



**Remith  
Mancheri**  
Assistant Manager

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Dubai, United Arab Emirates

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Motivated, results-driven & experienced Banking Professional with years of extensive and diverse experience. Flexible and versatile thrive in rapidly changing situations & deadline-driven environments, and always remains open to new challenges. Adept at maintaining customer relationships while enforcing payment terms and reducing delinquent accounts. Proficient in credit assessment and collection procedures, with a proven track record of improving cash flow and reducing bad debt. Possesses excellent communication and negotiation skills to effectively collaborate with cross-functional teams and external stakeholders. Demonstrate leadership in communicating business goals, and program objectives for the functional business segment. To secure a position that will utilize my organizational abilities and educational background and be an active part of the company in achieving its goals.

SKILLS

Credit Analysis

Operations Management

Finacle Core Banking

Customer Service

Industry Knowledge

Administration

Debt Collection & Recovery

KYC & AML

Documentation

Compliance Management

Financial Reporting

Problem Solving

Credit Evaluation

Money Transfer

Risk Assessment

Loan Origination

Teller Operations

Insurance

Time Management

Team Leadership

WORK EXPERIENCE

**Operations Analyst**  
**JBP COMMERCIAL BROKERS LLC -Personal Finance – Multiple Banks.**

07/2023 – Present

Dubai, UAE

Achievements/Tasks

- Conducting in-depth analysis of personal loan processes to identify areas for improvement and efficiency enhancement.
- Streamlined loan application processes, reducing processing time and improving overall customer satisfaction.
- Collaborated with cross-functional teams to implement technology-driven solutions, optimizing loan approval workflows.
- Monitoring and reporting key performance indicators (KPIs) to track team and departmental performance, aiding in strategic decision-making.
- Efficiently processing personal loan applications, ensuring adherence to regulatory guidelines and bank policies.
- Conducting thorough credit assessments and risk analyses to assess loan eligibility and recommend appropriate loan terms.
- Assisting in the preparation of loan agreements and related documentation, ensuring accuracy and compliance with legal and financial requirements.
- Coordinating with various departments to gather and validate required documents and information for loan processing.

**Operation Officer**  
**TACB LLC - Personal Finance - Emirates Islamic Bank.**

07/2022 - 05/2023

Dubai, UAE

Achievements/Tasks

- Managed documentation for End-to-End Loan Processing.
- Verifying the documents and KYC provided by the customers are according to Banking Policy Assist in developing training materials to improve the team’s knowledge of the bank’s products and services.
- Prepare and deliver reports on customer feedback, complaints, and inquiries to management. Conduct regular follow-up calls to customers to ensure their satisfaction with the bank’s services.
- Collaborated with the sales team to provide customers with tailored solutions that meet their financial needs. Communicate with clients via multiple channels, including phone, and email.
- Adhere to all relevant organizational and departmental policies, processes, standard operating procedures, and instructions so that work is carried out to the required standard and in a consistent manner while delivering the required standard of service to customers and stakeholders.

WORK EXPERIENCE

Assistant Manager – Branch Banking

UCO Bank- Government of India Undertaking

05/2014 - 10/2017

Kerala, INDIA

Achievements/Tasks

- Thorough exposure to credit administration of high-value portfolios of corporate and individual clients while managing Credit Appraisals, Risk Analysis, Documentation, Sanction, and Post-Sanction follow-ups.
- Deft in executing credit operations pertaining to all types of Personal and Home Loans with a distinguished ability to analyze loan proposals and finally disbursement of loans.
- Developed strategies to improve the bank's recovery process and reduce losses; monitored the performance of the agency staff and provided regular feedback to management.
- Help a large volume of customers each day with a positive attitude and focus on customer satisfaction.
- Provide primary customer support to internal and external customers.
- An outstanding performer in handling back-office operation functions, reporting, and coordinating with business and service providers, and an expert in reconciliation
- Processing Inward and Outward Payments received through multiple channels in adherence to banking regulations.
- Supervised the branch remittance desk - RTGS, NEFT, and WU Money Transfers, Lodging of financial instruments in outward/inward clearing.
- Being the primary custodian of all deliverable items held in the branch such as debit/credit cards, cheque books, digital banking, bank statements, and other security items.
- Ensuring all high-security items are handled with due diligence as per operating procedures outlined by the bank.

Postal Assistant

India Post - Government of India

03/2011 -04/2013

Kerala, INDIA

Achievements/Tasks

- Responsible for preparing bank reconciliation reports, analyzing cash flow and daily cash book, handling absorption sheet maintenance reports for different cost centers, updating collection reports into the system on a daily basis, processing stamp vendor payments, and handling cash collection from members and insurance agents.
- Generating and circulating currency-wise funding reports to the treasury for reserving funds and funding to corresponding Nostro Accounts for smooth transfers of outward payments.
- Analyze the Payments trend and prepare necessary reports and share them with the treasury to manage the outward funds.
- Processed and verified documents to identify forged documents and comply with KYC and AML standards.
- Carried out Cash checks and pay out money after verifying that signatures are correct, that written and numerical amounts agree, and that accounts have sufficient funds with a high degree of accuracy.
- Completed the Western Union Money transfer operations in a daily manner and achieved the State topper award during 2012-13.
- Accomplished all the mail-related services to the customers.

EDUCATION

Bachelor of Technology (BTech) in Mechanical Engineering

Calicut University

LANGUAGES

English ● ● ● ● ●

Hindi ● ● ● ● ●

Malayalam ● ● ● ● ●

Tamil ● ● ●

PERSONAL DETAILS

Nationality Indian Marital Status Married

TRAINING UNDERTAKEN

- Finacle Core Banking Solution by UCO Bank.
- KYC & AML by UCO Bank.
- Credit Monitoring and NPA Management by UCO Bank.
- LAPS (Lending Automation Processing System).
- Alternate Delivery Channels.
- 60 Days Induction Training from the Department of Posts, Government of India