

JAMES IKECHUKWU OKORO

Plot 1387 Aminu Kano Crescent Wuse 2, Abuja, Nigeria

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. TRANSKREDIT FINANCE COM. LTD** Oct 2020 – To Date
11 Volta street Maitama Abuja
- 2. CREDITVILLE LIMITED** JAN 2018–Oct 2020
OTIS PLAZA WUSE2 ABUJA
- 3. STANBIC IBTC BANK** Aug 2013 – Dec 2017
WUSE 2 BRANCH ABUJA
- 4. STERLING BANK** MAY 2010 –July 2013
Garki Area 11 ABUJA

Business Development Officer, Credit, and risk analyst, Transkredit finance, Abuja (Oct 2020 To Date)

RESPONSIBILITIES

- Conducts qualitative credit appraisals of clients’ businesses e.g. cash flow, profitability, P&L & Balance Sheet Analysis.
- Creation of quality risk assets, both SME and consumer loan to meet set targets.
- Support and execute Credit product strategies to grow the acquisition and penetration of the products.
- Provides input and direction in the development of market positioning for credit and risk products and product lines, pricing, packaging, and product placement.
- Involvement of working in the product development process, technology solution implementation and as a business analyst for a related type of product.
- Participates in analysis of current and future markets, technology and competitive trends in credit and risk to support strategy and product development.
- Participates in developing credit and risk product and product line strategies, directions and recommendations as input to overall company planning process
- Participates in analysis of current and future markets, technology and competitive trends in credit and risk to support strategy and product development.
- Manage Credit Products Officers and Analysts
- Reviewing closing documents and ensuring proper booking of transactions
- Conducts credit and financial analyses on loan requests, and will be working special projects with Business Finance Manager.
- Maintains strong culture of risk rating timeliness and accuracy. Leads culture of dynamic risk rating.
- Assisted in developing guidelines for special recovery projects that were initiated from time to time.

Credit and Risk Analyst Officer, CreditVille Nigeria Limited, Abuja (Jan 2018–Oct 2020)

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 targets.
- Packaging of customers' credit requests
- Conducts 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.

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

RESPONSIBILITIES

- 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.
- Ensure KYC documentation, regulatory compliance and control is adhered to.

Skills & Attributes:

- Good Strong project management skills.
- Moderate knowledge of Bank products and services.
- Ability to effectively interface with all levels of personnel.
- Strong analytical and problem solving skills.
- Moderate product management and/or product development skills.
- Credit skills, stemming from credit analysis or credit training.
- Customer/client service focus.
- Financial services industry experience, preferably in a securities-based lending environment.
- Sense of urgency; understanding importance of meeting deadlines.

The referee will be on a request.