

Tamilnad Mercantile Bank Ltd., is looking for experienced top level bankers to hold the position of Deputy General Managers on regular / contract basis.

**Opening date for registering Online e-application - 21.07.2021**

**Closing date for registering Online e-application - 30.07.2021**

**Any application submitted without registering online by e-application will not be considered.**

**Ensure and register your correct email ID/ Mobile No. while creating User ID.**

### **Deputy General Manager (Risk Management)**

Eligibility	AGM and above in Public/Private Sector scheduled commercial Banks with 5 years experience in Risk Management Area.
Experience	Should have experience in all facets of Risk Management including Credit Risk Rating, ALM and Basel norms with a minimum of 5 years experience as AGM and above.
Age	45 years and above as on 30.06.2021

### **Roles and Responsibilities of Deputy General Manager (Risk Management)**

#### **Roles:**

1. 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 turn with the regulatory capital requirements.
2. The Risk Officer as a member of the Credit Grid, will have the role of an advisor and will not participate in the voting process.
3. The Risk Officer domain will be exclusively risk management and will not have responsibility of more than one role.

#### **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 and report risks.
2. Development and management of processes to identify and evaluate business area's risks and risk and control self-assessments and identify practical solutions to overcome the identified risks.
  - i) Identifying material individual, aggregate and emerging risks, assessing these risks and measuring the bank's exposure to them.
  - ii) 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, RAS and risk limits.
  - iii) 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)
  - iv) Establishing an early warning or trigger system for breaches of the bank's risk appetite or limits.
  - v) Influencing and when necessary, challenging material risk decisions.
  - vi) 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.

### **Deputy General Manager (Integrated Treasury)**

Eligibility	AGM and above in Public/Private Sector scheduled commercial Banks with 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 30.06.2021

### **Role of Deputy General Manager (Integrated Treasury)**

1. Overseeing the operations of Dealers (Both Domestic and Foreign Exchange).
2. Increase in Foreign Exchange turnover and Maximizing the profits.
3. Increase the spread by reducing the cost of foreign currency funds.
4. Deployment of foreign currency Nostro Balance effectively.
5. To manage interest rate risk / market risk of the portfolio with appropriate risk management tools.
6. To comply with regulatory requirements such as Statutory Liquidity Ratio (SLR) and Cash Reserve Ratio (CRR) as prescribed by RBI from time to time.
7. To ensure liquidity to the investment portfolio
8. To take appropriate and pro-active decision to enter / exit from market in order to maximize profit, portfolio yield without having MTM loss.
9. 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
10. Managing SWIFT operations.
11. Compliance to various RBI and other statutory requirements.

### **Deputy General Manager (Credit)**

Eligibility	AGM and above in Public / Private Sector scheduled commercial banks with exceptional experience in Credit at least for a period of 2 years in the cadre.
Experience	Candidate should have exceptional experience in credit at Regional, Zonal and Head Office level and should have handled and managed all types of credit proposals including corporate credit, export credit, retail credit, agriculture and MSME etc., at least for a period of 5 years.
Age	45 years and above as on 30.06.2021.

### **Role of Deputy General Manager (Credit)**

- 1 To extent quality support to the Region-assisting the Regions in performing developmental, maintenance as well as control functions relating to credit.
- 2 Analysis and review the performance of the branches in credit against budgeted levels and implementation of corrective action plans.
- 3 Attention to high value proposals and maintenance of information system for credit portfolio of the region.
- 4 Vetting of credit proposals in terms of Bank's internal credit risk policies guidelines and risk analysis.
- 5 Concentrate priority sectors advances and framing the schematic loans and advances.
- 6 Fixing various target like DRI, MSME etc.,
- 7 Building up the credit portfolio of the bank.
- 8 Promotion of products and services of the credit department.
- 9 Develop, maintain and administer all operating policies and procedures for the credit activities and co-ordinate systems between the branch network and Head Office.
- 10 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.
- 11 Identify and establish future sources of funding for the continued growth and development of the credit.

## **Pay / Salary and allowances:**

### **For Regular basis:**

1. On par with Scale VI executive of the bank. The salary component will consists of fixed pay and performance linked variable pay. The total salary will be approximately Rs.1,59,000/-pm plus other allowances.
2. Reimbursement of monthly house rent, car with driver and other allowances as applicable to other DGMs of the Bank.
3. In addition, he/she will be eligible for facilities like Gratuity, Leave Encashment and Leave Fare Concession for self and dependent family members, Hospitalization Expenses for self and dependent family members, group insurance etc. as applicable under Bank's rules.
4. Eligible for leave as per the leave rule

### **For Contract basis:**

Consolidated Pay	Rs.1,25,000/- P.M.
------------------	--------------------

- Reimbursement of monthly house rent, car with driver as applicable to other DGMs of the Bank.
- Eligible for casual leave of 12 days per year.

**Place of Posting:** Thoothukudi for DGM (Credit / Risk Management)  
Chennai for DGM (Integrated Treasury)

### **Procedure of Selection:**

The shortlisted executives will be called for personal interview through Video Conferencing. The date and time for interview will be communicated to the eligible executives 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.

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 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.

\*\*\*\*\*