

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

(ਭਾਰਤ ਸਰਕਾਰ ਦਾ ਉਪਕਰਮ)

ਪ੍ਰ.ਕਾ .ਮਾਨਵ ਸੰਸਾਧਨ ਵਿਕਾਸ ਵਿਭਾਗ

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Punjab & Sind Bank

(A Government Of India Undertaking)

H.O. Human Resources Development Deptt.

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ENGAGEMENT OF ONE CHIEF DIGITAL OFFICER (CDO) IN THE BANK ON CONTRACT BASIS

Bank invites applications from Indian Citizens for the aforesaid posts. Candidates are requested to apply Online through the link given on Bank's website <https://punjabandsindbank.co.in/> under **Recruitment**.

IMPORTANT DATES:

Commencement of date of application	16.08.2024
Last Date of receipt of online application	30.08.2024
All revisions/ Corrigendum (if any) will be hosted on Bank's website only.	

1. ELIGIBILITY CRITERIA:

a. Nationality / Citizenship:

A candidate must be either (i) a Citizen of India or (ii) a subject of Nepal or (iii) a subject of Bhutan or (iv) a Tibetan Refugee who came over to India before 1st Jan. 1962 with the intention of permanently settling in India or (v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India, provided that a candidate belonging to categories (ii), (iii), (iv) & (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Govt. of India.

b. Age: - 35-55 years including all relaxations.

Relaxation In Upper Age Limit (in case of candidates belonging to following categories)

Sl.No.	Category	No. of years of relaxation
i)	Scheduled Caste/ Scheduled Tribe	5 years
ii)	Other Backward Classes(Non-creamy layer)	3 years
iii)	Persons With Benchmark Disabilities as defined under "The Rights of Persons with Disabilities Act,2016"	10 years
iv)	Ex-Servicemen: Ex-service Commissioned Officers, including ECOs/ SSCOs, who have rendered at least 05 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within one year from the last date for receipt of applications) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or on account of physical disability	5 years



	attributable to military service or invalidment.	
v)	Persons affected by 1984 riots	5 years

Note:

- The relaxation in upper age limit to SC/ST/OBC candidates is allowed on cumulative basis with only one of the remaining categories for which age relaxation is permitted as mentioned above in Point No. 2(iii) to 2(v).
- Candidates claiming relaxation under 2 (I to iii) should enclose necessary certificate as documentary proof.

c. Educational Qualification & Post Qualification Experience (as on 31.05.2024)

Qualifications	Experience
<p>Mandatory educational qualifications: Engineering Graduate in Computer Science/ Information Technology/ Electronics and Communication/ other related fields or MCA or equivalent qualification from a recognized university / Institutions.</p>	<p>Mandatory experience: a) Minimum 15 years' experience in IT company engaged in the area of providing technology solutions to Banking sector. OR b) Minimum 15 years' experience in Information Technology related to BFSI Sector projects involving Delivery Management of Business Applications, Project Management & Program Management, implementing digital customer journeys & digital business model, driving digital transformation programs. At least 3 years of experience in of working in digital domain and digital transformation for BFSI Sector out of which minimum 2 years' experience in the leadership role/ head of department/ Delivery Head.</p>

2. JOB DESCRIPTION

CHIEF DIGITAL OFFICER: - CDO will be the Head of the Digital Banking Department, having following roles and responsibilities: -

- In-charge for development/ procurement of innovative digital products/ services based on customer needs and market trends.
- Implementation and promotion of the digital products/ services and monitoring its performance on continuous basis.
- Overseeing the preparation, review and implementation of policies/ guidelines for all kind of digital products/ services of the organization.
- Develop and implement comprehensive digital framework and infrastructure for bank and development/ procurement of innovative digital products/ services to meet the growing needs of customer.
- Responsible for dispute resolution and grievance redressal of all type of digital



products and services

- 6) Develop relationships with various stakeholders including IRDA, RBI, NPCI, payment aggregators, fintechs/insuretechs/vendor etc for improving digital footprint of the organization.
- 7) Monitoring of marketing, promotion and publicity of digital products/ service
- 8) Responsible for undertaking constant improvements to the policies and processes of the division basis the current best practices in the market and among industry peers.
- 9) Compliance of all regulatory/ statutory guidelines related to digital products/ service and sending statements to all regulatory/ statutory bodies.
- 10) Take the lead on Analytics (incl. new technologies like AI/ML) and other digital monitoring/measurement tools, ensuring that digital metrics are implemented, consistently reported and widely used across the Bank.
- 11) Define and implement digital strategy by working with cross-functional partners to map and transition traditional processes to digital ones. Developing and execute plans to sustain and support the digital business, anticipating future trends.
- 12) Maintain an overview of all digital products across the Bank, developing and promoting standards and processes to ensure quality, usability and consistency for Bank's customers.

3. TENURE

The period of engagement shall be initially for a period of three years. Depending upon the need, the period of engagement may be extended for a further period of up to two years as decided by the Bank, subject to satisfactory performance and meeting with performance parameters set out for them in the contract.

The Bank will be entitled to terminate the contract at any time without assigning any reason whatsoever, by giving 3 months' notice or on payment of 3 months' fixed component of the compensation in lieu of such notice.

In case the appointee desires to terminate the contract before the expiry of the contractual period, he/she will have to give to the Bank clear 3 months' notice or make payment of 3 months' fixed component of the compensation in lieu of such notice.

4. REMUNERATION

The compensation and terms & conditions will be negotiated/ finalized depending upon the suitability of the candidate.

5. WORKING HOURS

The working hours and weekly off/ holidays for the incumbent shall be as applicable to the serving employees of the bank.

6. LEAVE

30 days' paid leaves per calendar year, out of which not more than 05 days' leave can be taken at a time. Officer on Contractual Basis (OCB) joining any time after 1st January in a calendar year, his/her leave entitlement will be calculated at a rate of 2.5 days leave for



each completed month from the month of his joining. Fraction of leave, should be treated as null for the purpose of availing leave. Intervening weekly off or any other public holiday will be counted as a part of leave period. An OCB desiring to avail leave for more than 2 days at one time in continuation shall ordinarily give not less than 7 days' notice of his intention to avail such leave. There will be no encashment of un-availed leave, if any. However, if his/her absence exceeds 30 days in a contract year, proportionate amount will be deducted for each day of his/her absence over and above the permissible leave from the consolidated payment. Un-availed leaves for each contract year shall lapse at the end of the contract year.

7. OTHER TERMS AND CONDITIONS

- i. The terms & conditions of engagement are governed by the provisions of the contract and the engagement shall not be construed as an employment in the Bank and the provisions of PF / Gratuity / Pension etc., shall not apply in this case.
- ii. No other allowance / payment / benefit / facility from the Bank other than fixed remuneration shall be payable.
- iii. No Vigilance case or adverse observation from RBI shall be pending against the candidate applying for the above post.
- iv. The appointment of above posts will be subject to satisfactory completion of Medical Examination as prescribed by the Bank and verification of testimonials.
- v. He will not take up any assignment with any other organization during the period of contract with the Bank.
- vi. He will not exercise any administrative/ financial powers during the period of engagement.

8. APPLICATION FEES

Application fee is Rs.1180/- + Transaction Charge.

Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate.

- Candidates have the option of making the payment of requisite fees/ intimation charges through the ONLINE mode only.
- Bank Transaction charges for online payment of application fee /intimation fee will have to be borne by the candidate.
- **Cash, Cheques, Money Orders, Postal Stamps etc. will NOT BE ACCEPTED.**
- Application once made will not be allowed to be withdrawn and the Fees once paid will NOT be refunded on any account nor can it be held in reserve for any other examination or selection. Candidates should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement before applying.
- Payment of fees/ intimation charges through ONLINE MODE and no other mode of payment is acceptable.



- Submission of more than one application by any candidate for the same post will render him/her ineligible and in such case all the applications submitted by the said candidate will be rejected and application fee forfeited.

9. SELECTION PROCEDURE

- The procedure for engagement in above post on contract basis will be by way of short listing and interview.
- The short-listing and call for interview will be on the basis of the details provided by the candidates in the application & documents submitted along with the application.
- Short Listing will be provisional without verification of documents, candidature will be subject to verification of details/documents with the original when a candidate reports for interview. (if called in person).
- Candidates are advised to check Bank's website <https://punjabandsindbank.co.in/> under Recruitments link regularly for details and updates. The Call (letter/ advice), where required, will be sent by e-mail only (no hard copy will be sent).
- The Interview process will carry an aggregate of **100 Marks**. Minimum qualifying marks in the interview will be **50 marks**. Final selection will be made on the basis of marks obtained by the candidates in the Interview process and will be according to the merit ranking.
- Bank reserves the right to shortlist requisite number of candidates based on the academic track record of the candidate, experience and suitability of the candidates. Only those shortlisted candidates will be called for Interview as decided by the Bank.
- The Bank would be free to reject the candidature of any candidate at any stage of the recruitment process, if he / she is found to be ineligible and / or furnished incorrect or false information / certificates / documents or has suppressed any material facts and the fees paid by the ineligible candidates shall be forfeited.

Note:

- i. When called for Interview, candidates have to submit original of documents for verifications. Candidates will not be allowed to participate in interview without production of the original documents.
- ii. The interview venue, time & date for Interview will be informed to the shortlisted candidates in the Interview call letter and candidates have to attend the same at their own cost.
- iii. The call letter will be sent **by email only** as per the information provided by them in the application.



10. HOW TO APPLY

Eligible candidate has to apply online through the Bank's website (<https://punjabandsindbank.co.in/>) only. No other means/ mode of application are acceptable.

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

- a. Before applying online, candidates should:
1. Scan their photograph (Max size-10 MB) and signature (Max size-10 MB) ensuring that both the photograph and signature adhere to the required specifications as given above. Image File format should be .png, .jpg, .jpeg, .bmp, .gif.
 2. Scan their brief resume (Max size-10 MB), ID proof (Max size-10 MB), age proof (Max size-10 MB), PWD Certificate (If applicable) (Max size-10 MB), education qualification (Max size-10 MB), experience (Max size-10 MB), Employer Salary Certificate/ Document confirming the current CTC (Max size-10 MB) as per the eligibility criteria in **PDF format** only.
 3. Have a valid personal e-mail ID and mobile no., which should be kept active till the completion of this Appointment Process. Bank may send call letters for the Interview etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID before applying online and must maintain that e-mail account and mobile number.
- b. **Last date of online application is 30.08.2024.** No application shall be entertained beyond the stipulated date & incomplete applications will be rejected.
- c. **APPLICATION PROCEDURE:**
- A. Application Procedure**
1. For registration log on to the Bank's website <https://punjabandsindbank.co.in/> and on the Home Page under the link "Recruitment" click the Notification titled "Engagement of one Chief Digital Officer (CDO) in the bank on contract basis.
 2. Read the notification carefully and if found eligible to apply, click on New Registration.
 3. Do the Registration, by adding your name, father's name, mobile number, mail id and create password.
 4. SMS will be sent for OTP. Submit OTP there.
 5. Login with email id and password.
 6. Fill the online form and upload the required documents.
 7. Make payment and submit the final Application.

Note:-1. Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible/ entertained after clicking the SUBMIT BUTTON.



2. The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Certificates/ Mark sheets/Identity proof. Any change/alteration found may disqualify the candidature.

d. **PAYMENT OF FEES**

ONLINE MODE

- i) The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
- ii) The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards. Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
- iii) After submitting your payment information in the online application form, PLEASE WAIT FOR THE INTIMATION FROM THE SERVER. DO NOT PRESS BACK OR REFRESH BUTTON IN ORDER TO AVOID DOUBLE CHARGE
- iv) On successful completion of the transaction, an e-Receipt will be generated.
- v) Non-generation of 'E-Receipt' indicates PAYMENT FAILURE. On failure of payment, Candidates are advised to login again using their Email Id and Password and repeat the process of payment.
- vi) Candidates are required to take a **printout of the e-Receipt** and online Application Form containing fee details. **Please note that if the same cannot be generated, online transaction may not have been successful.**
- vii) To ensure the security of your data, please close the browser window once your transaction is completed.
- viii) There is facility to print application form containing fee details after payment of fees.

11. GENERAL INSTRUCTIONS:

- (i) Since the number of vacancy is only one, there is no reservation of SC/ST/OBC/PWD category. However, the eligible candidates belong to these categories can also apply but they will not be eligible for any concession/ relaxation.
- (ii) Bank reserves its right to change / add / cancel the selection process & schedule at its discretion, under unforeseen circumstances, if any change, will be announced at our Bank's website / by email.
- (iii) Bank will not be responsible for late receipt / non receipt of any communication from the Bank.
- (iv) Candidates are requested to check their email/spam and Bank's website regularly, to keep track of the process.
- (v) Before applying for post, the candidate should ensure that he / she fulfils the eligibility criteria and other norms specified in this advertisement. Candidates are therefore urged to carefully read the advertisement and complete the application form and submit the same as per instructions given in this regard.



- (vi) Decision of Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, the documents to be produced for the purpose of the conduct of Interview, selection and any other matter relating to recruitment will be final and binding on the candidate. The Bank in this matter shall entertain no correspondence or personal enquiries.
- (vii) In case it is detected at any stage of recruitment 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 stand cancelled. If any of these shortcomings is/are detected even after appointment, his/her services are liable to be terminated.
- (viii) An application form which is not accompanied by photocopies of relevant certificates or the requisite fee not being paid or not bearing the candidate's photograph displayed at the specified place or incomplete in any respect, will not be entertained.
- (ix) Candidates will have to produce original of Id proof, Age, Educational Qualification Certificates and Experience Certificate(s), at the time of interview (if called in person), failing which his/her candidature may be cancelled.
- (x) No request for change of address will be entertained.
- (xi) **Candidates to appear for the interview at their own cost. No TA/DA will be reimbursed to candidates for appearing in the Interview.**
- (xii) Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at Delhi.
- (xiii) The Bank takes no responsibility for any certificate/remittance sent separately.
- (xiv) In case any dispute arises on account of interpretation in version other than English, the English version will prevail.
- (xv) Only those candidates who are short-listed for appearing in the Personal Interview will be intimated through e-mail only. The list of candidate who will be finally selected for appointment in the Bank will also be intimated at the communication address furnished by him/her in the Application Form and the said information will be hosted on the Bank's Website, <https://punjabandsindbank.co.in>.
- (xvi) Appointment of shortlisted candidate will be subject to his/her being declared medically fit as per the requirement of the Bank.
- (xvii) Selected candidates will be required to produce a valid discharge certificate/ relieving letter from his/her last employer before joining the service.
- (xviii) **CANVASSING IN ANY FORM WILL BE A DISQUALIFICATION.**
- (xix) **Action Against Candidates Found Guilty of Misconduct:**
Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered, fabricated and should not surpass any material information while submitting application. If a candidate is (or has been) found guilty of –
- a. using unfair means during the Interview or subsequent selection procedure or



- b. impersonating or procuring impersonation by any person or resorting to any irregular or improper means in connection with his/ her candidature for selection or
- c. obtaining support for his/ her candidature by unfair means, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:
- To be disqualified from the Interview for which he/ she is a candidate.
 - To be debarred either permanently or for a specified period from any examination or recruitment conducted by Punjab and Sind Bank.
 - For termination of contract, if he/ she has already joined the Bank.

Candidates in their own interest are advised to submit their applications online well in time before the last date of receipt.

**NEW DELHI
Date: 16.08.2024**


**GENERAL MANAGER
Human Resource Development**

