



## Job Description – Chief Technology Officer (CTO)

**Position:** Chief Technology Officer

**Location:** Mumbai

**Reports To:** MD & CEO

**Department:** Information Technology

### Role Overview

The Chief Technology Officer (CTO) will lead the technology strategy and digital innovation agenda of PSB Alliance. This role requires a hands-on, agile technology leader capable of driving scalable platform development, product innovation, and secure system architecture within a fast-evolving fintech ecosystem. The CTO will be responsible for building internal capabilities, strengthening technology governance, and ensuring alignment with business growth and regulatory expectations.

**Age Limit:** Maximum 60 years as on 30-09-2026. Individuals retiring up to 31-09-2026 are eligible.

### Key Responsibilities

#### Technology Strategy & Leadership

- Develop and execute the technology roadmap aligned with business strategy and industry trends.
- Lead the buildout of scalable digital platforms and internal systems for enhanced operational efficiency.
- Evaluate new technologies, fintech partnerships, and innovations to strengthen PSBA's product suite.
- Provide technical direction to cross-functional teams and guide the adoption of modern engineering practices.
- Design new technology driven products
- Identify when tech capabilities can be onboarded in the existing projects
- Convene IT studies and technology needs for the board and across banks
- Work with the banks, management to get project buy ins and implementations

#### Platform & Product Development

- Architect and oversee end-to-end development of digital products, APIs, and internal applications.
- Champion agile methodologies, DevOps practices, CI/CD pipelines, and rapid iteration models.
- Ensure technology solutions are secure, resilient, interoperable, and scalable.
- Ensure timely delivery of tech implementation within budget, time and as per scope



### **Cybersecurity, Risk & Compliance**

- Implement strong cybersecurity frameworks, data privacy controls, and regulatory compliance measures.
- Coordinate with Risk, Compliance, and Audit teams to ensure adherence to RBI guidelines and industry standards.
- Establish technology governance practices, including change management and vendor oversight.

### **Technology Operations & Infrastructure**

- Oversee IT operations, cloud infrastructure, and application lifecycle management.
- Drive automation and efficiency in internal processes and enterprise systems.
- Ensure high availability, disaster recovery readiness, and system uptime as per business needs.
- Manage vendors, service levels, payments etc and ensure optimal delivery and performance.

### **Team Leadership & Capability Building**

- Build and mentor a strong in-house technology team with expertise in engineering, QA, DevOps, security, and data.
- Foster a culture of agility, accountability, and continuous learning within the technology function.

### **Required Skills & Qualifications**

#### **Technical Skills**

- Strong experience in architecting scalable platforms, preferably in bank, fintech, BFSI, payments industry.
- Expertise in cloud technologies (AWS/Azure/GCP), microservices, API frameworks, DevOps, and agile delivery.
- Strong understanding of cybersecurity, encryption standards, data governance, and compliance requirements.
- Exposure to emerging technologies—AI/ML, data analytics, automation, blockchain.

#### **Leadership & Business Skills**

- Proven capability to build internal systems and frameworks from ground up.
- Ability to simplify technical decisions for senior leadership.
- Demonstrated experience in leading multi-disciplinary teams.
- Strong stakeholder management and project execution abilities.

#### **Experience**

- 20+ years of technology leadership experience, ideally with exposure to fintech or BFSI industry.



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- Experience in digital transformation is required in banking/ fintech as CTO/ CDO preferred.

#### **Qualification**

- Bachelor's or Master's in Computer Science, Engineering, Information Technology, or related field.
- Certifications in cloud, cybersecurity, or agile frameworks are an advantage.

#### **Key Attributes**

- Agile, hands-on problem solver
- Strategic yet execution-oriented
- Strong analytical and decision-making capabilities
- High ownership and accountability
- Ability to work in a fast-paced, evolving business environment
- Excellent verbal and written communication



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