



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 Debt Collection & Recovery Financial Analysis Customer Service Client Relations
Administration Operations Management KYC & AML Documentation Compliance Management
Financial Reporting Problem Solving Process Improvements Quality Control Risk Management
Workflow Management Strategic Planning Multitasking Time Management Team Leadership

WORK EXPERIENCE

Operation Officer

TACB LLC - Personal Finance - Emirates Islamic Bank.

07/2022 - Present

Dubai, UAE

Achievements/Tasks

- Managing 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.
- Collaborate 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.

Assistant Manager – Branch Banking

UCO Bank- Govt 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.

WORK EXPERIENCE

Postal Assistant India Post - Govt 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

TECHNICAL SKILLS

- Proficient in Banking Application Finacle.
- Credit Monitoring and Credit Analysis.
- Expert in Process Management, Data Analytics, and Developing and publishing various reports.
- Skilled in Microsoft Office including advanced Excel, Word, PowerPoint, and Outlook.
- Analyse financial activities and prepare financial and MIS Reports.
- Microsoft Office (Word, Excel, PowerPoint & Outlook)

LANGUAGES

English 

Hindi 

Malayalam 

Tamil 

PERSONAL DETAILS

Nationality Indian

Marital Status Married

Visa Status Employment Visa

TRAINING UNDERTAKEN

- Finacle Core Banking Solution by UCO Bank.
- KYC & AML by UCO Bank.
- Credit Monitoring and NPA Management by UCO Bank.
- ATM & Inventory Management by UCO Bank.
- MIS by UCO Bank.
- Auditing And Balance Sheet Analysis by UCO Bank.
- LAPS (Lending Automation Processing System).
- Alternate Delivery Channels.
- Forex training by UCO Bank.
- 60 Days Induction Training from the Department of Posts, Govt of India.