

Recruitment of Deputy General Manager (Inspection/Credit Audit and Monitoring) on contract basis

Become familiar with the recruitment of Deputy General Manager, Inspection Department/Credit Audit Monitoring at TMB. Read all the details, information and instructions carefully.

Tamilnad Mercantile Bank Ltd is looking for an experienced top level banker to hold the position of Deputy General Manager, Inspection/ Credit Audit Monitoring on Contract basis for a period of 2 years, extendable for another one year.

Those who have applied earlier for our advertisement in news papers on 09/05/2018 and 15/08/2018 need not apply again.

Deputy General Manager (Inspection/Credit Audit Monitoring) on contract basis

Eligibility	DGMs / AGMs in Public / Private Sector scheduled commercial banks.
Experience	Candidate should have an experience in Inspection and various audit department in banking sector at least for a period of 5 years.
Age	45 years and above.

Role of Deputy General Manager (Inspection/Credit Audit and Monitoring)

- Participate in development and/or maintenance of customised risk assessment, audit planning, and audit testing methodologies, including development and maintenance of audit programs and tools, and audit reporting and follow-up methodologies.
- Liaise with audit teams and branches for executing risk based audits.
- Prepare audit reports based on reviews conducted and submit the same to the head internal audit and the board audit committee.
- Facilitate the financial and operational reviews of internal control processes and computer systems across the organisation.
- Conduct inspection of physical existence of security over Bank assets; verify accuracy of accounting records and reports; review the adequacy of manual and automated systems of internal control.
- Undertake transaction audits of high risk and fraud - prone areas such as cash, deposits, sundry and suspense accounts, internet banking.
- Devise audit checklists and test products along with processes/ procedures to foresee pitfalls and bottlenecks and ensure these are resolved.
- Ensure concurrent audit program is in line with guidelines issued by RBI and IBA.
- Ensure completion of assigned audits and documentation of work papers on time.
- Assist in keeping audit procedure manual and checklists.
- Co-ordinate Risk Based Supervision process.
- Engaging auditors for conducting IS Audit and other related areas.

Credit Audit and Monitoring

- Follow up / off-site surveillance on borrowal accounts comes under the preview of Credit Audit Monitoring.
- Monitoring of non renewal of working capital limits.
- Reporting to Management Committee of Board on monthly basis on the progress of renewals.
- Monitoring of Special mentioned (SMA1 and SMA2) accounts.
- Scrutiny of Post Credit Supervision Audit and Stock Audit Report.
- Engaging External Auditors from our panel to conduct Stock Audit.
- Scrutiny of Loan Disbursement Report (LDR) and Conditions Compliance Report (CCR).

Pay / Salary and allowances:

- (a) Consolidated pay of Rs.1,25,000/- per month.
- (b) Reimbursement of monthly house rent, car with driver as applicable to other DGMs of the Bank.
- (c) Eligible for casual leave of 12 days per year.

The above position would be at Thoothukudi or any other place depending upon the needs of the management.

Procedure of Selection:

The candidates should appear for interview. The Venue, Date and Time for interview will be communicated to the eligible candidates individually.

General Conditions & Instructions:

- 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.
- Take a Laser Print Out of the application form for submission in A4 size sheet only.
- Print two copies of this application form on A4 size sheet only, one to be sent to us and the other for your reference.
- Affix a recent color photograph (Size: 2" x 2" ONLY) in the space provided. Do not use stapler pins.
- Sign the application form.

Disclaimer:

Please note that in case of non-submission of the hard copy of the application or 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 cover containing the application with enclosures should be superscribed as "Application for the post of Deputy General Manager (Inspection/Credit Audit and Monitoring)" and it should be sent **not later than 09/11/2018 to:**

**The General Manager,
Human Resources Development Department,
Tamilnad Mercantile Bank Ltd.
Head Office, # 57, V. E. Road,
Thoothukudi 628 002.**

Those who have applied earlier for our advertisement in news papers on 09/05/2018 and 15/08/2018 need not apply again.

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.