पंजाब नैशनल बैंक ...भरोसे का प्रतीक ! punjab national bank ...The name you can BANK upon!

HUMAN RESOURCE MANAGEMENT DIVISION
CORPORATE OFFICE, SECTOR 10, DWARKA, NEW DELHI-110075

APPLICATIONS ARE INVITED FOR ENGAGEMENT OF BANKING INDUSTRY EXPERTS AS ADVISORS/ CONSULTANTS ON CONTRACTUAL BASIS

Punjab National Bank is looking for experienced Banking Industry experts to be engaged as Advisors/Consultants in select Banking Domains. Individual(s) will be responsible for steering and advising the Bank in exigencies/issues that may unfurl during the course of amalgamation.

1. AGE CRITERIA (As on 03.09.2019)

S. N.	Name of the Post	Age
1	Advisor/ Consultant	Not more than 62 years

2. ELIGIBILITY CRITERIA, DOMAIN AREA & BROAD JOB RESPONSIBILITIES

Eligibility & Other requirements		
Experience: Applicant should have worked in Scale VI (TEG Scale, Senior Administrative Grade, Senior Vice President or equivalent Senior Position) and above for at least a period of 5 years in any PSB/ PSU/ Regulatory Body/ Central Government Department/ Private Organization.		
S. No.	**Domain Area**	**Requirements**
1	Human Resource Management	Preferably from HR background **Having sound knowledge of:** -Industrial Relations/ Industrial Law/Service matters - Manpower Planning - HR Audit - Designing Employee engagement programs - Learning & Development - HRIS integration in amalgamated Banks - Performance Management System - Best HR practices

		Role Expectations: - To assist in amalgamation related activities. - Analyzing Bank's current HR operations & policies and recommending solutions to align it with Bank's Vision & Mission. - Re-engineering HR processes to ensure maximum efficiency. - To assist in revisiting all MoUs with Unions/Associations in view of the changed scenario.
2	Fraud Risk Management	To function as an advisor for cases to be dealt with CBI/ State Police in context to documentation and speedy investigation. **Requirement:** - Retired SP or above cadre of Police/CBI & should have an experience of minimum 2 years in the stated designation. - Proactive in approach and problem solving attributes. - Preferably should have prior experience in Economic Offence Wing. - Preferably should have close liaising with different Law Enforcing Agencies.
3	Treasury	Experience in Treasury Operations like Forex, Equity, and Derivatives of large organization. To review all aspects of Treasury Operations and evaluate each segment for better profitability including smooth amalgamation of Treasury operations.
4	Finance	The Expert/Consultant should be a qualified Chartered Accountant with complete understanding of Bank's Balance Sheet including IFRS and Direct & Indirect Taxation at Corporate level. Should preferably have experience of handling amalgamation activities.

5	Digital Banking	**Qualification** **-** Engineering (Computer Science/ Information Technology/ Electronics and Communication)/ MCA degree from a recognized University/ Institute/ MBA/PGDBM with specialization in Marketing & Finance, should have remained associated with Digital Transformation, Digital Innovation, Digital Risk, etc. **Experience** Work experience in technology environment. Management Consultant on large-scale/disruptive digital transformation in the Financial Services domain within/outside India. The person should be digital-savvy with excellent technical understanding of key areas of banking and technologies transforming banks - first hand understanding of concepts of - IT Transformation, Core Banking, Enterprise IT Management, digital banking, multichannel-banking, Cyber security and latest in technology - IoT, Artificial Intelligence, API gateway, Cloud, Biometrics, Robotics and the benefits of these technologies in extending digital products/services for next 5 years in the bank. Should have extensive project experience, combination of strategic and analytical insights with a deep understanding and passion for both IT and business in banking for realizing the digital vision of the bank **Roles and responsibilities** - To assist in defining the digital ambition and objectives, analyze and define digital business models, analyze and implement digital governance model sufficiently supporting innovation, design and implement a sustainable digital client on-boarding solutions for a complete Digital Ecosystem amalgamated entity.

		- Develop and execute an agile digital strategy and digital governance that enables to merge multiple digital platforms/payment systems/payments instruments of different banks. - To re-think the bank's business strategy and align & enhance the digitalization of the amalgamated entity with focus on digital payments and payment instruments. - To suggest best practices leading large business transformational and process excellence of digital deployment in the bank, consequent to amalgamation of banks - To act as a Strategic Digital driver of the amalgamated entity, to support bank's objectives in terms of market, product and services, payment systems & instruments, operational efficiency, risk mitigation, cost reduction.
6	Information Technology	**Consultant for IT related aspects during consolidation:** The candidate should have adequate knowledge of different Databases and Banking Applications including Network Operations, Security Operations and related regulatory compliance with best practices. The consultant should have experience in providing consultancy of similar nature i.e experience on mergers and acquisitions of IT Infrastructure and Processes. Role- to assist the Bank in smooth amalgamation of existing IT infrastructure and for Post Amalgamation Audit. **Vigilance Consultant for Procurement process** The candidate should have adequate knowledge of the CVC Guidelines, with respect to Public Procurements including IT related procurements and

		should have adequate experience of working in Procurement in Govt. sector/Public Sector Undertakings To guide the Bank in compliance of all the applicable CVC guidelines in the procurement process as well as vet Tender Documents.
7	International Banking	Industry Expert in international Banking having experience in: -Rationalization of AD branches. -Analysis of geographical business potential-Industry wise - Review of correspondent Banking relationship -Review of Centralized Trade Finance activities including Centralized inward remittances. - SWIFT operations including integration with CBS.
8	Strategic Management & Economic Advisory	Qualification- Post Graduate in Economics with specialization in Planning, Strategy, Statistics, Econometrics along with MBA in Financial Management. To assist in making strategy/vision for the Bank to go forward with latest developments & technology.
9	Risk Management	The candidate should preferably have professional qualifications (FRM/PRM/DTIRM) w.r.t. Risk Management along with Masters Degree in Mathematics /Statistics /Economics / MBA (Finance) /MBA in Banking & Finance / Post Graduate Diploma in Banking & Finance from recognized University. Experience of at least 20 years in BFSI sector out of which at least 7 years in Risk Management Function. He/ She should have adequate knowledge of best practices followed in Indian Banking Industry in Risk Management to prepare a roadmap for adopting the best practices, with identification of gaps and

		implementation strategy during the process of amalgamation. He/she will be responsible to further support the Top Management in development of the Bank's Risk Appetite Statement (RAS) and for translating the risk appetite into risk limits structure, monitoring performance related to risk-taking and risk limit adherence.
10	Compliance	Sound knowledge of Regulatory guidelines, Law & Information Technology with adequate practical experience. Should have relevant experience to assist in strengthening compliance culture by improvising the present setup and in identification of gaps in compliance and implication thereof.
11	Stressed Assets Targeted Resolution Action	Having updated domain knowledge to contribute to all aspects of recovery operations.
12	Law	The subject be a serving/retired GM/DGM from PSBs or a Practicing lawyer having vast experience in dealing with high stake Banking cases; legal & commercial issues that may possibly arise out of Insolvency proceedings and/or loan transactions; drafting of business/corporate agreements, service agreements etc. with vendors/service providers and also willing to implement best legal practices across industry, advice management to bring necessary change in existing system in the field.
13	Marketing	Candidate should have Marketing background and experience of handling marketing of products including wealth management products in reputed Banks /NBFCs.

14	Information Security	Should have worked in BFSI Sector at least for 20 years. Should have rich experience in various fields of banking including cyber security. Proactive in approach and problem solving attributes Preferably should have an experience of 3+ years as CISO. The candidate shall have a role of improving bank's overall cyber security posture and functions and its compliance and suggest measures to improve cyber security implementation. **Key Role Dimensions:** **Regulatory Compliance** ➢ Interpreting and analyzing RBI and other regulators guidelines including issues raised in various audit reports, identify gaps and suggest modifications to improve the working of bank. ➢ Study, identify and suggest measures to overcome gaps in implementation of various guidelines. **Integral Approach for Cyber Security** ➢ Suggesting measures and approach towards integral and responsive internal cyber security function. ➢ Suggestions for improving incident response capabilities of the bank. ➢ Identify gaps and suggest measure to implement best market practices in compliance and internal audit. **Improving Cyber Security Compliance and Reporting** ➢ Identify and suggest measures for improving cyber security compliance reporting including use of technology. ➢ Suggesting technology driven cyber security compliance framework for the bank.

		➢ Suggestions for improving cyber security process efficiencies. ➢ Suggest improvement and decision support to the board on cyber security compliance functioning of the bank.
15	Government Business	-Expertise in policies of Govt. Business, understanding of various products like – PPF,SSA,SCSS,NPS,Fastag and processes relating the product. -Understanding of various integration/process for tax collection/EPFO collection. -Understanding of pension process and disbursement. -Understanding of Ministry payment /request and reconciliation and remittance of funds to ministry A/c. -Understanding of various systems like GBM system for holding data for PPF/SSA/SCSS, GBSS pension processing & currency chest system for holding data for PPF/SSA and CBS for smooth data migration for proposed amalgamation. -Knowledge related IT/ system design & configuration, migration of server is also required.
16	Group Business Management	Qualification- CA/CFA/MBA (Finance) **5-7 years experience in :** -Investment Banking/Merchant Banking in reputable companies/firm -Dealing with various regulators RBI/SEBI/Stock Exchange compliances/IRDAI/NHB/MCA etc. -Disinvestment/Equity Fund raising -Dealing with other stakeholders, prospective investors, Legal counsels and Merchant Bankers for executing various documents & regulatory compliances.

17	Management Information System	**<u>EDW & BI reporting</u>:** • Should have an understanding of concepts of EDW /Datamarts/ Big Data / Data mining. • Should be able to determine future sizing requirement related to hardware/software for successful running of Data warehouse of Bank. • Subject matter expert in Extraction, Transformation and Loading (ETL) in Banking Domain. Skills preferable IBM INFOSPHERE Data Stage tool. • Expertise in Unix Shell Scripting with experience in SUN Solaris and IBM AIX. • Sound knowledge of Data warehousing, RDBMS concept (IBM DB2, ORACLE, SQL Server) and dimensional modeling concept including data quality evaluation, DB maintenance, Backup and reporting. • Sound knowledge of Business Intelligence (BI) reporting tools (Preferable: SAP Business Objects V4.3 SP6) for regular reporting purpose. Should have experience in data modeling for reporting. • Absolute knowledge of DC and DR architecture of DWH and BO reporting tool. • Migration of multiple EDW systems (across Banks) and RRBs EDW solutions, in view of amalgamation. **<u>AML (ANTI MONEY LAUNDERING)</u>** **Candidate should have understanding of:** • Prevention of Money Laundering Activity (PMLA) Act 2002. • Guidelines laid down by RBI and FIU India on AML. • Scenarios/Red flag Indicators (RFI's) laid down by RBI and FIU India for alert generation. • Source independent (SDN,UN,EU, Internal list etc.) Watch list integration for online scanning of customers/transactions.

		• Integration of AML with multiple data sources like credit card, accounting systems and Payment Systems. • Various regulatory reports such as CTR, NTR, STR, CCR, CBWTR. • Customer Profiling: Dynamic Risk Categorization. • Solaris OS, Oracle database. Database structures. • Hardware sizing and estimation. • Absolute understanding of DC and DR architecture • Migration of multiple AML systems (across Banks) and RRBs AML solutions, in view of amalgamation. **CRM:** • Understanding of SAP CRM module's Marketing (Campaign/Lead/Activity) & Service Complaint/Service Mgmt.) modules along with Business Partner Management, Organizational Structure, Product Management. • Knowledge of CRM WebUI based application/enhancements, AIX 7.1 OS , IBM DB2 database, SAP CRM 7.0 EHP4, SAP BI 7.5 and IBM Power System Servers, ABAP and BSP programming in CRM, DC and DR server using log shipment, integration of CRM server with various sources such as EDW for customer master data, working of web service to integrate CRM server to different Alternate Delivery Channels (IBS, PNB Website, Mobile Banking etc). Should be able to determine future sizing requirement related to hardware/software.
18	Credit	In depth understanding of different credit products/schemes/operations and procedures of the Three Banks (Punjab National Bank, United Bank of India and Oriental Bank of Commerce).

		Re-engineering credit processes to ensure maximum efficiency. To assist/advise on integration of Technical/other solutions. Any other requirement as specified by the Bank.
19	Priority Sector & Financial Inclusion	In-depth understanding of different of Agri-Credit and Financial Inclusion Products/ Schemes/ Operations and procedures of the three Banks (Punjab National Bank, United Bank of India and Oriental Bank of Commerce). Re-Engineering Agri-Credit and Financial Inclusion processes to ensure maximum efficiency. To assist/advise on integration of Technical/ other solutions. Any other requirement as specified by the Bank.
20	MSME	Having updated domain knowledge to contribute to all aspects of MSME Finance.
21	Retail Banking	Having updated domain knowledge to contribute to all aspects of Retail Banking. To assist in total revamping of Retail portfolio with focused attention on increasing growth rate in Housing and reversing the trend in Car Loan in particular.

3. CONTRACT AMOUNT (REMUNERATION)

3.1 Remuneration for the engagement will be in the range of Rs. Two Lacs to Rs. Five Lacs per month, consolidated, depending upon the profile.

3.2 No other allowance such as Dearness Allowance, House Rent Allowance, Petrol re-imbursement, Staff Car will be paid/provided to the engaged executive.

3.3 Engaged Executive will not be eligible for any kind of Staff benefit / scheme.

3.4 Income Tax, Professional Tax, any other Tax/ Statutory liability will be borne by engaged executive.

4. LOCATION

Delhi (for all positions) & Mumbai (for Treasury).

5. ENGAGEMENT PERIOD

Engagement will be for a period of 6 months to 1 year initially. The engagement will be reviewed by the Bank annually. The engagement will automatically expire permanently on completion of 5 years of engagement or 65 years of age, whichever is earlier.

6. OTHER TERMS & CONDITIONS

6.1 An officer who is under investigation or has been imposed major penalty/ proved guilty in any departmental or judicial enquiry in his/her entire service career is not eligible for the consideration.

6.2 In case of in-service executive, he/she will have to produce letter of no-objection from the current organization at the time of interview and will have to resign from the services of current organization if he/she gets selected.

6.3 Executives with multiple fields of expertise and experience have to apply in their most suitable work filed as change in their field of consultancy is not allowed after engagement.

6.4 Bank holds the right to cancel the advertisement at any stage and call off the selection process, at its discretion.

6.5 No travelling allowance will be paid to the applicant/candidate for appearing in the interview.

6.6 This engagement will not be treated as re-employment as the engagement will be purely contractual and of temporary nature (non-official) with either party having the right to terminate the contract with prior notice of 15 days.

6.7 Engagement will be of full time nature i.e. once engaged the executive cannot involve in some other kind of employment by any other employer.

7. SELECTION PROCEDURE

Received applications will be screened based on submitted documents and candidates in the ratio of 5:1 shall be shortlisted. The selection will be made on the basis of personal interaction/interview.

8. HOW TO APPLY

Eligible candidates may submit their request along with a hard copy of the Curriculum Vitae (CV), experience certificate and supporting documents in a sealed envelope:

GENERAL MANAGER
PUNJAB NATIONAL BANK
HUMAN RESOURCE MANAGEMENT DIVISION
1ST FLOOR, WEST WING, CORPORATE OFFICE
SECTOR 10, DWARKA, NEW DELHI-110075

The Domain Area in which the application is being made should be specified clearly at the top of the CV as well as on the envelope. The applications should reach us latest by 16.09.2019. No application shall be entertained beyond the stipulated date.

9. GENERAL INSTRUCTIONS:

- While applying for the post, the applicant should ensure that he/she fulfills the eligibility and other norms mentioned above and that the particulars furnished are correct in all respects. In case it is detected at any stage that a candidate does not fulfill the eligibility norms and/or that he/she has furnished any incorrect/false information or has suppressed any material fact(s), his/her candidature will automatically stand cancelled. If any of the above shortcoming(s) is/are detected even after appointment, his / her contractual appointment is liable to be terminated without any notice.

- Mere submission of application against the advertisement and apparently fulfilling the criteria as prescribed in the advertisement would not bestow on him/ her right to be called for interview.

In case any dispute arises on account of interpretation of version other than English, English version will prevail.

New Delhi
Dated: 03.09.2019

General Manager