<u>Terms of Reference (TOR) for Digital Banking Consultant (Project Manager for Digital Banking Projects)</u>

- Develop overall digitization roadmap of the Bank.
- Identify functional areas for digitization and prepare work-plan for the digitization of the functional area.
- Set scope of technology partners, provide them the project deliverables and take the timely update of the project deliverables and update top level management.
- Lead the project for functional digitization, deliver the project within stipulated time.
- Propose creative solutions to the problems in the current scenario.
- Visualize the customer journey in different banking experiences and offer digital solution to the customer's problem.
- Identify industry trends and insights in the Digital Banking and adapt such trends to the Bank's customer's requirement.
- Assume ownership of products including defining scope and developing requirements for new and innovative products as well as upgrades and progressive releases for existing products.
- Responsible for analyzing customer needs, competitive offerings and provide direction on best practices and emerging trends.
- Responsible for innovative feature conceptualization, designing wireframes, documenting PRDs to enhance project/ products usability.
- Proven ability to work with cross-functional teams to ensure product roll-out within defined timelines.
- Strong strategy, analytical, verbal and written communication and presentation skills.
- Understanding of Open Banking system and ability to collaborate with different stakeholders to create open banking scenario.
- Having skills with latest digital marketing technology tools and platforms.