

Indian Bank – Job Profile for various posts (IB SO Recruitment 2025)

Post Code	Post Name	Job Profile of the Post / KRAs
1	Chief Manager - Information Technology	<ul style="list-style-type: none"> Formulate and execute IT strategy aligned with business objectives; oversee enterprise-wide IT infrastructure and cloud/data center operations; lead initiatives on cybersecurity posture enhancement and threat mitigation; ensure compliance with regulatory requirements (RBI, CERT-In, ISO27001); drive innovation in digital banking platforms; manage IT budgets, vendor negotiations, and service-level governance; lead DR/BCP readiness and crisis response; foster adoption of emerging technologies like AI/ML, API banking, and hybrid cloud architectures.
2	Senior Manager - Information Technology	<ul style="list-style-type: none"> Lead medium-to-large IT projects from planning to implementation; manage deployments of enterprise applications, networks, and cloud solutions; conduct IT risk assessments and implement cybersecurity best practices; oversee DR/BCP testing, ensure uptime SLAs are met, and supervise vendor performance; guide and mentor junior IT staff; manage project budgets and timelines; ensure compliance with RBI, CERT-In, and internal audit requirements.
3	Manager - Information Technology	<ul style="list-style-type: none"> Manage IT applications, networking, database systems, and security infrastructure for assigned zones/branches; ensure 24x7 availability and performance of IT systems; provide L2/L3 support for application and infra issues; assist in DR drills, vulnerability assessments, and patch management; coordinate with vendors for hardware/software upgrades; contribute to digital banking rollouts and ensure adherence to IT policies and RBI guidelines.
Post Code	Post Name	Job Profile of the Post / KRAs

4	Chief Manager - Information Security	<p style="text-align: center;"><u>Cyber Security Operation</u></p> <ul style="list-style-type: none"> Develop security architectures that are resilient, scalable, adaptable to ensure the protection of critical assets, data, users, and systems. Develop and implement SOC strategies and processes that meet the needs of the bank Design, development, testing, and maintenance of SOC and processes. Monitoring the malicious activities, including network and host behaviours and securing from the intrusion attacks. Ensure proper reporting for daily, monthly, quarterly, and annual security posture for executive reporting and maintain dashboards Work on historical data for a trend and identify them proactively
5	Senior Manager - Information Security	<p style="text-align: center;"><u>Incident Response Management</u></p> <ul style="list-style-type: none"> Responsible for overall coordination of the incident management process, in particular whenever there are major incidents, Potential Service impacting Incidents and Non service impacting Incidents. Investigate and resolve security breaches and threats, providing detailed reports. Design, development, testing, and maintenance of IR systems and processes. Creation and maintenance of incident response run books of the Incident Response Team. Collaborate with other teams to ensure that SOC and IR processes are aligned with broader cybersecurity goals Managing major incidents - Responsible for handling P1, P2, P3 and P4 Critical Incidents till closure and follow the Incident management process. Develop and implement a comprehensive incident response plan that aligns with organizational goals and industry best practices. Develop and conduct training programs and table top exercises to enhance the incident response capabilities of the team and other stakeholders. Lead post-incident analysis and reporting to identify lessons learned, improve response processes, and make recommendations for enhancing security posture. Reporting to senior management on incident response metrics, trends, and outcomes, providing insights for informed decision-making. <p style="text-align: center;"><u>Application Security & Cyber Risk Management</u></p> <ul style="list-style-type: none"> Perform penetration testing in depth, which includes network, web application, mobile app (android & iOS). APIs cloud security, thick client application and create report that describes findings, exploitation, procedure, risk and recommendation. Execute Red Team assessments to highlight gaps impacting organisations security postures. In-depth understanding of OWASP Top 10 and SANS Top 25 vulnerabilities and ability to effectively communicate methodologies and techniques with development teams Support SDLC and agile environments with application security testing and source code reviews. Threat Intelligence: Stay current with emerging threats and vulnerabilities, utilizing threat intelligence to inform incident response strategies and enhance organizational readiness.
Post Code	Post Name	Job Profile of the Post / KRAs

6	Manager Information Security -	<ul style="list-style-type: none"> ▪ Oversee and perform technology risk assessments focusing on infrastructure, applications, vulnerability, availability and reliability, and cybersecurity processes. ▪ Stay at the forefront of cyber threats and vulnerabilities, anticipating potential risks and driving proactive measures and update strategy to safeguard the organization. ▪ Collaborating with the stakeholders to identify and assess IT / related business risks, including associated strategies, risk assessments, response plans, checklists, action cards and policies. <p style="text-align: center;"><u>Governance & Compliance</u></p> <ul style="list-style-type: none"> ▪ Monitoring design, implementation & functioning of Information Security Management Systems; establishing and implementing IS best practices to Manage and control IT governance as per Industry standards. ▪ Ensure compliance with relevant regulations, internal policies, industry standards and best practices. ▪ Prepare & publish Dashboards like KPI/KRI also periodic presentation of IT Security Deck. ▪ Handle IT security matters and ensure to meet the requirement of Regulators. ▪ Establish continuous process improvement cycles where the process performance, activities, roles and responsibilities, policies, procedures and supporting technology is reviewed and enhanced where applicable ▪ Report the metrics/KPIs on a weekly/monthly basis and drive cyber security activities ▪ Identify and communicate risks through the governance process, provide detailed reports at governance and executive meetings ▪ Develop and support risk reporting to management and governance committees.
7	Chief Manager - Corporate Credit Analyst	<ul style="list-style-type: none"> ▪ Carrying out of Due Diligence on Credit Proposals assigned ▪ Timely completion of reviews/renewals as Appraiser, including credit risk assessment proposals ▪ Assisting Branch Manager/Departmental head in achieving budgeted growth in advances for each month ▪ Adhering to Turn-Around-Time (TAT) for processing New/Existing proposals ▪ Ensuring ABS considered for the proposals are the same as filed with ROCs ▪ Tracking & monitoring important developments in the industries / activities in which borrowers operate / have interest ▪ Creation, maintenance and updation of account profile as per format devised by the Branch Manager / Departmental Head ▪ Monthly updation of pricing / concessions to be prepared for verification / checking by Branch Manager

Post Code	Post Name	Job Profile of the Post / KRAs
8	Senior Manager - Corporate Credit Analyst	<ul style="list-style-type: none"> Ensuring achievement of satisfactory RAROC (Risk Adjusted Return On Capital) for each account Analysis & appraisal of credit proposal including adhoc facilities / restructuring / rehabilitation proposals / any other type of business or general proposals pertaining to the unit Ensuring quick and timely appraisal of credit <p>RESPONSIBILITIES:</p> <p>A. PRE-SANCTION STAGE</p>
9	Manager - Corporate Credit Analyst	<ul style="list-style-type: none"> Ensuring compliance of KYC norms Updation of periodical due diligence reports as per RBI guidelines. Obtaining data/information from customers for assessment and processing of the proposals. Interacting with Key Officials in the borrowing units for obtaining data/statement etc. Obtain and verify the legal search reports / valuation reports of properties offered as Primary/Collateral securities. ROC search at each sanction of the limits to the Unit Arranging for compilation / updation of opinion reports and CIRs Undertaking pre-sanction visits Appraising of credit proposals and CRA Arranging for D&B / Credit reports and their scrutiny, wherever required Obtaining external credit rating of the customers Providing support to the Branch Manager for making presentation of credit proposals to the sanctioning authority. Credit related notes like RMD deviations / any other deviations, concession etc. or non-business proposals to competent authorities
10	Chief Manager - Financial Analyst	<p>B. POST-SANCTION STAGE</p>
11	Senior Manager - Financial Analyst	<ul style="list-style-type: none"> Preparation of Sanction letter and ensuring that all the Terms & Conditions of sanction have been incorporated therein Attending consortium meetings with the Relationship Manager, wherever necessary Analysis of Financial Statements putting it up to Branch Managers and taking-up issues / observations recorded with the company. Rectifying irregularities pertaining to pre-sanction pointed out in various Credit Audit reports. Attending to the credit related correspondence with internal and external agencies Periodical review of TLs sanctioned on standalone basis Periodical inspections as per the instructions of Branch Manager
12	Manager - Financial Analyst	<p>C. General</p> <ul style="list-style-type: none"> Preparation of outstanding issues / non-compliances with terms of sanction in pre-sanction areas for each company and its updation on resolution of the issues involved Any other job/task relating to dispensation or administration of credit or any other specific task of any nature arising out of business or administrative exigencies or even otherwise under instruction of Branch Head. The activities mentioned above are illustrative only and Credit Analyst is primarily responsible for all activities as directed by Branch Head from time to time.

Post Code	Post Name	Job Profile of the Post / KRAs
		<p><u>Additional responsibilities for chartered accountants:</u></p> <ul style="list-style-type: none"> ▪ Apply strong analytical skills in order to filter, prioritize and validate potentially complex proposals from the High rated companies and to bring out the risks and opportunities from the connection. ▪ Preparation and analysis of statements pertaining to financial returns received from the corporates on granular basis.
13	Chief Manager - Risk Management	<p style="text-align: center;">ALM</p> <ul style="list-style-type: none"> ▪ Sound knowledge in Basel III guidelines on Liquidity Risk Management, Interest Rate Risk Management (IRRBB). ▪ In-depth understanding Behavioural models and simulation and stress Testing. ▪ Knowledge in designing and implementing models for Liquidity and Interest rate risk. ▪ Understanding on compliance with Regulatory requirements and industry best practices. <p style="text-align: center;">Operational Risk</p> <ul style="list-style-type: none"> ▪ Overall development and oversight of the Bank's Enterprise wide Risk Management Framework and Policy. ▪ Design and implementation of Operational Risk Management Framework and all its components across the Bank, and for coordinating all the activities for the achievement of the stated goals and objectives. ▪ Develop suitable policies /framework /methodology to ensure that operational risk management practices and their results are embedded in day to day business operations of the Bank. ▪ Review, assess and monitor operational risks in new products, activities, systems, etc., to ensure that risk in those activities is identified and managed before their launch or go-live into business operations. ▪ Prepare and publish disclosure as per Pillar III and as per good governance practices on disclosures. ▪ Co-ordinate Operational Risk management related activities of the Bank with all the departments and functions for the achievement of the stated goals and objectives. ▪ Regular monitoring of regulatory, industry, economical and any other development, analyze their impact and consider them in Bank's Risk Management processes including their reporting to various committees. <p style="text-align: center;">Market Risk</p> <ul style="list-style-type: none"> ▪ In depth understanding of valuation of rupees and foreign currency investments and derivatives of on balance sheet and off-balance sheet investments. ▪ Sound knowledge in Basel III guidelines and Market Risk Capital Charge and Stress Testing. ▪ Understanding on compliance with Regulatory requirements and industry best practices. ▪ Analysis of Market trends. ▪ Monitoring market risk in the bank, and reporting to internal and external stakeholders. ▪ Development and validation of market risk assessment models. ▪ Effective analysis and assessment of risk factors/concentrations, periodic stress tests, and remedial actions. ▪ Formulation and review of market risk management policies. ▪ Hedge effectiveness & Accounting.

Post Code	Post Name	Job Profile of the Post / KRAs
14	Chief Manager - IT Risk Management	<ul style="list-style-type: none"> Implementation of IT Risk Management Frameworks/ policies/ processes/ controls to manage the IT risks. Establish policies and procedure managing the IT and information security risks. Preparing policies/SOPs for IT risks and its mitigation. Risk assessment of IT application and IT Infrastructure/ assets. Monitoring and Contract Management for managing IT related risks. Defining and managing the IT risk profile. Identifying and defining KRI for the IT verticals Defining risk mitigation strategies and best practices.
15	Senior Manager - Risk Management	<p>ALM, Capital</p> <ul style="list-style-type: none"> Hands on experience on Basel III ratios computation and analyses on LCR, NSFR / Interest Rate Risk Management (IRRBB). Behavioural models and simulation and stress Testing. Analysing large data sets to identify trends, patterns, and insights relevant to risk management, developing data driven reports and dashboards, collaborating with cross functional teams to integrate data analysis into business process and contributing to development of data strategy and governance frameworks. <p>Operational Risk</p> <ul style="list-style-type: none"> Overall development of the Bank's Enterprise wide Risk Management Framework and Policy. Facilitating the articulation of the overall Risk Appetite and appropriate risk limits/caps, and the embedding of the Risk Appetite into the Bank's processes and culture. Regular monitoring of the Bank's risks and the development and maintenance of a concise Board and senior management-level risk reporting. This includes the design and use of risk dashboards. Develop suitable policies /framework /methodology to ensure that operational risk management practices and their results are embedded in day to day business operations of the Bank. Review, assess and monitor operational risks in new products, activities, systems, etc., to ensure that risk in those activities is identified and managed before their launch or go-live into business operations. Prepare and publish disclosure as per Pillar III and as per good governance practices on disclosures. <p>KRA</p> <ul style="list-style-type: none"> Achievement of Banks Operational Loss Limit Variance in Operational risk exposure versus policy limits Number of breaches in adherence to regulatory policies. Number of times there is a delay or error in risk reports. <p>Market Risk</p> <ul style="list-style-type: none"> Experience of working in Treasury Back Office/Front Office (Forex & Money Market Understanding on compliance with Regulatory requirements and industry best practices. Analysis of Market trends. Monitoring market risk in the bank, and reporting to internal and external stakeholders. Development and validation of market risk assessment models. Effective analysis and assessment of risk factors/concentrations periodic stress tests, and remedial actions.

Post Code	Post Name	Job Profile of the Post / KRAs
16	Senior Manager - IT Risk Management	<ul style="list-style-type: none"> Identifying and assessing the IT risks (potential/inherent) in IT processes/applications and business operations/processes. Identification of the controls and managing /Monitoring of the required controls placed to mitigate IT related Risks. Risk assessment of IT outsourced activities/ vendors. Coordination for Implementations of suitable controls to mitigate the IT related Risk based on risk assessment Designing and providing IT risk training and instilling risk awareness. Ensuring and implementation/ integration of IT Risk management practices
17	Senior Manager - Data Analyst	Analysing large data sets to identify trends, patterns, and insights relevant to risk management, developing data driven reports and dashboards, collaborating with cross functional teams to integrate data analysis into business process and contributing to development of data strategy and governance frameworks.
18	Manager - Risk Management	<p style="text-align: center;">ALM</p> <ul style="list-style-type: none"> Hands on experience on Basel III ratios computation and analyses on LCR, NSFR / Interest Rate Risk Management (IRRBB). Behavioural models and simulation and stress Testing. Analysing large data sets to identify trends, patterns, and insights relevant to risk management, developing data driven reports and dashboards, collaborating with cross functional teams to integrate data analysis into business process and contributing to development of data strategy and governance frameworks. <p style="text-align: center;">Operational Risk</p> <ul style="list-style-type: none"> Effective identification, assessment, monitoring and reporting of Operational Risk Parameters across Bank & Group entities to TOP Management. Review of Operational Risk Appetite framework of the Bank and cascading it to Business units and quarterly monitoring. Development of risk culture framework and develop suitable intervention wherever it is assessed weak. Efficient steering and implementation of the Operational Resilience project. <p style="text-align: center;">KRA</p> <ul style="list-style-type: none"> Achievement of Banks Operational Loss Limit Variance in Operational risk exposure versus policy limits Number of breaches in adherence to regulatory policies. Number of times there is a delay or error in risk reports. <p style="text-align: center;">Market Risk</p> <ul style="list-style-type: none"> Experience of working in Treasury Back Office/Front Office (Forex & Money Market Understanding on compliance with Regulatory requirements and industry best practices. Analysis of Market trends. Monitoring market risk in the bank, and reporting to internal and external stakeholders. Development and validation of market risk assessment models. Effective analysis and assessment of risk factors/concentrations, periodic stress tests, and remedial actions.

Post Code	Post Name	Job Profile of the Post / KRAs
19	Manager - IT Risk Management	<ul style="list-style-type: none"> ▪ Risk assessment of IT application and IT Infrastructure/ assets ▪ Coordination for implementation of the controls and best practices for managing/mitigation of IT/Information security Risks. ▪ Managing and monitoring of the KRI. ▪ Coordination for collecting and providing information/Data for IT risk management and assessment.
20	Manager - Data Analyst	Analysing large data sets to identify trends, patterns, and insights relevant to risk management, developing data driven reports and dashboards, collaborating with cross functional teams to integrate data analysis into business process and contributing to development of data strategy and governance frameworks.
21	Chief Manager - Company Secretary	<ul style="list-style-type: none"> ▪ Ensuring Compliance under relevant laws and regulations, Regulatory Reporting & Returns, Investor Relations and Grievance Redressal, reporting to Appropriate authorities, Conducting Shareholders Meeting. ▪ Preparation/Design & printing of Annual Reports including Corporate Governance Reports. ▪ Ensuring Compliances with regard to capital raising activities – Qualified Institutional Placements (QIP), Right Issue, Employees Stock Purchase Scheme (ESPS) and Preferential Allotment etc. ▪ Ensuring compliance with regard to Issuance and Listing of Bonds/Debt Securities. Corporate Actions- Amalgamation, Dividend etc ▪ Handling the matters related to compliance activities, MIS management, Record maintenance. ▪ Investor Education and Protection Fund (IEPF) related activities pertaining to Shares, Bonds, interest, Dividend etc ▪ Ensuring compliances in a time bound manner. ▪ Ensuring various regulatory filings (SEBI, Stock Exchanges, RBI etc.) Maintenance of compliance calendar and its regular upkeep. ▪ Liaison with Registrar and Transfer Agents (RTA), legal advisor, arranger to issue, regulator, stock exchanger, various internal departments of the Bank. ▪ Ensuring data integrity. ▪ Any other Roles and Responsibilities assigned by the Bank from time to time.
22	Senior Manager - Chartered Accountant	<ul style="list-style-type: none"> ▪ Preparation of Standalone / Consolidated Balance Sheet, Profit & Loss Account, Cash Flow Statement, Segment Report, SEBI Review Report & Net Worth Certificate. ▪ Preparation of Notes forming part of Accounts / Annual Notes on Accounts. ▪ Monthly Profitability Statement, Variation Analysis for monthly profitability data. ▪ Preparation & Submission of Proforma Ind AS Financials. ▪ Timely filing and completion of IT returns, Consolidation of Tax Audit Report, Tax Audit of the Bank and also filing of Country to Country & Specified entity Return. ▪ Computation of Deferred Tax Assets & Liabilities, Contingent Liabilities, Assessment and creation of provision for Taxation and payment of Advance Tax liability within timeline. ▪ Handling of Income Tax proceedings and filing of appeals / responses / rectifications on behalf of the bank. ▪ Ensuring Timely payment and filing of GST and TDS returns of the Bank along with their respective tax compliance.