

Job Description

POSITION DETAILS			
Functional Designation	Compliance Officer	Department	Compliance
Sub Department	Compliance	HR Grade	
Location	Corporate Office	Reporting Manager	
Job Purpose			
To ensure the company's strict adherence to all applicable Reserve Bank of India (RBI) regulations and guidelines, particularly those pertaining to Systemically Important Non-Banking Financial Companies (NBFCs) and Middle Layer NBFCs.			
Principal Accountabilities			
Regulatory Compliance: <ul style="list-style-type: none"> • RBI Regulations: Monitor and ensure compliance with RBI regulations such as Master Directions, Scale Based Regulations, KYC Direction, Guidelines on Digital Lending, and others RBI regulations. • Periodic Returns: Prepare and submit monthly, quarterly, half-yearly, and annual compliance reports and returns as required by RBI. • CTR/STR Filings: Assist in the filing of Cash Transaction Reports (CTR) and Suspicious Transaction Reports (STR). • FMR Returns: Ensure compliance with Master Direction - Monitoring of Frauds in NBFCs by filing FMR-1 and FMR-3 returns. Documentation and Legal Matters: <ul style="list-style-type: none"> • Loan Documentation: Handle loan documentation for secured and unsecured portfolios from regulatory perspective • Treasury Transactions: Manage documentation for treasury transactions like pool purchase, pool assignment, bank borrowings, NCD, and servicer agreements. • Co-Lending and Other Agreements: Prepare and manage documentation for co-lending arrangements, branch leases, service agreements, and engagement letters. • Vendor Negotiations: Negotiate with vendors and co-lending partners to finalize agreements. • Legal Advice: Provide legal advice to other departments within the company on regulatory matter. • Notice Reply and Escalation: Draft notice replies and handle escalations in coordination with concerned departments. 			
Desired Profile			
Qualification: CA/CS/MBA/LLB with 5 years of relevant experience in an NBFC & Banking setup. Graduate exclusively having more than 8 years' experience in regulatory compliance may be considered if having regulatory knowledge and exposure in dealing RBI audit, product/ policy approval, testing and compliance risk assessment.			
Skills: Regulatory Knowledge and Expertise <ul style="list-style-type: none"> • Deep understanding of RBI regulations: A thorough grasp of the RBI guidelines, particularly those related to NBFCs, is essential. • Knowledge of regulatory changes: The ability to stay updated on the latest regulatory developments and their implications for the company. 			

Job Description

- **Compliance analysis:** The skill to interpret and apply complex regulatory requirements to the company's specific operations.
- **Compliance Risk Assessment –** Skill on compliance testing, observing gap and placing controls to plug the regulatory gaps by maker/checker and automation.

Classification | INTERNAL