

Recruitment of Retired Officers on contract basis for performing the role of Inspector of branches

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.

❖ Inspector of Branches

Opening date for registering Online e-application – 17.09.2025

Closing date for registering Online e-application - 28.09.2025

Candidates are requested to apply only ON-LINE through TMB's website 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.

Eligibility Criteria	
Age	Not more than 62 years
Period of contract	The contract will be initially given for a period of 1 year and based on the satisfactory performance report it will be renewed for a further period of 1 year (Totally 2 years).
Eligibility	<ol style="list-style-type: none"> 1. The retired officers of our banks/other banks are eligible for selection from the date of retirement. 2. The officers should have been in Scale II, Scale III or Scale IV cadre during retirement. Those having previous work experience in inspection/audit department will be given preference. 3. Only suitable persons with a good track record to suit our requirement will be engaged on a contract basis. 4. The officers with unblemished service alone are eligible to apply. 5. The officers who were removed /dismissed from the bank's service under disciplinary measures are not eligible.
Pay/Salary	Consolidated pay ₹35,000/- per month
Other allowances / perks	<p>No other allowance or perquisites including bonus/ex-gratia/variable pay, apparel allowance, LFC and medical reimbursement as admissible to the regular employees of the bank will be paid/given.</p> <p>However, eligible to avail all other allowances provided to the inspector of branches like lodging expenses and halting allowance which will be paid as applicable to their respective cadre.</p>

Roles & Responsibilities

- ❖ Verify that all branch activities are conducted as per bank's internal policies, procedures, and circulars.
- ❖ Ensure adherence to Reserve Bank of India (RBI) regulations and other statutory requirements from time to time.
- ❖ Check compliance with KYC (Know Your Customer) and AML (Anti-Money Laundering) norms.
- ❖ Scrutinize cash transactions, deposits, advances, and other high-value entries for irregularities.

- ❖ Verify cash balance and vault holdings against records.
- ❖ Examine loan and advance portfolios for proper documentation, sanctioning procedures, and follow-up.
- ❖ Ensure interest calculations and charges are correctly applied.
- ❖ Identify potential operational, credit, and compliance risks at the branch level.
- ❖ Check for fraud-prone areas such as dormant accounts, unauthorized overdrafts, or forged documents.
- ❖ Evaluate the adequacy of internal controls.
- ❖ Inspect security items like gold, title deeds, and other pledged or mortgaged properties.
- ❖ Verify security systems such as CCTV, alarm systems, and fire safety measures.
- ❖ Check insurance coverage of branch assets.
- ❖ Assess the service standards of the branch.
- ❖ Review customer complaints and their resolution process.
- ❖ Observe staff-customer interactions to ensure professionalism.
- ❖ Audit account opening forms, loan files, vouchers, and registers.
- ❖ Check maintenance of statutory registers like safe custody, locker registers, and complaint registers.
- ❖ Ensure proper record retention and disposal.
- ❖ Verify staff attendance, leave records, and adherence to code of conduct.
- ❖ Check whether job roles are clearly defined and properly executed.
- ❖ Review training and skill development needs.
- ❖ Prepare a detailed inspection report highlighting:
 - Observations
 - Irregularities
 - Risks identified
 - Recommendations for corrective action
- ❖ Submit findings to Regional Office/Head Office Inspection Division.
- ❖ Follow up on compliance with previous inspection recommendations.
- ❖ Other works related to Inspection Division.

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:

- Canvassing in any form will be a disqualification.
- The application should reach the Bank on or before **28.09.2025**

How to apply:

Before applying online, candidates should go through the detailed advertisement by clicking the “**Download Advertisement**” available under the title “**Recruitment of Inspector of Branches**” in our website (www.tmbnet.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.tmbnet.in/tmb_careers/). Click "**Apply Online**" and register themselves for the appropriate post of "**Recruitment of Inspector of Branches**".
- ✓ 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.
 - 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.
