

Recruitment of Chief Manager - Credit - Scale IV on Regular basis

Tamilnad Mercantile Bank Ltd, one of the leading private sector Banks in India is looking for experienced bankers to hold the position of Chief Managers (MSME) on Regular Basis

Please read all the details, information and instructions carefully before applying

Eligibility	1) Graduate/Post Graduate in any discipline from a recognized university Preferred : CA/CFA/CMA/ICWA
Experience	Minimum 5 years of work experience in MSME credit / Corporate Credit as an executive in Supervisory / Management role / Senior Manager / Assistant Vice President in Public / Private Sector scheduled commercial bank. Experience in handling High Value Credit, Appraisal / Assessment of credit proposals of MSME
Age	Not more than 45 years as on 31.5.2023.
Place of Posting	Anywhere in India

Opening date for registering Online e-applications – 31.07.2023

Closing date for registering Online e-applications - 13.08.2023

Only e-applications registered online through Bank's website will be considering for the selection process

Please ensure to register your correct e-mail id/Mobile number(with country code) while creating User ID for e-applications

Candidates who have already applied in response to our previous advertisement need not apply

Role of Chief Manager (Credit) MSME

- 1)To conceptualize and implement strategies for meeting MSME loan targets for the HUB/Department/Region/Branch
- 2)To generate leads through multiple channels (branches, MSME events, Industry associations, Customer meetings etc..
- 3)To monitor the performance of Relationship Managers, Credit Analyst, and other members of the HUB/Department/Region/Branch
- 4) To conceptualize, coordinate and organise marketing activities, MSME events, exporters meet etc. in the allocated Hub/Department/Region/Branch
- 5) To provide preliminary clearance to all new MSME loan proposals by reviewing documents submitted by the borrower and interacting with the MSME-RM, Branch Manager and the Customers if required.

6) To process and sanction credit proposal and clear the appraisal notes for placing it before the committee for sanction.

7) To head the sanctioning committee having powers to sanction the proposal upto the designated discretionary power, otherwise recommend the same for sanction at the appropriate level.

8) To ensure Loan tracker tool is updated regularly and the progress of the HUB should be sent to HO – Credit Department every Friday. i) To send the MSME-RM wise LMS reports to HO – Credit Department every Friday. j) Overall supervision and administration of MSME Loan Processing HUB/Department/Region/Branch

9) Any other roles that may be assigned by the bank as applicable to scale IV executives of the bank

Pay/Salary/allowances: At par with Scale IV executives of the bank under new pay structure in effect from 1.6.2021 onwards

Procedure of Selection:

The candidates will be called for a personal interview. The Venue, Date and Time for interview will be communicated to the eligible candidates individually.

General Conditions & Instructions:

The following enclosures to be uploaded alongwith the e-application

- Besides English, candidates should be conversant in Local Language as per the place of posting
- Self-attested photo copy of SSLC or Higher Secondary Mark Sheet/Transfer Certificate for age proof.
- Self-attested photo copy of Degree Certificate, Professional Qualification Certificate.
- Self-attested photo copy of Any other additional qualification Certificate

- Experience certificate/s and Relieving Letter.

Disclaimer:

Please note that in case of application with incorrect / incomplete particulars, received without copies of certificates, and not received within the stipulated date are liable to be rejected.

Further, 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 interview / selection. The decision of the Bank is final.

The completed applications will be verified and eligible/shortlisted applicants will be communicated individually by post / e-mail with details of the interview to be attended. 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.