

Recruitment of Internal Ombudsman on Contract basis

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.**

❖ Internal Ombudsman (IO) on Contract Basis

Opening date for registering Online e-application - 29.06.2024

Closing date for registering Online e-application - 14.07.2024

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	Internal Ombudsman (IO) on Contract Basis
Age	Not less than 50 years as on March 31, 2024 Not more than 65 years as on March 31, 2024
Tenor for appointment	3 years on contract
Educational Qualification	Any Graduate/ Post Graduate from a recognised university under regular curriculum
Eligibility and experience	The Internal Ombudsman shall either be a retired or serving officer, in the rank equivalent to a General Manager of another bank / Financial Sector Regulatory Body / NBSP / NBFC / CIC, having necessary skills and experience of minimum seven years of working in areas such as banking , non-banking finance, regulation, supervision, payment and settlement systems, credit information or consumer protection;
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 Internal Ombudsman.

Roles & Responsibilities

1. The Internal Ombudsman shall not handle complaints received directly from the complainants or members of the public but deal with the complaints that have already been examined by the regulated entity but have been partly or wholly rejected by the regulated entity.
2. The following types of complaints shall be outside the purview of these Directions and shall not be handled by the Internal Ombudsman:
 - a. Complaints related to corporate frauds, misappropriation etc., except those resulting from deficiency in service, if any, on the part of the regulated entity;
 - b. References in the nature of suggestions and commercial decisions of regulated entity. However, service deficiencies in cases falling under 'commercial decisions' will be valid complaints for the Internal Ombudsman;
 - c. Complaints / references relating to (i) internal administration, (ii) human resources, or (iii) pay and emoluments of staff in the regulated entity;
 - d. Complaints which have been decided by or are already pending in other fora such as the Consumer Disputes Redressal Commission, courts, etc.;
 - e. Disputes for which remedy has been provided under Section 18 of the Credit Information Companies (Regulation) Act, 2005.

The regulated entity shall forward all rejected / partially rejected complaints under the categories (a) and (b) above to the Internal Ombudsman/s. The Internal Ombudsman shall look for inherent deficiency in service in such cases and take a view whether any of these complaints can be exempted under (a) and / or (b) above as decided by the regulated entity.

3. Complaints that are outside the purview of these Directions shall be immediately referred back to the regulated entity by the Internal Ombudsman.
4. The Internal Ombudsman shall analyse the pattern of complaints such as product / category wise, consumer group wise, geographical location wise, etc., and suggest means for taking actions to address the root cause of complaints of similar / repeat nature and those that require policy level changes in the regulated entity. The Internal Ombudsman shall examine the complaints based on records available with the regulated entity, including any documents submitted by the complainant and comments or clarifications furnished by the regulated entity to the specific queries of the Internal Ombudsman. The Internal Ombudsman may seek additional information and documents from the complainant, through the regulated entity. In the case of CICs, the Internal Ombudsman may seek additional information from the concerned Credit Institution/s (CI) through CIC. The Internal Ombudsman must record a "reasoned decision" in each case.

5. The Internal Ombudsman may hold meetings with the concerned functionaries of the regulated entity and seek any record / document available with the regulated entity that are necessary for examining the complaint and reviewing the decision. The regulated entity shall furnish all records and documents sought by the Internal Ombudsman to enable expeditious resolution of the complaints without any undue delay.
6. The Internal Ombudsman shall, on a quarterly basis, analyse the pattern of all complaints received against the regulated entity, such as entity-wise (for CICs), product-wise, category-wise, consumer group-wise, geographical location-wise, etc., and may provide inputs to the regulated entity for policy intervention, if so warranted.
7. The Internal Ombudsman shall not represent the regulated entity in legal cases before any court or fora or authority.
8. In cases of conciliation, where the decision of the Internal Ombudsman is accepted by the complainant, a statement showing the terms of agreement duly signed by the complainant, shall be kept on record.

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 the Bank's Head Office at Thoothukudi, Tamilnadu.
- Canvassing in any form will be a disqualification.
- The application should reach the Bank on or before 14.07.2024.

How to apply:

Before applying online, candidates should go through the detailed advertisement by clicking the "**Download Advertisement**" available under the title "**Recruitment of Internal Ombudsman**" 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 Internal Ombudsman**".
- ✓ 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.

