

Board of Directors

MD & CEO

Executive Director

Chief General Manager(Integrated Credit & Markets)						Chief General Manager(Asset Resolution & Support)			Chief General Manager(Deposits, & Institutional Controls)			Chief General Enterprise Strategy & Resource Management)				CVO (Chief Vigilance Officer)	
Divisional Heads	Cross Selling	Corporate & International Banking /Forex(CIBF)	RAM (Retail, Agri & MSME)	Govt Banking & Subsidiary Management	Treasury	IAPM & Law	Business Support Division	Centralized Banking Operations	Deposits Liabilities & Alternate channels(DLC)	Vigilance	S&C and Audit	Strategy & IT	Finance	Human Resources	Risk Management	Compliance KYC & AML	CVO (Chief Vigilance Officer)
Kashmir Division	Insurance	Corporate Lending	Retail Assets	Dept. of Govt Banking	Treasury Operations (Front Office)	IAPM	General Department	CPC Assets	Liabilities	Vigilance	S&C and Audit Dept	Strategy & Planning	Balance Sheet & Taxation	Recruitment & Transfer	Operations Risk Group	Compliance	
Jammu Division	Wealth Management	Foreign Exchange/ Trade Finance	GSS	Subsidiary Management	Fund Management	LAW	Estates Department	CPC Liabilities	Digital & Alternate Channels		S&C (Audit Follow up)	TM & BPR	Planning & Budgeting	Performance Mgmt. & Rewards	Credit Risk Group	Group Compliance	
ROI Division	Mutual Funds	Central Govt. /PSU Banking	MSME Banking	Financial Inclusion	Statutory Reserve Management	Asset Restructuring /Resolution	Centralized, Procurement & Ordering	Branches Department			Divisional S&C	Technology & Development	GST Support	Training & Dev.	Market Risk Group	KYC /AML	
		Asset Centralization project(M&L /SBEC)	Agri/Rural Banking	Lead Bank	Equity/ Arbitrage/ Derivative Trading		Central Stationary Department	Payment & Settlement			Investigations	Service Operations	Operational Excellence	IR & Employee Relations	Fraud risk Group	Other Regulatory Statutory Compliance	
		Credit Monitoring	LOS Project				Security	GSGD				MIS	Capital Funding	HR Operations	Pillar II Risk Group		
							Event Management	Treasury Operations (Back Office)				SIA	Account & Reporting(Statutory & CAG Audits)	Disciplinary	TMC		
								Customer Care Department				IT Assurance		Terminal Benefits	ALM		
												Corporate Comm. Marketing		HR Business Partner	External rating Liability Products		
														Culture & Sports	Capital Adequacy Assessment		

 Reporting to Executive Director	
 Reporting to CGM (ICM)	
 Reporting to CGM(ARS).	DIRECT REPORTING TO MD&CEO
 Reporting to CGM(DIC)	Board Office
 Reporting to CGM(ESRM)	DIRECT REPORTING TO CGM(ESRM)
	CISO(Chief Information Security Officer)