

### Job Description – Principal Officer

<b>Job Title:</b>	Principal Officer
<b>Job Location:</b>	Head Office
<b>Department:</b>	KYC/AML Dept
<b>Reports to:</b>	MD-CEO
<b>Grade</b>	M5 – Asst. General Manager/ M6 – Deputy General Manager
<b>Role</b>	The Principal Officer shall be responsible for ensuring compliance with KYC/AML/CFT requirements, monitoring transactions and sharing and reporting information as required under the laws and regulations
<b>Job Responsibilities:</b>	<ol style="list-style-type: none"> <li>1. To ensure sharing and reporting information as required under sub rule(1) of Rule 3 of prevention of Money Laundering Rules,2005</li> <li>2. To ensure compliance in respect of RBI / FIU/ SEBI/ IRDA guidelines, regulation and directives on KYC/AML/CTF.</li> <li>3. To oversee the implementation and effectiveness of AML ,KYC and CFT policies and procedures .</li> <li>4. To monitor transactions and customer activities for suspicious behavior and potential financial crimes and ensure timely filing of Suspicious Transaction Reports(STRs) that are complete and of good quality.</li> <li>5. To assess and mitigate KYC/ ML/TF risks associated with the Bank’s operations and activities.</li> <li>6. To ensure that the information in respect of CTR, CCR, NTR is submitted to FIU-IND as per stipulated timelines and timely, accurate submission of KYC/AML related data is furnished to other regulators, as required.</li> <li>7. To periodically evaluate the STR to alerts/cases ratio and carry out threshold tuning to assess and improve the risk relevance of the RFIs</li> <li>8. To build, lead, train and develop the AML team on identification of suspicious / unusual account activity, providing complete and relevant narrations for alert closures and raising good quality STRs.</li> <li>9. To monitor and improve analyst productivity over time</li> <li>10. To assess KYC/ AML risks for all new products</li> </ol>
<b>Specifications:</b>	Graduate / Post graduate from recognized university. CAIIB is must. Professional certification in AML/KYC/CFT .
<b>Experience:</b>	Should have at least 10-15 years of Banking experience and should have worked as Principal Officer for minimum 5 Years .
<b>Behavioral Characteristics:</b>	<ul style="list-style-type: none"> <li>o Strong analytical and problem-solving skills</li> <li>o Excellent communication skills, Leadership skills.</li> <li>o Proficient in domain knowledge and risk orientation</li> <li>o High level of inter-personal skills &amp; integrity</li> </ul>
<b>Age</b>	Below 50 years
<b>Additional Information –</b> <b>1.Email Id to send the resume</b> <b>2.Last date to apply</b>	<b><u>careers@tjsb.co.in</u></b> <b>27.03.2024</b>