



MANOJ M

Strategic and results-driven Banking Operations Manager with over 14 years of experience across regional and branch banking functions. Proven expertise in ATM reconciliation, interbank dispute management, compliance governance, client relationship management, and HR coordination. Adept at leveraging technology and analytics to enhance operational efficiency. Certified in SAP S/4HANA Financial Accounting with strong process optimization acumen and currently pursuing Data Science. Recognized for leading high-performance teams, driving cost reductions, and elevating customer satisfaction.

Personal Details

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Date Of Birth

10 / 07/ 1987

LinkedIn Profile URL

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10071987

State & Country

Dubai, UAE

VISA Type

Tourist

VISA Validity

14-07-2025

Academic

Qualification

- MBA in Finance & Marketing from University of Madras - 2009
- BBA in Management from M.S. University - 2007

Core Competencies

- Banking Operations Management
- Regulatory Compliance & Adherence
- Customer Relationship Management
- Sales & Business Development
- HR Coordination & Workforce Planning
- Training & Development
- Internal Controls & Audit Readiness
- Customer Due Diligence & Re-KYC Management
- ATM Reconciliation & Dispute Resolution
- Data Analysis & Reporting

Professional Experience

Operations & Relationship Manager, RBG

IDBI Bank Ltd., Thiruvananthapuram, Kerala

June 2022 – Jan 2024

- Managed daily operations for a branch overseeing an Asset-Liability book exceeding ₹900 Crore.
- Led a team of 10 staff member, achieving 35% improvement in service turnaround time.
- Achieved YoY growth of 18% in customer base and 20% in portfolio value through proactive relationship management and service delivery excellence.
- Achieved 99.8% SLA compliance and received zero audit objections due to rigorous process controls.
- Strengthened client relationships and drove portfolio growth through strategic cross-selling by 20%.
- Directed branch operations ensuring full regulatory compliance and operational excellence.
- Handled critical month-end and year-end closing, ensuring timely and accurate financial reporting.
- Established robust internal controls, reducing risks and improving branch profitability.
- Collaborated with cross-functional teams to align branch performance goals with overall business strategy.
- Secured daily operational precision, seamlessly reconciling all physical assets (cash, ATM holdings, deliverables, and stationeries) against their corresponding system records, guaranteeing zero discrepancies and 100% guideline adherence.

Additional Certification

- Certified SAP S/4 HANA FI Consultant
- CAIIB from IIBF
- JAIIB from IIBF
- KYC & AML from IIBF
- Internal Auditor Training

Technical Skills

- SAP S/4HANA FI
- MS Excel
- MS Word
- MS PowerPoint
- Pursuing Data Science Course

Languages Known

- English
- Hindi
- Malayalam
- Tamil

Manager, Zonal HR Coordination

IDBI Bank Ltd., Bengaluru Zone, Karnataka

July 2019 – Jun 2022

- Spearheaded manpower planning and deployment for 300+ branches across Karnataka and Kerala, ensuring alignment of skillsets with branch needs and achieving seamless operations.
- Managed end-to-end recruitment, internal promotions, and induction processes in coordination with Corporate HR.
- Coordinated all training, induction, and internship activities across the zone, fostering a knowledgeable and compliant workforce.
- Championed employee engagement initiatives, reducing attrition by 15% through proactive interaction and feedback mechanisms.
- Ensured 100% adherence to timelines for exit notifications, absence regularization, and issuance of HR permissions, NOCs, certificates, and internship approvals.
- Developed Excel-based HR tracking dashboards to streamline approvals and communication.

Manager, Regional Processing Unit

IDBI Bank Ltd., Chennai, Tamil Nadu

Sep 2013 – Jul 2019

- Led a team of 100+ staff to manage end-to-end processing of account opening and service requests from over 350 branches across South India.
- Improved account opening turnaround time from T+2 to T+1 by optimizing workflows, resource deployment, and discrepancy handling via AOF tracker.
- Acted as central liaison for all branch queries related to KYC/AML documentation and compliance; ensured 100% guideline adherence.
- Collaborated with IT to upgrade the AOF tracker and conducted UATs to integrate FD/RD request processing, enabling same-day delivery and improving customer service.
- Spearheaded the implementation of a scan-based Account Opening system, reducing account activation time and increasing business conversions.
- Trained over 200 staff on AML/KYC protocols, contributing to a 100% compliance score in internal audits.
- Fostered a cohesive and self-driven team culture through regular feedback sessions and collaborative improvement initiatives.

Assistant Manager, Central Reconciliation Unit & ATM Cell

IDBI Bank Ltd., Mumbai, Maharashtra

Aug 2009- Sep 2013

- Managed reconciliation for over 3,000 ATMs across India, processing 300,000+ daily transactions with high accuracy.
- Monitored and matched ATM transactions with switch and core banking data; proactively resolved failed transactions through governing body.
- Processed and resolved 60+ interbank disputes per day with a 98% resolution success rate.

Personal Strength

- Demonstrates patience and tolerance in demanding scenarios.
- Accountable and committed to delivering high-quality work.
- Adapts quickly to fast-paced environments and remains effective under pressure.
- Possesses strong analytical skills for effective problem resolution.

- Built and maintained strategic relationships with key service providers (NPCI, EURONET, VISA, Mastercard) and ATM vendors, ensuring smooth operational collaboration.
 - Collaborated with the IT department and external stakeholders (card vendors and courier partners) to conceptualize and implement a Debit Card Dispatch Tracker, enabling real-time tracking of customer requests across 2,000+ branches.
 - Improved the debit card dispatch turnaround time from T+2 to T+1 by redesigning the dispatch workflow and vendor coordination, significantly reducing delays, lowering branch processing time, and enhancing operational efficiency.
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SAP Certified – Implementation Consultant, SAP S/4HANA - FI

**SAP Financial Accounting Consultant Trainee, Electro-Mech Enterprises Pvt Ltd, Kerala
Aug 2024- Mar 2025**

- Trained in configuration of FI modules including General Ledger, Accounts Payable, Accounts Receivable, Asset Accounting.
 - Hands-on exposure to Financial Statement Version, Dunning, and Payment Program.
 - Maintained Controlling Area and created Profit & Cost Centers within SAP.
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Declaration

I hereby declare that the above information is correct to the best of my knowledge and belief.

Place: Dubai

Date: