

Tamilnad Mercantile Bank Ltd., one of the leading old Private Sector Banks in India invites e-application for the following posts. **Please read all the details, information and instructions carefully.**

❖ Assistant General Manager (Jewel Loan) on Contract Basis

Opening date for registering Online e-application - 28.02.2023

Closing date for registering Online e-application - 14.03.2023

Only e-applications submitted on line with due registration will be accepted

Register your correct email ID/ Mobile Number. while creating User ID.

Assistant General Manager (Jewel Loan)

Age	Not above 48 years as on 31.12.2022
Qualification	Graduate / Post Graduate Preferred: MBA /Post graduate diploma or degree in Management or its equivalent
Experience	Minimum 10 years of relevant experience in handling Gold Loan in any commercial bank / NBFC
Contract Period	3 years
Salary	Negotiable

Roles of Assistant General Manager (Jewel Loan)

- ❖ Responsible to drive jewel loan business via branch and other channels.
- ❖ To ensure quality of customer service, gold collateral / asset quality process adherence, there by achieving growth.
- ❖ Analysis and review the performance of the branches in jewel loan against budgeted levels and implementation of corrective action plans.
- ❖ Identification of branches and potential location for jewel loan business based on Market survey competition mapping with banks and NBFC and the volume generated by them.
- ❖ Increasing the distribution channel by identifying various channels for jewel loan other than branch banking.
- ❖ Develop, maintain and administer all operating policies related to jewel loan and co-ordinate systems between the branch network and Head Office
- ❖ Devising attractive and lucrative products in the specific Business segment.
- ❖ Strategizing for Marketing of the Bank products and to develop plan of action.
- ❖ Co-ordinating with the field functionaries to boost jewel loan portfolio.
- ❖ Derive plan/s to reduce the TAT in processing of loans, increase customer retention to reduce attrition.

- ❖ Follow up with the branches for timely interest collection, repayment and reduce NPA to zero.
- ❖ Ensuring compliance of all guidelines issued by RBI or any other statutory authority with respect to the concerned portfolio.
- ❖ To ensure timely audit on valuation and verification of gold ornaments with respect to weight, purity Detect spurious, low purity gold and frauds to mitigate the risk.
- ❖ Maintain liaison with Credit department / Regional Office / Branches for speedy resolution of problems faced by branch.
- ❖ Any other role/responsibility as assigned by the Bank from time to time.

Procedure of Selection:

The shortlisted candidates should appear for interview. They will be called for personal interview through Direct / Video Conferencing. The mode of interview, date and time will be communicated to the eligible candidates individually.

Application Fee: Nil

General Conditions:

The following enclosures to be uploaded along with the e-application

- Self-attested photo copy of SSLC or Higher Secondary Mark Sheet/Transfer Certificate for age proof.
- Self-attested photo copy of Degree Certificate.
- Experience certificate/s and Relieving Letter.
- Last Month Salary Slip

Candidates are advised to adhere to the eligibility conditions given strictly. Any information found to be wrong or any candidate found ineligible at any stage of the process or later will result in disqualification of the candidate.

Disclaimer:

Please note that the e-applications with incorrect / incomplete particulars or without copies of certificates attached as required above are liable to be rejected.

The Bank reserves the right to reject any application without assigning any reason and Bank's decision in the matter of eligibility, interview and selection would be final. The Bank reserves the right to eliminate the ineligible candidates at any point of time before, during or after the personal interview / selection. The decision of the Bank is final.

The e-applications will be scrutinized and the shortlisted applicants will be communicated individually by post / e-mail with details of the interview. The Bank reserves the right to reject any application at any point of time without assigning any reason and Bank's decision in the matter of eligibility, conduct of interview and selection would be final. No correspondence in this regard will be entertained by the Bank.
