Recruitment Advertisement for the post of Product Specialist (Trade Finance)

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.

❖ Product Specialist (Trade Finance)

Opening date for registering Online e-application – 28.09.2026

Closing date for registering Online e-application – 12.10.2026

Candidates are requested to apply only ON-LINE through TMB's website https://apps.tmbdigital.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.

Product Specialist – Trade Finance Vertical (In the rank of Manager / Senior Manager)	
Age	Minimum – 28 years and not more than 38 years as on 31.08.2026 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.

Procedure of Selection:

The shortlisted candidates should appear for personal interview. 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 **Anywhere in India**
- Canvassing in any form will be a disqualification.
- The job role and location is subject to transferable based on requirements
- The online application should be submitted on or before **12.10.2026**

How to apply:

Before applying online, candidates should go through the detailed advertisement by clicking the "**Download Advertisement"** available under the title "**Recruitment Advertisement – Product Specialist (Trade Finance)"** in our website (https://apps.tmbdigital.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 (https://apps.tmbdigital.bank.in/tmb_careers/). Click "**Apply Online**" and register themselves for the appropriate post.

- ✓ 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.

<u>Disclaimer:</u>

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.

****