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Abdulrauff Opeyemi, Sodiq

PROFILE & CAREER SUMMARY

Dedicated Professional with consistent outstanding performance ratings at places of employment. Possess experience in inclusion banking, customer service, analysis, business development and banking, spanning across credit administration, risk management and credit operations, Credit Card, Loan Factory initiative and capacity building with both manual and computer skills.

KEY RESPONSIBILITIES

<ul style="list-style-type: none">• Recovers processes and administration• Risk Assessment and Mitigation• Proper analysis of collectors' performance; Daily, Weekly & Monthly.• Evaluation of Liability Exposure• Credit Evaluation.	<ul style="list-style-type: none">• Claims Reports and Documentation• Confidential Records Management• Reporting Roll Rate of Delinquencies
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Udemy

2020/2021

- The Super Boss Playbook for Managers
- Leadership; How to influence inspire and impact as a leader
- Developing Emotional intelligence in Teams
- Modern productivity – Superhuman focus in a distracted world
- Consulting Approach to Problem solving
- Supervisor Leadership skill for a safe workplace
- Decision making techniques for success
- Negotiation Fundamentals, how to negotiate effectively
- Productivity and Time Management for the Overwhelmed

WORKING EXPERIENCE

REN MONEY MFB – Ikoyi, Lagos.

Credit Collections & Recoveries, MIS Oct 2017 till date.

- Oversees Collections & Recoveries activities daily, weekly and monthly.
- Proffer strategies and revise same when required.
- Prepare and present necessary report on the state of the department, highlight the position, challenges, and proffer solutions to the prevailing challenges. Responsible for all administrative activities of the Collections Department. (Unit Performance Report).
- Supervise the proper record of insurance claims on job loss/deceased customers.
- Proper analysis/evaluation of existing loan to motivate for the approval of additional/top-up loan
- Implement Recoveries strategy on defaulting customers.
- Effective utilization of daily reports to ensure regularization of accounts.
- Educate customers when necessary.
- Supervise the preparation and dispatch of letters to defaulting customers across the country.
- Supervise the preparation and dispatch of bulk SMS to delinquent customers.
- Supervise the assigning of delinquent customer for skip tracing.
- Allocation of difficult customers to Debt Collection Agent (DCA) for proper recovery actions.

STANBIC IBTC BANK PLC – Victoria Island, Lagos.

Credit Recoveries, Recovery Officer Oct 2013 to Sept 2017.

To minimize roll rate of potential Non-Performing LOANS through effective and efficient implementation of the bank's recoveries strategy.

- Proper analysis/evaluation of existing loan to motivate for the approval of additional/top-up loan.
- Responsible for all administrative activities of recoveries unit.
- Maintain detail record of insurance claims on job loss/deceased customers (PLPP).
- Preparation of collections report weekly and monthly (Unit Performance Report).
- Implement Recoveries strategy on defaulting customers.
- Maintain daily activity logs of contacted customers and resolution of queries.
- Effective utilization of daily reports to ensure regularization of accounts.

- Educate customers when necessary.
- Preparation and dispatch of letters to defaulting customers across the country.

STANBIC IBTC BANK PLC – Victoria Island, Lagos.

Credit Dept, Credit Evaluator 2012 to 2013.

- Evaluation and Review of Credit Applications; to ensure completeness and also involved in processing applications.
- Ensure accuracy and reliability of approvals within advised DA, or referrals to higher authority, on personal credit applications reviewed.
- Responsible for building relationship with Branch Managers and Relationship Officers to improve quality of business proposals and turnaround time on credit evaluations.
- Ensure completeness of documentation, reconfirming (as per agreed frequency) that appropriate verification of information and documentation has been carried out by the Loan Origination and Servicing Team, Credit Bureau & CBN CRMS status searches, full compliance with product parameters/lending policy guidelines/other governance requirements on all personal credits processed.
- Add value to the credit approval process by guiding originators as appropriate to reduce reworks on applications to < 15%.
- Monitor overall lending rules and policies for Personal and Business Banking and ensuring credit risk and portfolio composition are kept within the bank's agreed risk appetite.

STANBIC IBTC BANK PLC – Victoria Island, Lagos.

Inclusion Banking, Support Officer 2011 to 2012.

- Support Point of Sale and Collection (POS&POC) Terminals.
- Responsible for Account reconciliation across branches Nationwide.
- Administration of Back Office reconciliations.
- Responding and resolving incidents.
- Provide first service support to Agents and Pro Agents.
- Ensure 24hours availability of application and software systems.
- Management of all devices within ESUSU, MPR, & Inclusion Banking.
- Deployment of POS terminals for mobile banking solutions.

Skills

- SQL to extract data from databases.
- Microsoft Excel (MS EXCEL): For Typing, Coding and calculating any form of Mathematical and Statistical Calculations.
- Microsoft Word (MS-WORD): For typing, editing any forms of Letter including design.
- Software: Microsoft Office Outlook: For Mails, Calendar etc. Highly focused and organized.
- Tableau and other statistical and analytical software.
- High interpersonal skill in relating with team member and client alike
- Finacle Core Banking: For account status, credit info, Customer info, etc.
- E-collections, Computer Assisted Collections System (CACS)
- Statistical Packages for Social Science (SPSS): For Analyzing, Coding, Interpreting, Forecasting the Future trend of an Organization.
- Good spoken and writing skill.

AWARD

Beyond Excellence Award (Stanbic IBTC Bank Plc)	2013
Unsung Hero, PBB Credit (Stanbic IBTC Bank Plc)	2014

INTERESTS

Listening to good talks and brainstorming on developmental issues, motivational and inspirational teachings, traveling, listening to Music, watching comedies and reading.

TRAINING ATTENDED

- Integrated Collections Agent and Team Leader Training System
Collector & Team Leader 101; Standard Bank Group **2012**
- Executive Masters In Project Management (Cupe Limited) **2011**
The concepts and principles of PRINCE2 & PMP. Project People Ltd, Lagos, Nigeria
- Nigeria Institute of Management (NIM) **2011**
Associate Member
- VSAT Installation Training **2008**
Kits Technologies Ltd, Lagos.

SCHOOL ATTENDED WITH DATE

Higher National Diploma (Statistics) Distinction The Federal Polytechnic, Ede, Osun State.	2010
National Diploma (Statistics) Distinction The Federal Polytechnic, Ede, Osun State	2007
Senior Secondary School Certificate STA International College, Jibowu, Lagos.	2005
Primary School leaving Certificate ST. Thomas nursery and primary school, Mushin, Lagos	1998

REFEREES:

Available on request.