

पंजाब एण्ड सिंध बैंक (भारत सरकार का उपक्रम) प्रधान कार्यालय : मा.सं.विभाग, एनबीसीसी भवन ब्लॉक 3, किडवाई नगर, नई दिल्ली -110023 Email: ho.hrd@psb.bank.in		Punjab & Sind Bank (A Govt. Of India Undertaking) H.O. HRD Dept., NBCC Building Block 3, Kidwai Nagar, New Delhi - 110023 Email: ho.hrd@psb.bank.in
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ENGAGEMENT OF CHIEF COMPLIANCE OFFICER (CCO) IN THE BANK ON CONTRACT BASIS FOR PROFESSIONAL SERVICES.

IMPORTANT DATES:

Submission of On-line application commencing from	15.10.2026
Last date for submission of On-line application	30.10.2026

1. ELIGIBILITY CRITERIA:

A. Nationality / Citizenship:

A candidate must be either (i) a Citizen of India or (ii) a subject of Nepal or (iii) a subject of Bhutan or (iv) a Tibetan Refugee who came over to India before 1st Jan. 1962 with the intention of permanently settling in India or (v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India, provided that a candidate belonging to categories (ii), (iii), (iv) & (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Govt. of India.

B. Educational Qualification & Post Qualification Experience (as on 30.10.2026)

CHIEF COMPLIANCE OFFICER				
S No.	Number of Posts	Age	Qualifications	Experience
1	01	Minimum 40 years of age; And Less than 55 years of age, (As on 01.10.2026 Including all relaxations)	Mandatory educational qualifications: The Candidate must be a Graduate or having equivalent degree from a reputed Govt. recognized University & must be CAIIB. Desirable educational qualifications: Preference will be given to those who have additional qualification/s such as Ph.D. /	Mandatory experience: 15 years in the banking or financial services, out of which minimum five years shall be in the Audit / Finance / Compliance / Legal / Risk Management functions. **Risk Management functions shall also include control functions within the

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			MBA / LLM / CA / CMA / CS / CFA or Diploma / Degree in Compliance and Ethics or its equivalent. The CCO shall have good understanding of industry & risk management, knowledge of regulations, legal framework, and sensitivity to supervisors' expectations.	business lines. Therefore, if a regional / zonal / business head had the requisite responsibility / experience in the control functions of the business lines for five years or more, they shall be eligible for the post of CCO under this condition.
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2. JOB DESCRIPTION:

The CCO shall assist the senior management in effectively managing the compliance risks faced by the bank. Typical core elements of the mandate of CCO must include the design and maintenance of compliance framework, training on the regulatory and conduct risks, and effective communication of compliance expectations. These shall, inter alia, include following activities:

- To apprise the Board and senior management on regulations, rules and standards and any further developments.
- To provide clarification on any compliance related issues.
- To conduct assessment of the compliance risk (at least once a year) and to develop a risk-oriented activity plan for compliance assessment. The activity plan shall be submitted to the ACB for approval and be made available to the Internal Audit function.
- To report promptly to the Board / ACB / MD & CEO about any major changes / observations relating to the compliance risk.
- To periodically report on compliance failures / breaches to the Board / ACB and circulating to the concerned functional heads.
- To monitor and periodically test compliance by performing sufficient and representative compliance testing. The results of the compliance testing should be placed to Board/ACB/MD & CEO.
- To examine sustenance of compliance as an integral part of compliance testing and annual compliance assessment exercise.
- To ensure compliance of supervisory observations made by RBI and / or any other directions in both letter and spirit in a time bound and sustainable manner.
- Be responsible to frame up a comprehensive Compliance Policy for the Bank and implement the same as per the directions of the Board / ACB / Senior Management.

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- j) Vetting of guidelines / circulars issued, for compliance with regulatory guidelines before these are disseminated amongst the operational units.
- k) Circulation of instances of compliance failures among staff, Preventive instructions. Identify level of compliance risk in each business line, products and processes and mitigation of such risks.
- l) At frequent intervals, interact with Legal Department, Operational Risk Management Department, Taxation Department and Audit / Inspection Department of the Bank to take stock of the latest developments.
- m) Submission of reviews on quarterly / annual basis to Board / Board level Committee:
 - i) Compliance failures, if any during the preceding year and consequential losses and regulatory action as also steps taken to avoid recurrence of the same.
 - ii) List of all major regulatory guidelines issued during the preceding year and steps taken by the Bank to ensure compliance.
 - iii) Independence of compliance procedures and processes.
 - iv) Scope of compliance procedures and processes.
 - v) System of internal control to minimize compliance risk.
 - vi) Compliance with fair practices codes and adherence to standards set by self-regulatory bodies and accounting standards.
 - vii) Progress in rectification of significant deficiencies pointed out in the internal audit, statutory audit inspection reports and position of implementation of recommendations made therein.
 - viii) Strategy for the next year including restructuring of compliance department, if necessary, posting/transfer/training of staff.
 - ix) Review of all policies.
- n) Arrange to put in place a comprehensive compliance manual — documenting and recording for posterity. Oversight of risk based compliance programme.
- o) Focus on regulatory/statutory compliance, Compliance with fair practice codes and other codes prescribed/suggested by self-regulatory organization, Government policies, Bank's internal policies and prevention of money laundering/funding of illegal activities.
- p) Compliance with legal and regulatory requirement by overseas branches/subsidiaries/joint ventures in different jurisdictions observing proper standards of market conduct.
- q) Ensure timely rectification of Risk Mitigation Plan (RMP) and its sustenance, prompt rectification of Risk Assessment Report observations with action plan to resolve the same in coordination with functional departments.
- r) Monitoring and certifying the error free submission of Tranche data to RBI periodically by invoking rigorous verification mechanism and also test check Tranche III data submitted by the functional departments.
- s) Ensure prompt reply/action taken report to the communications received from GOI/Regulator/VIPs.

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- t) Ensure preparation of curriculum for compliance training and imparting in each of the training programme, training of compliance officers and compliance executives every year.
- u) Put in place a system to ensure on an ongoing basis:
 - i) Integrity of regulatory/supervisory reporting,
 - ii) Overseas regulatory requirements,
 - iii) Not to work around rules; but within rules,
 - iv) Compliance foreign exchange business with reference to FEMA and regulatory requirements.
- v) Roles and responsibilities of CCO will be governed by the Compliance Policy of the Bank and the guidelines issued by the RBI from time to time and any other work entrusted by the Bank from time to time. CCO shall have the ability to independently exercise judgment, have the stature and gravitas to interact.
- w) The CCO should be a member of the 'new product' committee/s to ensure that the new products / processes have clearance from all perspectives including compliance.
- x) The job profile is indicative not exhaustive.

Any other roles and responsibilities that may be designated by MD&CEO / Board.

The CCO shall ensure compliance of supervisory observations made by RBI and / or any other directions in both letter and spirit in a time bound and sustainable manner. CCO should be the nodal point of contact between the bank and the RBI. The CCO shall necessarily be a participant in the quarterly informal discussions held with RBI. In case no quarterly meeting is held, CCO shall meet the Chief General Manager, Department of Supervision, in charge of the concerned bank at Central Office of RBI, once in every quarter of the year, to discuss compliance issues. In case compliance to RBI inspection reports is communicated through the Inspection & Audit Department of banks to RBI, a copy of the same needs to be endorsed to the CCO for information.

The CCO should be a member of the 'new product' committee/s to ensure that the new products / processes have clearance from all perspectives including compliance.

In addition to the above, the job role of Chief Compliance officer includes the guidelines issued as per the RBI guidelines applicable from time to time.

3. **TENURE:** The Chief Compliance Officer be engaged for a fixed contractual tenure of minimum three years and can be extended as per Bank's discretion, subject to satisfactory performance.

The engagement shall be purely contractual and shall not confer any right upon the selected candidate to claim regular employment or absorption in the services of the Bank.

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4. **REMUNERATION**

The compensation and terms & conditions will be negotiated/ finalized depending upon the suitability of the candidate.

5. **WORKING HOURS**

The working hours and weekly off/holidays for the CCO shall be as applicable to the serving employees of the bank.

6. **LEAVE**

30 days' paid leaves per calendar year, out of which not more than 05 days' leave can be taken at a time. However, if his/her absence exceeds 30 days in a contract year, proportionate amount will be deducted for each day of his/her absence over and above the permissible leave from the consolidated payment. Un-availed leaves for each contract year shall lapse at the end of the contract year.

7. **OTHER TERMS AND CONDITIONS**

- The terms & conditions of engagement are governed by the provisions of the contract and the engagement shall not be construed as an employment in the Bank and the provisions of PF / Gratuity / Pension etc., shall not apply in this case.
- No other allowance / payment / benefit / facility from the Bank other than what has been mentioned above, shall be payable.

8. **LOCATION**

The selected applicant shall be preferably placed at Head Office/Corporate Office of the Bank. However bank reserves the right to post the candidate to any office in India depending on the administrative requirements.

9. **APPLICATION FEES (NON-REFUNDABLE)**

Application Fee	Total Fee for New Delhi	Total fee for out of New Delhi
Rs. 1000/- + Plus GST as applicable	Rs.1180/-(including CGST and SGST)	Rs.1180/-(including IGST)

- Candidates have the option of making the payment of requisite fees/ intimation charges through the ONLINE mode only.
- Bank Transaction charges for online payment of application fee /intimation fee will have to be borne by the candidate.
- Cash, Demand Drafts, Cheques, Money Orders, Postal Stamps etc. will NOT BE ACCEPTED.**
- Payment of fees/ intimation charges through ONLINE MODE and no other mode of payment is acceptable.
- Application once made will not be allowed to be withdrawn and the Fees once paid will NOT be refunded on any account nor can it be held in reserve for any other examination

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or selection. Candidates should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement before applying.

10. **SELECTION PROCEDURE**

The selection process may broadly comprise:

- Preliminary scrutiny of applications with reference to age, qualifications, experience and other eligibility conditions;
- Shortlisting of candidates on the basis of relevant experience, seniority, professional credentials and suitability;
- Personal interaction/interview before the duly constituted Selection Committee;
- Assessment of the candidate's knowledge of credit, market, operational, liquidity, technology, cyber, climate and other material risks;
- Assessment of leadership ability, independence of judgement, regulatory awareness and ability to interact with the Board and senior management;
- Verification of credentials, vigilance status, integrity, reputation and antecedents
- Final selection will be made on the basis of marks obtained by the candidates in the Interview process and will be according to the merit ranking.
- Bank reserves the right to shortlist requisite number of candidates based on the academic track record of the candidate, experience and suitability of the candidates. Only those shortlisted candidates will be called for Interview as decided by the Bank.
- The Bank would be free to reject the candidature of any candidate at any stage of the recruitment process, if he / she is found to be ineligible and / or furnished incorrect or false information / certificates / documents or has suppressed any material facts and the fees paid by the ineligible candidates shall be forfeited.

Note:

- i. When called for Interview, candidates have to produce original of documents for verifications. Candidates will not be allowed to participate in interview without production of the original documents.
- ii. The interview venue, time & date for Interview will be informed to the shortlisted candidates in the Interview call letter and candidates have to attend the same at their own cost.
- iii. The call letter will be sent **by email only** as per the information provided by them in the application.

11. **HOW TO APPLY**

Eligible candidate has to apply online through the Bank's website (<https://punjabandsind.bank.in/>) only. No other means/ mode of application are acceptable.

पंजाब एण्ड सिंध बैंक (भारत सरकार का उपक्रम) प्रधान कार्यालय : मा.सं.विभाग, एनबीसीसी भवन ब्लॉक 3, किडवाई नगर, नई दिल्ली -110023 Email: ho.hrd@psb.bank.in		Punjab & Sind Bank (A Govt. Of India Undertaking) H.O. HRD Dept., NBCC Building Block 3, Kidwai Nagar, New Delhi - 110023 Email: ho.hrd@psb.bank.in
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IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should:

- Scan their photograph and signature ensuring that both the photograph and signature adhere to the required specifications as given under Guidelines for photograph & signature scan and upload in the advertisement.
- Scan their Thumb impression, Hand written declaration, education, experience, reservation certificates, DOB proof etc. as per the eligibility criteria.
- The text for the hand written declaration is as follows – “I, _____ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required.”
- Have a valid personal e-mail ID and mobile no., which should be kept active till the completion of this Appointment Process. Bank may send call letters for the Interview etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID before applying online and must maintain that e-mail account and mobile number.
- Image File format should be .png, .jpg, .jpeg, .bmp, .gif.
- Documents scanned must be in PDF format only.
- The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Certificates/ Mark sheets/Identity proof. Any change/alteration found may disqualify the candidature.
- No application shall be entertained beyond the stipulated date & incomplete applications will be rejected.
- In case of multiple applications, only the last valid (complete) application will be retained. Multiple appearance by a candidate for a single post in interview will be summarily rejected/candidature cancelled.
- Candidates should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement before applying.

APPLICATION PROCEDURE

- For registration log on to the Bank's website <https://punjabandsind.bank.in/> and on the Home Page under the link "Recruitment" click the relevant Notification.

PAYMENT OF FEES

- Candidates have the option of making the payment of requisite fees through the ONLINE mode only.
- Cash, Cheques, Money Orders, Postal Stamps etc. will NOT BE ACCEPTED.
- Application once made will not be allowed to be withdrawn and the Fees once paid will NOT be refunded on any account nor can it be held in reserve for any other examination or selection.

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12. GENERAL INSTRUCTIONS AND CONDITIONS:

- i) The Bank would be free to reject the candidature of any candidate at any stage of the recruitment process, if he / she is found to be ineligible and / or furnished incorrect or false information / certificates / documents or has suppressed any material facts and the fees paid by the ineligible candidates shall be forfeited.
- ii) The number of vacancies advertised are provisional and may vary according to actual requirement of the Bank, subject to availability of suitable candidates.
- iii) The selected candidate may be posted anywhere in India, depending on the requirement of the Bank.
- iv) Bank will consider the eligibility of candidates based on their suitability and experience in the respective field.
- v) Merely fulfilling minimum qualification and experience will not vest any right in candidate for being called for interview. The shortlisting committee constituted by the bank will decide the shortlisting parameters and thereafter, adequate number of candidates, as decided by the bank will be shortlisted and called for interview. The decision of the bank to call the candidates for the interview shall be final. No correspondence will be entertained in this regard.
- vi) Any request for change of date, time and venue for online examination and interview will not be entertained.
- vii) A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondence with the bank in future should be identical and there should be no variation of any kind.
- viii) Bank reserves its right to change / add / cancel the selection process & re-schedule at its discretion, under unforeseen circumstances, if any. Change, if any, will be announced on Bank's website or by email. Bank also reserves the right to cancel the entire process without giving any reason/issuing prior notice/refund of application fee and such decision of the Bank will be announced on Bank's website or by email.
- ix) Any notice/communication meant for the candidates displayed on the Bank's Website or sent by Registered/Speed Posts or conveyed to the email id mentioned in the application at the time of registration with the Bank, shall be deemed to be sufficient service of communication upon the candidate, for all purposes. The Bank takes no responsibility for any delay in receipt or non-receipt of any application or communication. Hence, candidates are requested to check their email and Bank's website regularly, to keep track of the process. The Bank is not responsible for any postal delay or technical reasons.
- x) Before applying for the post, the candidate should ensure that he /she fulfils the eligibility criteria and other norms specified in this advertisement. It is for the candidate to ensure that he / she has met with the eligibility criteria and complied with the requirements and adhered to the instructions contained in this advertisement as well as the application form. Candidates are therefore urged to carefully read the advertisement and complete the application form and submit the same as per instructions given in this regard. Their candidature

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(भारत सरकार का उपक्रम)

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Punjab & Sind Bank

(A Govt. Of India Undertaking)

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- at all the stages of recruitment process will be purely provisional subject to satisfying prescribed eligibility criteria mentioned in this advertisement.
- xi) Decision of Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, the documents to be produced for the purpose of the conduct of Interview, selection and any other matter relating to recruitment will be final and binding on the candidate. The Bank in this regard shall entertain no correspondence or personal enquiries.
 - xii) In case it is detected at any stage of recruitment that a candidate does not fulfil the eligibility norms and/or that he/she has furnished any incorrect/false information or has suppressed any material fact(s), his/her candidature will stand cancelled. If any of these shortcomings is/are detected even after appointment, his/her services are liable to be terminated.
 - xiii) Candidates will have to produce original of all Educational Qualification Certificates and Mark Sheets, Experience Certificate(s) etc, at the time of document verification, failing which his/her candidature may be cancelled. Candidates will not be allowed to participate in Interview without production of the original documents.
 - xiv) Date of birth as per Secondary School Certificate (SSC)/School leaving certificate must confirm age eligibility.
 - xv) An application form which is not accompanied by self-attested photocopies of relevant certificates or the requisite fee not being paid or uploaded documents not self-attested by the candidate or not bearing the candidate's photograph displayed at the specified place or incomplete in any respect, will not be entertained.
 - xvi) One recent, recognizable coloured Passport size photograph should be firmly pasted/ uploaded on the application at the appropriate place and should be signed across by the candidate after pasting/ on printing. Requisite copies of the same photograph should be brought by the candidate for use at the time of interview.
 - xvii) Only candidates willing to serve anywhere in India should apply unless location for Post advertised is specified.
 - xviii) No request for change of address/ email id/ phone number will be entertained.
 - xix) Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at Delhi.
 - xx) The Bank takes no responsibility for any certificate/remittance sent separately.
 - xxi) In case any dispute arises on account of interpretation in version other than English, the English version will prevail.
 - xxii) Only those candidates who are short-listed for appearing for the further process will be intimated through e-mail and the said list will be hosted on the Bank's Website, <https://punjabandsind.bank.in/>.
 - xxiii) The list of candidates who will be finally shortlisted for appointment in the Bank will also be intimated at the communication address furnished by them in the Application Form and the said list will be hosted on the Bank's Website, <https://punjabandsind.bank.in/>.
 - xxiv) Appointment of shortlisted candidates shall be subject to Medical fitness, fulfilment of the educational and professional qualifications and experience,

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and receipt of all requisite clearances, verifications, and background checks, wherever applicable, to the satisfaction of the Bank.

- xxv) Selected candidate will be required to produce a valid discharge certificate/ relieving letter from their present employer before joining the service. Candidates serving in Government/ Public Sector Undertakings including Banks are required to produce a "No Objection Certificate" from their employer at the time of interview, failing which their candidature shall not be considered.
- xxvi) CANVASSING IN ANY FORM WILL BE A DISQUALIFICATION.
- xxvii) Action against Candidates Found Guilty of Misconduct:
Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered, fabricated and should not suppress any material information while submitting application. If a candidate is (or has been) found guilty of –
 - a. using unfair means during the Interview or subsequent selection procedure or
 - b. impersonating or procuring impersonation by any person or resorting to any irregular or improper means in connection with his/ her candidature for selection or
 - c. obtaining support for his/ her candidature by unfair means, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:
To be disqualified from the Interview for which he/ she is a candidate.
 - To be debarred either permanently or for a specified period from any examination or recruitment conducted by Punjab and Sind Bank.
 - For termination of service, if he/ she has already joined the Bank.

NEW DELHI
Date: 14.10.2026

CHIEF GENERAL MANAGER
Human Resource Development Deptt.