



Recruitment of GM & DGM (Credit), DGM (Integrated Treasury) and Chief Risk Officer on contract basis

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.**

- ❖ **GM & DGM (Credit)**
- ❖ **DGM (Integrated Treasury)**
- ❖ **Chief Risk Officer**

Opening date for registering Online e-application - 27.04.2022

Closing date for registering Online e-application - 08.05.2022

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

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

General Manager / Deputy General Manager (Credit) on contract basis

Eligibility	General Manager	DGMs / GMs in Public / Private Sector scheduled commercial banks with experience in Credit at least for a period of 3 years in the cadre.
	Deputy General Manager	AGMs / DGMs in Public / Private Sector scheduled commercial banks with experience in Priority sector Credit at least for a period of 3 years in the cadre.
Experience	Candidate should have exposure to handling credit at Regional, Zonal and Head Office level and knowledge of all types of credit proposals including corporate credit, export credit, retail credit, agriculture and MSME etc., at least for a period of 10 years.	
Age	45 years and above as on 31.03.2022.	

Roles & Responsibilities of General Manager / Deputy General Manager (Credit) on contract basis

- ❖ To extend quality support to the Region-assisting the Regions in approaching, evaluating and on boarding as well as control functions relating to credit.
- ❖ Analysis and review the performance of the branches in credit against budgeted levels and implementation of corrective action plans.
- ❖ Attention to high value proposals and maintenance of information system for credit portfolio of the region.
- ❖ Vetting of credit proposals in terms of Bank's internal credit risk policies guidelines and risk analysis.

- ❖ Concentrate on priority sectors advances and framing the schematic loans and advances.
- ❖ Fixing various target like DRI, MSME etc.,
- ❖ Building up the credit portfolio of the bank.
- ❖ Promotion of products and services of the credit department.
- ❖ Develop, implement and monitor all operating policies and procedures for the credit activities and co-ordinate systems between the branch network and Head Office.
- ❖ The development and implementation of all policies, procedures and decisions of the Board of Directors on credit and the achievement of agreed operational and strategic goals.
- ❖ Identify and establish future sources of funding for the continued growth and development of the credit.

Deputy General Manager (Integrated Treasury)

Eligibility	AGM and above in Public/Private Sector scheduled commercial Banks with a minimum of 5 years' experience in Treasury & Forex.
Experience	Should have experience in Money market operations, dealing in G-Sec to meet SLR obligations as well as Non-SLR securities, Dealing in Forex operations and in Integrated Treasury Operations with a minimum of 5 years' experience as AGM and above.
Age	45 years and above as on 31.03.2022.

Roles & Responsibilities of Deputy General Manager (Integrated Treasury)

- ❖ Overseeing the operations of Dealers and ensuring profitable treasury portfolio.
- ❖ Increase in Foreign Exchange turnover and Maximizing the profits.
- ❖ Increase the spread by reducing the cost of foreign currency funds.
- ❖ Deployment of foreign currency Balance effectively.
- ❖ To manage interest rate risk / market risk of the portfolio with appropriate risk management tools.
- ❖ To comply with regulatory requirements such as Statutory Liquidity Ratio (SLR) and Cash Reserve Ratio (CRR) as prescribed by RBI from time to time.
- ❖ To ensure liquidity to the investment portfolio
- ❖ To take appropriate and pro-active decision to enter / exit from market in order to maximize profit, portfolio yield without having MTM loss.
- ❖ To emphasize proper monitoring and management of the following
 - Eligibility to include the Investment for SLR requirements
 - Maturity Pattern of the securities
 - Asset Liability mismatch
 - Tax benefit arising out of the investment
 - Appropriate Fund Management

Deputy General Manager – Risk Management (Chief Risk Officer)

Eligibility	AGM and above in Public/Private Sector scheduled commercial Banks.
Experience	Should have experience in all facets of Risk Management like credit, Market and operational risk including internal Credit Rating, ALM and Basel norms with a minimum of 5 years' experience as AGM and above.
Age	45 years and above as on 31.03.2022.

Roles & Responsibilities of Chief Risk Officer (CRO)

Roles:

1. The position will be reporting directly to MD & CEO.
2. The role of the Risk Officer is to focus on creating, designing and implementing a risk management function that supports the strategic goals of the Bank and sets long term capital vision in tune with the regulatory capital requirements.
3. To design policies and put in place necessary procedures to implement policies.
4. The CRO will have to coordinate with SOC team and CISO.

Responsibilities:

1. Designing, implementation and management of all aspects of the risk function, including implementation of processes, tools and systems to identify, assess, measure, manage, monitor, mitigate and report risks.
2. Development and management of processes to identify and evaluate various risks, Risk and Control Self-Assessments (RCSA) and identify practical solutions to overcome the identified risks.
3. Identifying material individual, aggregate and emerging risks, assessing these risks and measuring the bank's exposure to them.
4. Supporting the Board in its implementation, review and approval of the enterprise-wide risk governance framework which includes the bank's risk culture, risk appetite and risk limits.
5. Ongoing monitoring of the risk-taking activities and risk exposures to ensure they are in line with the Board approved risk appetite, risk limits and corresponding capital or liquidity needs (i.e. capital planning)
6. Establishing an early warning or trigger system for breaches of the bank's risk appetite or limits.
7. Influencing and when necessary, challenging material risk decisions.
8. Reporting to senior management and the Board or risk committee, as appropriate, on all these items, including but not limited to proposing appropriate risk-mitigating actions.
9. Identify emerging risks like CSE Risk and take appropriate steps.

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.
