

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 LTD** Jan 2020 – To Date
11 Volta street Maitama Abuja
- 2. CREDITVILLE LIMITED** Jan 2018–Jan 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 (Jan 2020 To Date)

RESPONSIBILITIES

- Conducts qualitative credit appraisals of clients' businesses e.g. cash flow, profitability, P&L & Balance Sheet Analysis.
- Identify, develop and cultivate relationship with customers within the retail and MSME segment that are in need of loans and advances to support their business.
- Manage existing client's portfolio as well as develop new business opportunities by generating risk assets within the MSME and retail market.
- Meet with loan applicants to identify their needs and collect information for loan applications.
- Analyze active loan files on a regular basis and recommend solutions to speed up the loan process.
- Creation of quality risk assets, both SME and consumer loan to meet set targets
- Participates in analysis of current and future markets, technology and competitive trends in credit and risk to support strategy and product development.
- 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.
- Obtain relevant information and evaluate applicants' financial status, including credit history, debt-to-income ratio, and appraisal reports, to determine recommendation for loan approval
- Ensure all necessary information and documentation is submitted to the loan underwriting department, and is recorded properly in electronic file format.
- Maintains strong culture of risk rating timeliness and accuracy. Leads culture of dynamic risk rating.

Credit & Risk Analyst Officer, CreditVille Nigeria Limited, Abuja (Jan 2018-Jan 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 bank's 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 pro-active 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.**