

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.

- ❖ **Secretarial Section**
- ❖ **Global NRI Centre Head (GNC)**
- ❖ **Deputy Chief Financial Officer**
- ❖ **Law Officer**
- ❖ **Specialist Officer (IT)**
- ❖ **Branch Head**
- ❖ **Credit Verticals (Retail Assets Vertical, Trade Finance Vertical, Product Specialist (Trade Finance), Senior Relationship Manager)**

Opening date for registering Online e-application – 29.04.2026

Closing date for registering Online e-application – 19.05.2026

Candidates are requested to apply only ON-LINE through TMB's website www.ib.tmbonline.bank.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.

Deputy Vice President – Secretarial Section	
Age	Minimum – 40 years and not more than 50 years as on 31.03.2026
Educational Qualification	UG/PG in regular stream and Qualified ACS (Associate Member of the Institute of Company Secretaries of India)
Membership	Member of Institute of Company Secretaries of India (ICSI).
Remuneration	As applicable to Deputy Vice President
Experience	Minimum Four years' experience in the Bank /a Listed Company as Company Secretary. (Persons who have worked in the Secretarial section of a Bank or Large NBFC or Financial Institutions will be an added advantage)
Others	No vigilance case or adverse observation from RBI/Statutory Authority, shall be pending against the candidate identified for appointment as Deputy Vice President.
Place of posting	Head Office, Thoothukudi

Roles & Responsibilities

1. Compliance Officer for SEBI purposes.
2. Conducting of meetings of the Board of Directors and other Committees of the Board.
3. Arranging the regulatory training programmes for Board members/Senior executives.
4. Conducting of Annual General Meetings and their related works, including preparation and circulation of AGM notices, Annual reports.
5. Conducting regular Analyst/Investor meeting.
6. Reconciliation of Share Capital Audit as per Regulation 76 of the SEBI (Depositories and Participants) Regulations, 2018.
7. Coordinating with our Registrar and Share Transfer Agent (RTA) in handling investor service requests of our shareholders
8. Dividend distribution – Obtaining permission from Board/AGM for distribution / keep in abeyance of dividend, coordinating with our RTA in file preparation and other related correspondence
9. Transfer of dividend/shares to Investor Education and Protection Fund (IEPF)
10. Updation/Maintenance of Memorandum & Articles of Association
11. Updation/Review of policies related to Secretarial Section
12. Personal files of executives - Maintenance, Correspondence
13. Corporate record maintenance
14. Meeting resolution on time preparation
15. Company law updates
16. Annual Report preparation
17. Other works related to secretarial section

Global NRI Centre Head (GNC) – Deputy Vice President	
Age	Minimum – 40 years and not more than 50 years as on 31.03.2026 However, in deserving cases the age may be relaxed.
Educational Qualification	Any Graduate/ Post Graduate from a recognized university under regular curriculum.
Experience/ Eligibility	Ten years of work experience in Banking and handling NRI business. Out of which Five years of experience in supervisory or managerial cadre.
Tenor	Regular basis
Remuneration	As applicable to Deputy Vice President
Others	No vigilance case or adverse observation from RBI/ Statutory Authority, shall be pending against the candidate identified for appointment as GNC Head in the rank of DVP.
Place of posting	Ernakulam, Kerala

Roles & Responsibilities

1. Tailored and efficient banking solutions for superior customer experience.
2. Identify the new business opportunities and expand the bank's NRI customer base.
3. Build a specialized team with expertise in NRI requirements, global remittance services and regulatory compliances.
4. Building and maintaining strong relationships with High Net Worth NRI (Non-Resident Indians) clients and providing exceptional service to meet their banking needs.
5. Ensuring all banking operations comply with Reserve Bank of India (RBI) guidelines, FEMA regulations and international banking norms.
6. Develop and maintain a deep understanding of each client's financial goals, risk tolerances and investment horizon to provide tailored solutions.
7. Organize events, webinars and promotional campaigns for NRI products.
8. Collaborate with international banks/ FIs for tie-up arrangements.
9. Stay up-to- date on regulatory changes about NRI transactions and compliance requirements.
10. Develop marketing strategies and collaborate with internal teams for sales, trading and other portfolio managements.
11. Promote specialized NRI banking products like NRE/ NRO accounts, remittance services and loans.
12. Any other roles that may be assigned by the Bank.

Deputy CFO (Vice President) for Accounts Department	
Age	Minimum – 45 years and not more than 55 years as on 31.03.2026 (Age is not a constraint for a right candidate)
Educational Qualification	Chartered Accountant by Qualification
Experience	Ten years of experience in overseeing financial operations, preferably accounting and taxation matters, in Banks/ Large corporates / PSUs/ FIs/ Financial services organizations.
Tenor	Regular basis
Remuneration	As applicable to Vice President
Others	No vigilance case or adverse observation from RBI/Statutory Authority, shall be pending against the candidate identified for appointment as Vice President.
Place of posting	Head Office, Thoothukudi

Role of Deputy Chief Financial Officer:

- Managing the financial affairs, including management and statutory accounts together with longer term financial projections and to ensure that the most efficient and effective financial control systems and reporting mechanisms are in place.
- Preparing the year-end financial accounts for audit and to liaise with the Auditors prior to finalisation.
- Liaise with Inland Revenue, Customs and Excise, Income Tax Department and the Auditors.

- Takeover all GST matters and keeping abreast of current GST legislation.
- Managing all external contracts and to ensure that all the banks expenditure is correctly authorised and accounted for.
- To ensure the overall smooth running of the banks internal administration and its cost-effectiveness.
- To ensure the banks legal responsibilities are met, in particular that all necessary insurance is properly in place.
- Direct accounting processes, overseeing the compliance of applicable legal regulations. perform all kind of banking and financial operations.
- To follow the Long Form Audit report submitted by statutory auditors.
- Implementation of Ind As.
- Developing financial strategies at an organisational level by leading financial and accounting information, analysis, and recommendations to strategic thinking and direction of the Bank.
- Participating in the corporate decision-making process as a member of the management team with joint responsibility for the development of long-term corporate strategies and company policies.
- Management and Information Analysis: will be an advisor to the top management for providing financial insights on the following: competitive benchmarking, performance analytics, forecasting and budgeting, headcount and compensation forecasting, balance sheet management / ROE, unit costing, client profitability, regional profitability and product profitability. The Chief Financial Officer will also leverage corporate resources to standardize reporting and automate processes.
- Have a deep understanding of capital and liquidity management. He will be tasked with assisting on all funding decisions and helping to manage the balance sheet, capital dividend policy, and allocation of capital.
- Monitoring and review finance related policies, procedures and practices in line with international accounting standards, legal requirements and industry best practices.
- Along with the senior leadership team will be responsible for driving transformation and delivering shareholder value.

Law Officer – Manager Cadre	
Age	Not more than 35 years as on 31.03.2026
Minimum Educational Qualification	BL/ ML or other equivalent degree.
Experience	4 years of Bar Experience or the persons having work experience in a Bank or Financial Institution for atleast 2 years as an officer in legal department.
Tenor	Regular basis
Cadre	Manager
Others	No vigilance case or adverse observation from RBI/Statutory Authority, shall be pending against the candidate identified for appointment.
Place of Posting	Mumbai, Maharashtra*

*Only candidates from the respective state are eligible

Branch Head (Manager / Senior Manager / Assistant Vice President (AVP))									
Age	Minimum – 30 years and not more than 45 years as on 31.03.2026 However, in deserving cases the age may be relaxed.								
Educational Qualification	Any Graduate/ Post Graduate from a recognized university under regular curriculum.								
Experience/ Eligibility	<table> <tr> <th>Cadre</th><th>Experience/ Eligibility</th></tr> <tr> <td>Manager</td><td>Minimum 5 years work experience in banking, in the cadre of Assistant Manager or above</td></tr> <tr> <td>Senior Manager</td><td>Minimum 8 years of banking experience, including at least 4 years in a managerial cadre, in the cadre of Manager</td></tr> <tr> <td>Assistant Vice President (AVP)</td><td>Minimum 10 years of banking experience, including at least 6 years in a managerial cadre, in the cadre of Manager, 2 Years in Senior Manager or equivalent cadre</td></tr> </table>	Cadre	Experience/ Eligibility	Manager	Minimum 5 years work experience in banking, in the cadre of Assistant Manager or above	Senior Manager	Minimum 8 years of banking experience, including at least 4 years in a managerial cadre, in the cadre of Manager	Assistant Vice President (AVP)	Minimum 10 years of banking experience, including at least 6 years in a managerial cadre, in the cadre of Manager, 2 Years in Senior Manager or equivalent cadre
Cadre	Experience/ Eligibility								
Manager	Minimum 5 years work experience in banking, in the cadre of Assistant Manager or above								
Senior Manager	Minimum 8 years of banking experience, including at least 4 years in a managerial cadre, in the cadre of Manager								
Assistant Vice President (AVP)	Minimum 10 years of banking experience, including at least 6 years in a managerial cadre, in the cadre of Manager, 2 Years in Senior Manager or equivalent cadre								
Tenor	Regular basis								
Remuneration	As applicable to Manager, Senior Manager and Assistant Vice President (AVP) rank								
Others	No vigilance case or adverse observation from RBI/ Statutory Authority, shall be pending against the candidate identified for appointment.								
Place of posting	Anywhere India (The State Wise Vacancy locations, as given below) (Initial posting of selected candidates will be in their native state)								

Roles & Responsibilities

- ✓ To drive growth in CASA, retail deposit, advances and fee-based income
- ✓ To develop and implement strategies MSME, retail loans and cross selling of products (Insurance, Mutual funds, etc.,)
- ✓ To build and maintain strong customer relationship, ensuring increase market share and branch profitability
- ✓ To monitor local market trends and competitors activities for timely action
- ✓ To lead, motivate and guide branch staff to achieve business targets
- ✓ To ensure foster a culture of teamwork, accountability and customer orientation
- ✓ To ensure smooth day to day branch operations in line with Banks policies and regulatory guidelines

- ✓ To maintain strong internal controls to safeguard Banks assets and mitigate operational risks
- ✓ To oversee cash management, account opening, KYC/AML compliance and audit readiness
- ✓ To monitor portfolio quality, delinquency management and credit discipline
- ✓ To ensure adherence to RBI regulations, internal policies and compliance requirements
- ✓ To address audit findings promptly and implement corrective measures
- ✓ To maintain transparency and integrity in all branch operations
- ✓ To act as Banks representative in the local market and community

State Name	Branch Location
Kerala	Ernakulam
	Calicut
	Thiruvananthapuram
	Thiruvalla
Karnataka	Bengaluru
	Hubli
Gujarat	Ahmedabad
Maharashtra	Mumbai
	Pune
Delhi	Delhi
West Bengal	Kolkata
Rajasthan	Jaipur
Andhra Pradesh	Vizhakapattinam
Telangana	Hyderabad
Total	

Specialist Officers - IT

Technical Executive

Educational Qualification	B.E / B. Tech in Computer Science / Information Technology / MCA or equivalent degree from a reputed University.
Experience	• Minimum 12 years of working experience in Banking/FinTech Industry having exposure to Software Development & Knowledge in emerging trends in Digital Product Eco System. • 12 years of experience in software development, with at least 5-7 years of experience in leading software development teams. • Preferred: 5+ years of experience in Full Stack development and implementation with a proven track record of successfully leading and managing software development teams in a banking or financial environment. • Collaboration with Multiple Teams to deliver high quality products and features through Project Lifecycle aligned to Bank Objectives. • Deep understanding of software development methodologies (Agile, Scrum). • Experience in Java Development(J2EE)/ Springboot, Microservices and usage of any unit testing framework. • Development of Java based API/Web Services (SOAP, REST) or GraphQL APIs.

	• Experience with software development tools and frameworks (e.g., Git, Jenkins, Maven). • Sound Knowledge of database design and management (SQL, NoSQL) • Knowledge in Figma/Wire Frame. • Familiarity with Version control systems. • Successful Implementation in any cloud platforms (AWS, GCP). Domain-specific: • Experience in Successful Cloud & On-Premises Development & Implementation of Banking or Financial software application is Mandatory. • Knowledge of banking regulations and compliance standards. • Should have handled and lead a Team of minimum 8 – 12 members. • Strong Knowledge in CI-CD Pipelines & Scrum. • PMP/PSPO/CSPO Certification is must.
Age	Not exceeding 40 years (as on 31.03.2026)

Roles and Responsibilities:

- Develop and implement Software Packages aligned with IT Strategies and business objectives.
- Collaborate with stakeholders to identify business requirements and solutions.
- Lead IT teams, including software development, deployment and maintenance.
- Conduct performance monitoring, analysis and optimization.
- Ensure IT Security, Compliance and risk management.
- Foster innovation, digital transformation and emerging technologies.
- Manage resources, vendor relationships.
- Any other work related to Software Development projects.

IT Infrastructure – Lead Systems/Servers

Educational Qualification	M.E / M. Tech in Computer Science / Information Technology / MCA or equivalent degree from a reputed University with minimum 7 years of working experience in Application/Database/Network infrastructure Maintenance.
Scale	Assistant Vice President (AVP)
Experience (Desirable)	• Strong exposure in Database Management, Network maintenance, Active Directory Domain, Server Maintenance and Storage with good understanding in rest of the domains • Having good understanding in Server Maintenance, Database Installation, Network Architecture, VM, Storage, OpenShift / Kubernetes required for a Banking IT Eco System. • Knowledge and experience in Databases like Oracle/MS SQL/Postgres etc and Windows Server / AIX / Linux Operating System administration. • Knowledge and experience in Virtualization technologies such as VMware ESXi / Microsoft HyperV / Nutanix/ Containerized platforms such as OpenShift / Kubernetes is desirable. • Knowledge in Cloud computing is preferred. • OCA/OCP or CCNA/CCNP Certification

Age	40 years (as on 31.03.2026)
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2. Software Engineer - Lead API Developer

Educational Qualification	B.E / B. Tech in Computer Science / Information Technology / MCA or equivalent degree from a reputed University with minimum 7 years of working experience in Banking/FinTech Industry having exposure to Software Development & Knowledge in emerging trends in Digital Product Eco System.
Scale	Senior Manager
Experience (Desirable)	• 7 years of experience in software development, with at least 5 years of experience leading software development teams. • Experience in Full Stack development and implementation, with a proven track record of successfully leading and managing software development teams in a banking or financial environment. End to end Software implementation exposure starting from DRG to go-live journey is a must • Thorough knowledge in API development on Java based API/Web Services (SOAP, REST) or GraphQL. • Development in web-based architecture using Angular/NodeJS. • Understanding and Development of microservices architecture with best practises. • Working with API Gateways and ESB based systems like IBM CP4I. • Deep understanding of software development methodologies (Agile, Waterfall, etc.) • Proficiency in various programming languages (Java, C++, C#, Python, etc.) • Experience with software development tools and frameworks (e.g., Git, Jenkins, Maven) • Knowledge of database design and management (SQL, NoSQL) • Understanding of cloud computing platforms (AWS, Azure, GCP) Domain-specific: • Experience in developing banking or financial software applications • Knowledge of banking regulations and compliance standards • Understanding of financial products and services • Exposure to Banking Digital Products
Age	40 years (as on 31.03.2026)

Software Developer

Educational Qualification	B.E / B. Tech in Computer Science / Information Technology / MCA or equivalent degree from a reputed University.
Scale	Manager
Experience	• Minimum 8 years of working experience in Banking/FinTech Industry having exposure to Software Development & knowledge in emerging trends in Digital Product Eco System. • 3+ years of experience leading software development teams with 3 years of experience in Full Stack software development. • Preferred: 3+ years of experience in leading software Development Team with 3-4 Members. • Deep understanding of software development methodologies (Agile, Scrum) • Experience in Java Development(J2EE)/Springboot, microservices and usage of any unit testing framework. • Development of Java based API/Web Services (SOAP, REST) or GraphQL APIs. • Experience with software development tools and frameworks (e.g., Git, Jenkins, Maven) • Experience in Development of Mobile Application with Native/Hybrid/Flutter. • Familiarity in Figma/WireFrame. • Familiarity with Version control systems. • Knowledge of database design and management (SQL, NoSQL) • Understanding of cloud computing platforms (AWS, GCP) • Domain-specific: • Experience in developing banking or financial software applications in Cloud & On-Premises. • Strong Knowledge in CI-CD Pipelines. • Knowledge of banking regulations and compliance standards.
Age	Not exceeding 35 years (as on 31.03.2026)

Roles and Responsibilities:

- Team Management
 - Lead, mentor and motivate IT team members.
 - Conduct performance evaluations and provide feedback.
- Project Planning
 - Develop and implement project plans and timelines.
 - Preparation of Technical Specification Document.
 - Coordinate resources and ensure project delivery.
- Technical oversight
 - Provide technical guidance and expertise to developers.
 - Ensure adherence to industry standards and best practices.
- Testing
 - Conduct performance testing using softwares like Jmeter.
- Communication
 - Collaborate with stakeholders, vendors and other teams.
 - Communicate project status, issues and changes.
- Problem solving
 - Analyze and resolve technical issues.
 - Escalate critical problems to senior management.

- Process improvement
 - Identify areas for process enhancement.
 - Implement changes to increase efficiency.
 - Compliance
 - Ensure adherence to organizational policies and procedures.
- Maintain industry specific standards.

Data Scientist

Educational Qualification	Bachelor's or Master's degree in Data Science, Computer Science, Statistics, or a related field.
Scale	Manager
Experience (Desirable)	• Having 3 years of work experience in a Bank / any financial institution / large databases as Data Scientist. • Experience in Strong programming skills in Python, R, or similar languages. • Proficiency in data visualization tools like SAS, Tableau, Power BI • Experience in building predictive models to forecast future outcomes • Excellent problem-solving and analytical skills. • Strong communication and interpersonal skills.
Age	35 years (as on 31.03.2026)

Statistician

Educational Qualification	Master's degree or PhD in Statistics, Mathematics, or a related field.
Scale	Manager
Experience (Desirable)	• Having 5 years of work experience in a Bank / any financial institution / large databases as Statistician. • Experience in statistical modelling and analysis techniques. • Excellent problem-solving and analytical skills. • Strong knowledge of statistical software packages like R, SAS. • Strong communication and interpersonal skills.
Age	35 years (as on 31.03.2026)

Software Developer

Educational Qualification	B.E / B. Tech in Computer Science / Information Technology / MCA or equivalent degree from a reputed University.
Scale	Assistant Manager
Experience	• Minimum 3 years of working experience in Software Development/ Testing/ Maintenance. • Good understanding of Secured Software Development Process. • Worked within an agile/ Scrum SDLC. • Experience in Java Development(J2EE)/Springboot and usage of any unit testing framework. • Development of Java based API/Web Services (SOAP, REST) or GraphQL APIs.

	• Development in web-based architecture using Angular/NodeJS. • Development in Mobile Application with Native/Hybrid/Flutter • Understanding and Development of microservices architecture with best practises. • Working with API Gateways and ESB based systems. • Understanding and experience in Cloud (AWS/GCP). • Knowledge in Docker. • Familiarity with Version control systems. • Candidates having prior experience in Financial/Payment services preferred.
Age	Not exceeding 30 years (as on 31.03.2026)

Roles and Responsibilities:

- Design, Develop and Test Software
- Create software solutions to meet business requirements.
- Write clean, efficient, secured and well documented code following SDLC.
- Conduct unit testing, debugging and troubleshooting.
- Collaborate with cross functional teams.
- Work with project managers, QA engineers and designers.
- Follow Agile development methodologies (e.g., Scrum)
- Communicate technical information to non-technical stakeholders.
- Maintain and enhance existing software.
- Troubleshoot and resolve software issues.
- Implement bug fixes and patches.
- Refactor code for improved performance and maintainability.
- Stay up-to-date with Industry Trends.
- Research and recommended new technologies and tools.
- Attend conferences, workshops and online courses.
- Participate in coding communities and forums.
- Quality assurance and testing.
- Develop automated tests (e.g., junit tests, integration tests)
- Participate in code reviews and peer testing.

Tamilnad
Mercantile
Bank Ltd

Be a step ahead in life

Software Engineer – CBS Customization/Admin

Educational Qualification	B.E / B. Tech in Computer Science / Information Technology / MCA or equivalent degree from a reputed University with minimum 3 years of working experience in large Banking Software.
Scale	Assistant Manager
Experience (Desirable)	• Through knowledge on any Banking Software like Finacle 10x CBS scripting/Development /Customization/Testing/Maintenance • Good understanding of Software Development Process. • Experience in Java, Unix Scripts, Finacle Scripting and usage of any unit testing framework. • Candidates need to have good domain knowledge on various Banking products and experience in Financial/Payment services • Candidate with knowledge on Finacle CBS architecture/database preferred.
Age	30 years (as on 31.03.2026)

Oracle HCM (Payroll & Integrations)

Educational Qualification	B.E / B. Tech in Computer Science / Information Technology / MCA or equivalent degree from a reputed University with minimum 2 years of working experience in Financial Compliance, Data Integrity, and Backend Systems. Payroll for India, OIC Services, Compensation Workbench.
Desirable Certifications	➤ Oracle Payroll Cloud 2025/2026 Certified Implementation Professional. ➤ Oracle Cloud Platform Application Integration 2025/2026 Professional (covers OIC Gen 3)
Experience/ Eligibility (Desirable)	✓ Handle end-to-end configuration of Oracle Fusion Payroll for India, including statutory compliance (PF, ESI, PT), Investment Declarations (80C), and Form 16 generation. ✓ Write and maintain complex Fast Formulas for payroll calculations and proration rules. ✓ Lead the implementation of Oracle Fusion Compensation Workbench for annual salary revisions and bonus allocations. ✓ Manage Oracle Integration Cloud (OIC) Service for SaaS to ensure secure data exchange between Oracle HCM and the Bank's Core Banking Solution. ✓ Monitor error logs and troubleshoot data loader (HDL) issues. ✓ Deep expertise in Global Payroll (India Legislation). ✓ Strong technical knowledge of OIC, HDL (Data Loader), and Fast Formulas, SOAP/ REST API. ✓ Experience with financial reporting and reconciliation.
Tenor	Regular basis
Scale	Assistant Manager
Age	30 years (as on 31.03.2026)

Oracle HCM (Talent, Workflow & Experience)

Educational Qualification	B.E / B. Tech in Computer Science / Information Technology / MCA or equivalent degree from a reputed University with minimum 3 years of working experience in User Interface, Approval Hierarchies, and Learning/Support, Core HR, Talent Management, Expenses, Learning Management, HR Helpdesk.
Desirable Certifications	➤ Oracle Global Human Resources Cloud 2025/2026 Certified Implementation Professional. ➤ Oracle Talent Management Cloud 2025/2026 Certified Implementation Professional.
Experience/ Eligibility (Desirable)	✓ Develop custom user interfaces and extend pages using VBCS (Visual Builder Cloud Service) to meet specific banking requirements not met by standard pages. ✓ Manage Oracle Fusion Human Capital Management Base Cloud Service and Talent Management configurations. ✓ Configure complex dynamic approval groups and rules using BPM Worklist (e.g., multi-level expense approvals based on cadre).

	✓ Manage the Oracle Fusion Expense Management Solution, ensuring audit rules are functioning correctly. ✓ Implement Oracle Fusion Learning Management for mandatory compliance training and certifications. ✓ Deploy HR Helpdesk to manage employee service requests and ticket routing. ✓ Strong expertise in Core HR, Talent, and Learning modules. ✓ Technical proficiency in VBCS (for UI extensions) and BPM Worklist (for approvals). ✓ Experience with OTBI for creating management dashboards.
Tenor	Regular basis
Scale	Assistant Manager
Age	30 years (as on 31.03.2026)

Deputy Vice President – Retail Assets Vertical	
Age	Minimum – 35 years and not more than 50 years as on 31.03.2026. However, in deserving cases the age may be relaxed.
Educational Qualification	Any Graduate / Post Graduate from a recognized university under regular curriculum.
Experience / Eligibility	Ten years of work experience in Banking/NBFC and handling retail assets business. Out of which Five Years of experience in supervisory or Managerial cadre.
Tenor	Regular basis
Remuneration	As applicable to Deputy Vice President
Others	No vigilance case or adverse observation from DAC/ Vigilance/ RBI/ Statutory Authority, shall be pending against the candidate for appointment as Retail Assets Vertical Head in the rank of DVP.
Place of posting	Thoothukudi

Roles and Responsibilities of Retail Assets Head:

- ✓ To define the long-term vision and strategy for the retail asset vertical (Home Loan, Car Loan, LAP, etc.), aligning it with the bank's overall objectives.
- ✓ To have responsibility for the profitability, growth, and operational efficiency of the retail asset business.
- ✓ To focusing on understanding and meeting the evolving needs of retail asset customers, enhancing their banking experience across various channels.
- ✓ To lead the adoption of new technologies and digital solutions to improve service delivery and stay competitive in the market.
- ✓ To formulate comprehensive strategies and tactical plans to achieve Retail Assets growth, maximize profitability, and ensure cost-effectiveness within the retail asset division.
- ✓ To set up and optimizing various acquisition channels for banking products and services, including digital and third-party product sales.
- ✓ To oversee the development and management of competitive retail asset products and services, staying abreast of market trends and competitor offerings.

- ✓ To design and implement a comprehensive sales strategy to drive business growth and revenue growth to achieve set targets.
- ✓ To ensure the delivery of exceptional customer service and improving the overall customer experience across all retail asset touchpoints.
- ✓ To optimize operational processes within the retail asset division to enhance efficiency and reduce costs.
- ✓ To leading and managing a team of Retail asset sales Heads, branch heads, RMs and frontline staffs, providing guidance, coaching and support to ensure alignment with the bank's objectives in Retail lending.
- ✓ To conduct regular performance evaluations, developing strategies for team improvement, and ensure high levels of employee engagement and retention.
- ✓ To collaborate effectively with other departments such as CMCs, marketing, operations, and risk management to achieve seamless service delivery and overall organizational goals.
- ✓ Any other roles that may be assigned by the Bank.

Deputy Vice President – Trade Finance Vertical	
Age	Minimum – 35 years and not more than 50 years as on 31.03.2026 However, in deserving cases the age may be relaxed.
Educational Qualification	Any Graduate / Post Graduate from a recognized university under regular curriculum. It's desirable to hold Certified Credit Professional certification and certification in Foreign Exchange Operations by IIBF.
Experience / Eligibility	Ten years of work experience in Banking/NBFC and handling Trade Finance business. Out of which Five Years of experience in supervisory or Managerial cadre.
Tenor	Regular basis
Remuneration	As applicable to Deputy Vice President
Others	No vigilance case or adverse observation from DAC/ Vigilance/ RBI/ Statutory Authority, shall be pending against the candidate for appointment as Trade Finance Vertical Head in the rank of DVP.
Place of posting	Anywhere in India

Roles and Responsibilities of Trade Finance - Vertical Head:

- ✓ To design and propose tailored trade finance solutions to meet the specific needs of clients, ensuring alignment with their business objectives.
- ✓ To facilitate the onboarding process for new clients, ensuring compliance with regulatory and internal bank policies.
- ✓ To Conduct regular meetings with RMs to discuss the market trends and new products or services for business development.
- ✓ To Stay updated on industry trends, competitor offerings, and market conditions to identify new business opportunities.
- ✓ To Achieve revenue targets by expanding the trade finance portfolio and acquiring new clients.
- ✓ To Monitor the performance of the trade finance portfolio, including utilization rates, delinquencies, and profitability.

- ✓ To Prepare regular reports for senior management on trade finance activities, client performance, and market trends.
- ✓ To Share knowledge and best practices with RMs to enhance the overall effectiveness of the trade finance team.
- ✓ Develop long-term strategies to grow the trade finance business and strengthen client relationships.
- ✓ Any other roles that may be assigned by the Bank.

Product Specialist – Trade Finance Vertical (In the rank of Manager / Senior Manager)	
Age	Minimum – 28 years and not more than 38 years as on 31.03.2026 However, in deserving cases the age may be relaxed.
Educational Qualification	Any Graduate / Post Graduate from a recognized university under regular curriculum. It's desirable to hold Certified Credit Professional certification and certification in Foreign Exchange Operations by IIBF.
Experience/ Eligibility	At least three years of experience in handling Trade Finance business.
Tenor	Regular basis
Remuneration	As applicable to regular officers (M / SM)
Others	No vigilance case or adverse observation from DAC/ Vigilance/ RBI/ Statutory Authority, shall be pending against the candidate for appointment as product specialist – Trade Finance vertical in the rank of Manager / Senior Manager
Place of posting	Anywhere in India

Roles and Responsibilities of Trade Finance Vertical – Product Specialist:

- ✓ To act as the primary point of contact for Trade finance customers in the region, understanding their trade finance needs and ensuring high levels of customer satisfaction.
- ✓ To facilitate the onboarding process for new clients in the region, ensuring compliance with regulatory and internal bank policies.
- ✓ To conduct regular meetings with clients to discuss their trade finance requirements, market trends, and new banking products or services.
- ✓ To provide expertise on trade finance products such as letters of credit (LCs), bank guarantees, Documentary Bills collections, trade loans and export/import financing.
- ✓ To identify opportunities to cross-sell other banking products and services, such as cash management, foreign exchange, and treasury solutions.
- ✓ To stay updated on industry trends, competitor offerings, and market conditions to identify new business opportunities.
- ✓ To evaluate the creditworthiness of clients and assess the risks associated with trade finance transactions.
- ✓ To work closely with operations and IBD/FPC teams to ensure smooth execution of trade finance transactions.
- ✓ To oversee the preparation and verification of trade finance documents to ensure accuracy and compliance.

- ✓ To address and resolve any issues or disputes raised by Customers related to trade finance transactions promptly.
- ✓ To analyze clients' financial statements and trade cycles to assess their financing needs and risks.
- ✓ To assist internal and external auditors during reviews of trade finance operations.
- ✓ To educate clients on trade finance products, processes, and regulatory requirements.
- ✓ Any other roles that may be assigned by the Bank.

Senior Relationship Manager (In the rank of Senior Manager / AVP)	
Age	Minimum – 28 years and not more than 38 years as on 31.03.2026 However, in deserving cases the age may be relaxed.
Educational Qualification	Any Graduate / Post Graduate from a recognized university under regular curriculum.
Experience/ Eligibility	Five years of work experience in sourcing / processing loans / MSME loans, out of which three years of experience as Relationship Manager.
Tenor	Regular basis
Remuneration	As applicable to regular officers (SM / AVP)
Others	No vigilance case or adverse observation from DAC/ Vigilance/ RBI/ Statutory Authority, shall be pending against the candidate for appointment as Senior Relationship Manager in the rank of SM / AVP
Place of posting	Anywhere in India.

Roles and Responsibilities of Senior Relationship Managers:

- ✓ To proactively identify and approach potential clients with substantial credit requirements, building a strong network.
- ✓ To cultivate existing business relationships with customers.
- ✓ To Nurture relationships with existing high-value customers, understanding their evolving needs, and identifying opportunities for cross-selling and upselling credit products and services.
- ✓ To achieve and exceed annual revenue and business targets, increasing the share in the high-value credit segment.
- ✓ To guide new clients through a seamless and efficient onboarding process.
- ✓ To oversee and manage the allotted high value Credit portfolio, including servicing the requirements of the customers, maintaining the asset quality of the portfolio.
- ✓ To expertly negotiate credit terms, conditions, interest rates, and loan agreements with clients.
- ✓ To ensure high quality customer service and review customer complaints in order to maintain customer satisfaction and increase the business.
- ✓ To contribute to the development and implementation of strategies to expand the client base and deepen relationships.
- ✓ To prepare and present reports on account performance, sales activities, and market insights.
- ✓ To actively participate in industry events and networking to expand professional connections and attract new clients.
- ✓ Any other roles that may be assigned by the Bank.

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 Chennai (For IT vacancies), Ernakulam (For Global NRI Centre Head), Thoothukudi (For VP Accounts & DVP Secretarial Section), Maharashtra (For Law Officer) & Remaining posts are PAN India.
- Canvassing in any form will be a disqualification.
- The job role and location is subject to transferable based on requirements
- The application should reach the Bank on or before **19.05.2026**

How to apply:

Before applying online, candidates should go through the detailed advertisement by clicking the “**Download Advertisement**” available under the title “**Recruitment of Specialist Officers**” in our website (www.ib.tmbonline.bank.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.ib.tmbonline.bank.in/tmb_careers/). Click “**Apply Online**” and register themselves for the appropriate post of “**Recruitment of Specialist Officer**”.
- ✓ 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 for pervious employments
 - 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.
