

Recruitment of Credit Analyst on Regular basis

Tamilnad Mercantile Bank Ltd, one of the leading private sector Banks in India invites e-application for the post of Credit Analyst in Scale II cadre for our MSME Hubs

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

Eligibility	Bachelor's degree, with a background in finance, accounting or other related fields. Additional qualifications such as MBA(Finance) or practical designations such as the commercial Banking and Credit Analyst (CBCA) program will be given high preference
Experience	Candidate should have an experience of atleast two years in a Bank underwriting MSME proposals
Age	Not more than 35 years as on 30.6.2023
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 and duties of Credit Analyst

- 1)Generation of CIBIL/CRISIL reports, checking RBI defaulters list and specific approvals lists.
- 2)To scrutinize the application form and all relevant documents received from the customer and seek clarification/additional information if needed from the MSME-RM (for new loans).
- 3)Upon receipt of required information, to conduct financial statement analysis and prepare the appraisal note along with recommendations/ observations. The same shall be forwarded to the MSME Loan Processing HUB Head/Regional Office/Head Office
- 4)In preparing the appraisal note, the credit officer should ensure that all guidelines related to RBI, Loan Policy and discretionary power are strictly adhered to
- 5)To be part of the sanctioning committee for proposals vetted by him/ her.
- 6)On a daily basis, update the status of all new proposals in the loan tracking tool.

7)Any other roles that may be assigned by the bank as applicable to scale II officers of the bank

Pay / Salary/allowances package will match the best in the industry

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:

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

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.