

JAMES IKECHUKWU OKORO

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Phone number: 0803-090-1696

Birth Date: 06th August 1984

Marital Status: Married to Deborah Okoro

Email: okoromighty@yahoo.com

State Of Origin: Imo State

Academic institutions ATTENDED WITH qualifications obtained:

Institution	Date	Qualification
CHUKWUEMEKA ODUMEGWU OJUKWU UNIVERSITY (COOU), ULI	2003-2007	BSC. COMPUTER SCIENCE
HOLY GHOST COLLEGE OWERRI IMO STATE	1996 – 2002	Senior School Certificate (SSCE)

Working experience:

1. CREDITVILLE LIMITED
OTIS PLAZA WUSE2 ABUJA
JAN 2018 – DATE
2. STANBIC IBTC BANK
WUSE 2 BRANCH ABUJA
Aug 2013 – Dec 2017
3. STERLING BANK
ABUJA
MAY 2010 –JUIY 2013

Credit Relationship Officer, Marketing & Analyst, CreditVille Nigeria Limited, Abuja (Jan 2018 to Date)

RESPONSIBILITIES

- Creation of quality risk assets to meet set targets
- Sourcing of clients for both savings, Current and fixed deposit accounts in line with set target.
- Packaging of customers' credit requests
- Conduct qualitative credit appraisals of clients' businesses e.g. cash flow, profitability, P&L & Balance Sheet Analysis.
- Evaluate creditworthiness and risks
- Ensure credits are packaged in line with credit policies & procedures of the credit company.
- Ensure credits are within the bank's obligor limit
- Rendering weekly & monthly reports to the management
- Ensure proper KYC are conducted on customers

Relationship Officer/Business Banking Abuja, Stanbic IBTC Bank Plc. (August 2013 to Dec 2017)

RESPONSIBILITIES

- Responsible for trade education on mechanics and objectives of marketing activities
- Managing an assigned loan portfolio and associated client relationships in accordance with the banks credit policy.
- Carrying out credit checks on corporate and personal loans
- Protects the bank's assets and reputation by knowing the customer and their business, monitoring for suspicious behavior, and taking appropriate action as set forth in operating policies when necessary.
- Managing corporate, strategic and financial opportunities, including mergers and acquisitions, issuing bonds and shares, lending, privatizations and overseeing initial public offerings.
- Marketing of Retail, Investment and Commercial Banking products.
- Coordinate weekly market intelligence on the different product categories

ACHIEVEMENTS

- Successfully increase the branch customer base to 100% target plan.
- Generate a deposit of 2.5B Naira in a single account in three months.
- Extensive experience as Acting Customer Marketing Manager
- Successfully recover a 120M Naira bad loan for the bank
- Successfully led my branch out of loss making branch to a profit-making branch.
- Drove national forecast to deliver qualitative and quantitative objectives
- Successfully market all the new banks products to their customers.
- Successfully build a branch balance sheet to 13.8B Naira both asset and deposit.
- Championed business expansion with creation of a new sales area and 3 sales territories

Sales & Marketing Officer, Sterling Bank Plc. (April 2009 to August 2013)

RESPONSIBILITIES

- Responsible for the B2B relationship management for sales of company products
- Responsible for route to market and sales force deployment and management
- Responsible for the development of innovative sales and marketing ideas for business growth
- Promote and sell a range of appropriate products and solutions that meet the financial needs of small and medium business customers.
- Cross-selling additional products & services to existing customers (walk-in customers, during proactive telephone conversations).
- Identify sales leads for associate company stakeholders e.g. Vehicle and Asset Finance; Electronic Banking; Trade; Global Markets; etc.
- Mine existing customer data to identify expansion and/or additional business opportunities.
- Identify opportunities to migrate top-end customers to Commercial Banking.
- Providing a central (information/ query handling) service point for a portfolio of SME customers.
- Ensure KYC documentation, regulatory compliance and control is adhered to.

ACHIEVEMENTS

- Drove the development of a new product for the North which now contributes 10% to AOP
- Generate a deposit of 800M Naira in a single account in three months.
- Successfully recover a 20M Naira bad loan for the bank
- Successfully led my branch out of loss making branch to a profit-making branch.
- Drove national forecast to deliver qualitative and quantitative objectives
- Successfully market all the new banks products to their customers.

Skills & Attributes:

- Strong competencies in sales and field marketing
- Innovative problem solver with attention to details
- Excellent brand management skills
- Good experience and exposure in business development, strategic planning,
- Strong marketing communications & events management skills
- Robust trade and consumer management experience
- Highly creative & amiable, with a robust sense for details & hunger for knowledge
- Ability to work with minimum supervision & capacity to grasp complex matters
- Strong interpersonal & organizational skills
- Comfortable with multiple projects
- Result oriented & personable team player