

Board of Directors

MD & CEO

Executive Director

Business Development Functions

Strategy & Operations Functions

Governance & Control Functions

Divisional Heads	Cross Selling	Retail Banking	CAM (corporate ,Agri,& MSME Banking)	Govt Banking & Subsidiary Mgmt	Treasury	IAPM & Law	Strategy & IT	Centralized Banking Operations	Human Resources	Business Support Division	Finance	Compliance & AML	Risk Management	S&C and Audit	Vigilance
Kashmir Division	Insurance	Retail Assets	Corporate Lending	Dept. of Govt Banking	Treasury Operations (Front Office)	IAPM	Strategy & Planning	CPC Assets	Recruitment & Transfer	General Department	Balance Sheet & Taxation	Compliance	Operations Risk Group	S&C and Audit Dept	Vigilance
Jammu Division	Wealth Management	Digital & Alternate Channels/CDO (Digital)	Foreign Exchange/ Trade Finance	Subsidiary Management	Fund Management	LAW	TM & BPR	CPC Liabilities	Performance Mgmt. & Rewards	Estates Department	Planning & Budgeting	AML	Credit Risk Group	S&C (Audit Follow up)	
ROI Division	Mutual Funds	Deposit & Liability Management	MSME Banking	Financial Inclusion	Statutory Reserve Management	Credit Monitoring	Technology & Development	Branches Department	Training & Dev.	Centralized, Procurement & Ordering	GST Support	Group Compliance	Market Risk Group	Divisional S&C	
			Central Govt. /PSU Banking	Lead Banking	Equity/ Arbitrage/ Derivative Trading	Asset Restructuring /Resolution	Service Operations/ MIS/CDO (Data)	Payment & Settlement	IR & Employee Relations	Central Stationary Department	Operational Excellence	Other Regulatory Statutory Compliance	Fraud risk Group	Investigations	
			Agri/Rural Banking				IT Assurance	Treasury Operations (Back Office)	HR Operations	Security	Capital Funding	KYC Compliance	Pillar II Risk Group		
			GSS				SIA	GSGD	HR Business Partner	Event Management	Account & Reporting(Statutory & CAG Audits)		Information & Cyber Security Risk/CISO		
		Board Office					Corporate Comm. Marketing	Customer Care Department	Disciplinary				TMC		
				Investor Relations				Capital market exposure/NDT L/ANBC/PSL & shortfall thereof	Terminal Benefits				ALM		
									Culture & Sports				External rating Liability Products		
													Capital Adequacy Assessment		

- Investor Relations, Board Secretariat direct reporting to MD&CEO
- Finance vertical(Control function), shall report through ED.

- Reporting to MD&CEO.
- Reporting to Exec.Director.

➤ All Manpower deployments falling within the delegation of the Divisional Heads shall be routed through Executive Director