



# Recruitment of GM (Credit) on contract basis

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

**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 (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.
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 (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.

## **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.

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