

## Recruitment of Chief Risk Officer in the rank of GM on regular 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.**

### ❖ Chief Risk Officer in the rank of GM

**Opening date for registering Online e-application - 03.04.2024**

**Closing date for registering Online e-application - 20.04.2024**

Candidates are requested to apply only ON-LINE through TMB's website [www.tmbnet.in/tmb\\_careers/](http://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.**

#### Chief Risk Officer

<b>Age</b>	Minimum 45 years and not more than 55 years as on 31.03.2024
<b>Qualification</b>	<p><b>Mandatory Educational Qualification</b></p> <ol style="list-style-type: none"> <li>1. Holder of Chartered Financial Analyst charter awarded by CFA Institute (or)</li> <li>2. Designated as Chartered Accountant by the Institute of Chartered Accountants of India or equivalent abroad (or)</li> <li>3. Designated as Cost and Management Accountant by the Institute of Cost Accountants of India, or equivalent abroad</li> </ol> <p><b>Desirable Qualifications:</b></p> <ol style="list-style-type: none"> <li>1. Graduate Degree with Professional Certification in Financial Risk Management from Global Association of Risk Professionals (or)</li> <li>2. Professional Risk Management Certification from PRMIA Institute (or)</li> <li>3. Two years' experience as a Risk Management Head in a Bank</li> </ol>

<b>Experience</b>	<p><b>Mandatory Experience</b> Five years' experience in Credit and Risk Management at the level of Assistant General Manager or above in one or more PSBs or having similar roles in one or more regulated lending entity (in the opinion of bank selection committee), with minimum experience of two years in Risk Management Department in a Scheduled Commercial Bank.</p> <p><b>Desirable Experience</b> Good understanding of market risk and/or liquidity management and/or operational risk with exposure to analytics being an added desirable experience.</p>
<b>Remuneration</b>	As applicable to Scale VII officer (under new pay structure)

## Roles & Responsibilities of Chief Risk Officer (CRO)

### Roles:

1. The position will be reporting directly to MD & CEO.
2. The role of the Chief Risk Officer is to focus on creating, designing and implementing a risk management function that supports the strategic goals of the Bank and sets long term capital vision in tune with the regulatory capital requirements.
3. To design policies and put in place necessary procedures to implement policies.
4. The CRO will have to coordinate with SOC team and CISO.

### Responsibilities:

1. Designing, implementation and management of all aspects of the risk function, including implementation of processes, tools and systems to identify, assess, measure, manage, monitor, mitigate and report risks.
2. Development and management of processes to identify and evaluate various risks, Risk and Control Self-Assessments (RCSA) and identify practical solutions to overcome the identified risks.
3. Identifying material individual, aggregate and emerging risks, assessing these risks and measuring the bank's exposure to them.
4. Supporting the Board in its implementation, review and approval of the enterprise-wide risk governance framework which includes the bank's risk culture, risk appetite and risk limits.
5. Ongoing monitoring of the risk-taking activities and risk exposures to ensure they are in line with the Board approved risk appetite, risk limits and corresponding capital or liquidity needs (i.e. capital planning)
6. Establishing an early warning or trigger system for breaches of the bank's risk appetite or limits.
7. Influencing and when necessary, challenging material risk decisions.

8. Reporting to senior management and the Board or risk committee, as appropriate, on all these items, including but not limited to proposing appropriate risk-mitigating actions.
9. Identify emerging risks like CSE Risk and take appropriate steps.

**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 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

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.

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