

Tamilnad Mercantile Bank Ltd., one of the leading old Private Sector Banks, on a high growth path invites applications from dynamic and result oriented individuals for the following post. **Please read all the details, information and instructions carefully.**

❖ General Manager (Credit)

Opening date for registering Online e-application – 13.09.2024

Closing date for registering Online e-application - 30.09.2024

Candidates are requested to apply only ON-LINE through TMB's website (www.tmbnet.in/tmb_careers/). No other mode of submission of application will be accepted by the Bank.

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

Eligibility Criteria:

Post	General Manager (Credit)
Age	Minimum of 50 years and not more than 62 years as on 31.07.2024
Educational Qualification	Any Graduate/ Post Graduate from a recognised university under regular curriculum Certificate in Credit Professional course is desirable.
Eligibility	DGM and above in Public/Private Sector scheduled commercial Banks with a minimum of 4 years' experience in credit department with exposure to priority sector lending is desirable.
Experience	Retired or serving officer in senior management of Bank / financial sector. Desirable experience of at least 15 years in banking or finance services, out of which it is desirable to have experience in 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., Skill set / domain knowledge on Banking, Credit, Regulatory norms, Priority sector lending, forecasting requirements and analytical skills is desirable.
Place of Posting	Thoothukudi (Can be flexible)
Remuneration	Remuneration will not be a constraint for the right candidate
Others	No vigilance case or adverse observation from RBI, shall be pending against the candidate identified for appointment as the GM (Credit).

Roles & Responsibilities

1. To extend quality support to the Regions-assisting the Regions in approaching, evaluating and on boarding 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 on priority sectors advances and framing the schematic loans and advances.
6. Fixing various target like DRI, MSME etc.,
7. Automation of process as per industry standards.
8. Building up the credit portfolio of the bank.
9. Promotion of products and services of the credit department.
10. Develop, implement and monitor all operating policies and procedures for the credit activities and co-ordinate systems between the branch network and Head Office.
11. 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.
12. Identify and establish future sources of funding for the continued growth and development of the credit.
13. Responsible for overall MSME credit growth and quality performance of the MSME HUB
14. Ensuring adherence of all formalities related to govt. subsidies to be completed at all levels.
15. Turn Around Time (TAT) optimization of the credit appraisal process
16. Maintaining low / Nil Delinquency ratio.
17. Handling Business Process Re-engineering (BPR) project effectively for achievement of the Business Process Re-engineering targets within the specified time lines of the organization.

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 posting will be at Thoothukudi (can be flexible).
- Canvassing in any form will be a disqualification.
- The application should reach the Bank on or before 30.09.2024.

How to apply:

Before applying online, candidates should go through the detailed advertisement by clicking the “**Download Advertisement**” available under the title “**Recruitment of General Manager-Credit**” in our website (www.tmbnet.in/tmb_careers/) and ensure the eligibility before applying for the said post.

The eligible candidates are required to have a valid personal email ID and Contact number. It should be kept active till completion of this recruitment project. Bank may send call letters for personal interview and/ or Selection Process on the registered Email ID. In case, a candidate does not have a valid personal Email ID, he/ she should create his/ her new email ID before applying.

- ✓ Candidates are requested to log on to the Bank's website (www.tmbnet.in/tmb_careers/). Click "**Apply Online**" and register themselves for the appropriate post of "**Recruitment of General Manager-Credit**".
- ✓ On successful registration, the activation link will be sent to the registered E-mail ID of the candidates and the Registration Number and Password will be sent to the registered mobile number for applying online. **Candidates should note this Unique Registration Number and Password for future reference failing which they will not be able to proceed further.**
- ✓ Now, Candidates have to click the activation link, which will be sent to the registered E-mail ID and it will direct to the Careers portal.
- ✓ The candidate should login with the Application number (Registration Number/ Username) and password in the right side of the career portal. Candidates should fill all the details in the online application at appropriate places very carefully and click "Save/ Continue" to continue the filling on every page. The name of the candidate or his/ her father/ husband etc. should be spelt correctly in the application as it appears in the certificate/ mark sheets. Any change/ alteration found may disqualify the candidature.
- ✓ Candidates are required to upload their photograph with the dimension of 390 X 520 pixels (preferred) and ensure the size of the scanned image is not more than 120 KB.
- ✓ Signature in Capital letters shall NOT be accepted. Candidates are upload their signature with the dimension of 240 X 240 pixels (preferred) and ensure the size of the scanned image is not more than 60 KB.
- ✓ The following enclosures to be uploaded along with the e-application and ensure the size of the scanned image is not more than 250 KB.
 - Self-attested photo copy of SSLC or Higher Secondary Mark Sheet/Transfer Certificate for age proof.
 - Self-attested photo copy of Degree Certificate/s.
 - Experience certificate/s and Relieving Letter.
 - Last Month Salary Slip.

- ✓ On successful submission of the Online Application form, click confirm/ submit on bottom of the page and a message “Registration is successful” will be displayed.
- ✓ A copy of the system generated online application form will be sent to the registered Email ID and the Candidates should take a printout of the same for future reference.
- ✓ Kindly note that the 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.

Be a step ahead in life