Organisation Structure (w.e.f. 28/03/2024)

Board of Directors

Chairman

MD & CEO

- Chief Vigilance Officer
- Chief of Staff (MD & CEO's Office)
- Chief Compliance Officer
- Chief Risk Officer
- Chief Economic Advisor

ED – MSME, Digitization, CR & MIS, ACOE, IT, NPC, SSD & Corporate Communication

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

Digitization
- 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

National Processing Cell
- Centralized Account Opening
- Trade Finance Back office
- Inland LC/ BG

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

ED–Large Corporate, Mid Corporate, CCM, Finance and Accounts, Board sect, Reconciliation

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

Mid Corporate

Credit Compliance & Monitoring
- Centralized Credit Operations Cell
- Credit Monitoring
- Collections
- Staff Accountability
- TEV Cell

Finance & Accounts, Joint Ventures & Subsidiaries
- Capital Raising
- Investor Relations
- EASE

Board Secretariat

Reconciliation Department
- Centralized Reconciliation
- Centralized Dashboard for all delivery Channels

ED–Retail Assets Vertical, Agri Business Department, HR, Treasury and IBD, SAMV, Gold, CISO

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

Agriculture Business

Human Resource
- Administration
- Learning & Development
- Employee Relations
- Official Language

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

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

Gold Loan

CISO

ED –, Deposit Mobilization, RUSU Banking & FI, Strategy, Operations, Audit and Inspection, Transaction & Fraud Monitoring, Wealth Management

Deposit Mobilization
- Deposit Mobilization
- Retail Relationship cell-Lead Management System
- Government Business and Relationship
- Credit Card and Merchant Acquisition Business

RUSU Banking & Financial Inclusion

Strategy
- Project POWER 2.0
- New Initiatives
- Strategic Planning & Review
- Branch Network & Expansion

Operations
- Customer Care(CC) & Grievances

Audit and Inspection

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

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