts Joint Ventures and Subsidiaries, CCM, National Processing Cell, Board sect, FI

Large Corporate

- » Structured Finance & LC
 - · Business Development
 - Loan syndication
 - Monitorina
 - · Co-Lending and Pool Buyout
- » Financial Institution
 - · Business Development
 - **Advisory Services**
- » Transaction Banking
- » Corporate Relationship Cell

Mid Corporate

Finance & Accounts Joint Ventures & Subsidiaries

- Capital Raising
- » Investor Relations
- » EASE

Credit Compliance & Monitoring

» TEV Cell

National Processing Cell

- » Centralized Account Opening
- » Centralized KYC & Video KYC

Board Secretariat

Financial Inclusion

Statutory Reports