

Indicative Job roles for officers in Grade 'B':

A. Regulation, Supervision and Enforcement

Department of Regulation, Department of Supervision and Enforcement Department:

- Work related to policy formulation, onsite and offsite supervision, risk supervision, data analysis.
- Processing risk assessment report, preparing and Issuing Show Cause Notices for enforceable violations.

B. Financial Markets & Foreign Exchange

Financial Markets Regulation Department:

- Work related to market regulation and development, data analysis & research; preparation of oversight/ surveillance reports.

Financial Markets Operation Department:

- Work related to financial market development, data analysis, etc.
- Conduct of Open & Special Market operations; analysis of Liquidity Adjustment Facility (LAF), Marginal Standing Facility (MSF), Market Stabilisation Scheme (MSS), Real Effective Exchange Rate (REER) & Nominal Effective Exchange Rate (NEER) etc.

Foreign Exchange Department:

- Examination of applications/requests for exchange transactions; Correspondence with Governments / Departments/Ministries; Preparing policy notes on Regulations/Directions.

Department of External Investments and Operations:

- Handling day to day operations, data analysis, etc.
- Work related to IT infrastructure & Back office, preparation of reports/publications, etc.

Internal Debt Management Department :

- Conducting auctions on behalf of Central and State Governments; work related to regulation of primary dealers; providing inputs for policy making.
- Back-office work, preparation of reports/publications, etc.

C. Banking, Payments, Financial Inclusion & Currency Management

Financial Inclusion and Development Department:

- Drafting/ revising Priority Sector Guidelines, preparing and implementing National Strategy for Financial Inclusion, Development of MSMEs.
- Interaction with Governments/Industries/ Scheduled Commercial Banks, etc. Acting as Lead District Officer for Lead Bank Schemes in Regional Offices

Department of Government and Bank Accounts :

- Policy work related to opening of Current Accounts for Banks & Governments, Internal Accounting, Appointments/ performance of Agency Banks, etc.
- Work related to Weekly Statement of Accounts (WSA).

Department of Payment and Settlement Systems :

- Policy formulation for regulation and supervision of regulated entities such as PPIs, Wallets, Payment Banks, etc.
- Monitoring developments in the field of payments and settlements, including innovations, frauds, etc. Work related to Oversight of SWIFT India, ensuring smooth operations of NEFT/RTGS/Cheques, etc.

Department of Currency Management:

- Work related to demand -supply analysis of currency in circulation, preparation of Weekly Statement of Accounts for Issue Dept.; monitoring/review of Security and logistics for remittances.
- Acting as Custodian of Vaults in Issue Departments in Regional Offices, Managing sections such as Resource, Remittance, Accounts, etc.

D. Monetary Policy, Research & Financial Stability

Monetary Policy Department:

- Providing technical inputs to the Monetary Policy Committee such as growth and inflation projections; preparing Monetary Policy Report (MPR); organising pre-policy consultations with stakeholders.

Department of Statistics & Information Management:

- Collecting, processing and analysing granular financial data; conducting research and statistical studies; providing technical support to other departments.

Department of Economic & Policy Research :

- Research on macroeconomic issues and primary statistics and indicators; publishing various reports viz., the Annual Report and the Report on Trend and Progress of Banking in India; organising Memorial Lectures, Conferences, etc.

International Department & Financial Stability Unit :

- Research oriented work, managing exposure visits, etc.

E. Governance, Human Resource, Support & Customer Service

Human Resource Management Department:

- Evolving and Implementing policies on Recruitment, Placement, Promotions, Employee Wellness, Training & Development, Performance appraisal, Mobility, Wage structure and Welfare measures; maintaining HR database, etc.

Consumer Education & Protection Department:

- Overseeing grievance redressal mechanism; Administering Banking Ombudsman Scheme; work related to Banking Codes and Standards Board of India; handling queries through RIA, CPGRAMS, Parliamentary Questions, etc.

Department of Information Technology:

- Providing inputs for policy matters such as IT Architecture and Information Security, etc. and their implementation; support services for IT applications and IT projects such as RTGS, PDO, NDS, etc; Maintenance of Data Centres and Local Area Networks.

Corporate Strategy & Budget Department:

- Collation of responses for Budget Preparation; providing inputs for strategy framework; Business Continuity Planning, actuarial study of the Bank's liabilities

Premises Department:

- Capital budget and general insurance; works related to E-tenders for the Bank's properties such as preparation of estimates; RFQs, etc.

Other departments at Central Office (along with their counterparts. If any, in Regional Offices of the Bank) such as Inspection Department, Secretary's Department, Department of Communication, Legal Department and Rajbhasha Department also extend important support services that are vital for smooth functioning of the Bank. Officers in Grade 'B' posted to these Departments are tasked with suitable responsibilities.