

ONUOHA, OPARA AGBAEZE

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PERSONAL PROFILE

Date of Birth: 26th December 1984.

Sex: Male.

Nationality: Nigerian.

OBJECTIVES

To uphold the values of the organization and work strategically towards the achievement of laid down corporate goals whilst improving personal skills. This entails being a positive impact to the organization by carrying out activities that would promote the public image of the organization and also increasing productivity and profitability in line with organizational goals.

EDUCATIONAL QUALIFICATIONS

- Ahmadu Bello University, Zaria, Kaduna State.
MBA, Finance and Investment. 2018 - 2020
- Federal University of Technology Owerri, Imo State.
B.Tech. Industrial Chemistry, Second Class Honours 2005 - 2010
- Evangel Seminary School Ovom I, Aba, Abia State.
West African Senior School Certificate O/Level. 1996 - 2002

EXPERIENCE

- **UNITED BANK FOR AFRICA PLC, HEAD OFFICE, MARINA, LAGOS**

Position: Credit Analyst (Nigeria and Anglophone Africa), Retail Lending Division, Credit Risk Management.

Duration: September 2019 to date.

Responsibilities:

- Review and approval of loan requests from salaried individuals.
- Review of group loan requests and due recommendation to the management of the bank.

- Ensure that quality retail risk assets are generated and loan losses reduced to the minimum acceptable level already set by the bank.
- Review of developed product paper to ensure all Risk Assessment Criteria are appropriately stated in line with the bank's current risk appetite.
- Assist the Business Teams to resolve issues revolving around loan initiation on the new lending platform.
- Participate in trainings and refresher courses designed to get the Business Teams across Africa up to speed with loan generation and initiation processes.
- Participate in other management decision or review committees as assigned.

ACHIEVEMENTS

- I was a member of a project team that successfully deployed an automated lending platform which reduced loan processing time and saved cost for the bank.
- My team realized high approval rate of credit requests without compromising on policy and procedures.

- **ACCESS BANK PLC, HEAD OFFICE, VICTORIA ISLAND, LAGOS**

Position: Credit Analyst, Retail Banking Division, Credit Risk Management.

Duration: April 2019 to September 2019.

Responsibilities:

- Review of loan requests from salaried individuals and small corporates (SMEs).
- Analysis of cash-flow of companies to ascertain what product may suit their needs and how it would ensure the optimal growth of the firm.
- Approve loans for individuals and firms who qualify for such facilities after required analysis has been concluded.
- Participate in other management decision or review committees as assigned.

- **DIAMOND BANK PLC, HEAD OFFICE, VICTORIA ISLAND, LAGOS.**

Position: Credit Analyst, Retail Underwriting and Processing Unit

Duration: May 2013 to March 2019.

Responsibilities:

- Review of credit card requests from salaried customers and small corporates (SMEs)
- Analysis of loan requests based on amount, security, credit score, cash flow and debt to net-worth ratio. Also, liaising with branches to acquire customer's information and evaluate customer's financials, credit need and ability to repay.
- Ensure loan types are granted in line with bank's credit policy framework.
- Build relationship with Branch Managers and Account Officers to improve quality of business proposals and turnaround time on credit evaluations.
- Participate in other management decision or review committees as assigned.

ACHIEVEMENTS

- My team sustained low processing time for credit requests from customers.
- Growth in retail loan portfolio was sustained through the period.
- **ZENITH BANK PLC, MINNA BRANCH, MINNA, NIGER STATE**

Position: Teller, Operations Department

Duration: November 2012 to May 2013.

Responsibilities:

- Cash operations such as attending to cash and cheque deposits/withdrawals request by customers.
- Attending to the Automated Teller Machine (ATM) and ensuring that the machine is dispensing cash at all times.

SKILLS

- Competency in credit/financial analysis and processing.
- Competency in oral and written English Language.
- Highly enthusiastic and ability to work with minimum supervision.
- Strong interpersonal and communication skills.
- Computer literate with competency in the use of Microsoft office applications.

INTERESTS/ HOBBIES

- Reading and photography.

REFEREES

Referees are available upon request.