

**JAMES IKECHUKWU OKORO**

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**Phone number:** 0803-090-1696  
**Birth Date:** 06<sup>th</sup> August 1984  
**Marital Status:** Married  
**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. ROSABON FINANCIAL SERVICES** March 2021- To Date  
Discovery Mall, Wuse 2, Abuja.
- 2. TRANSKREDIT FINANCE LTD** Oct 2020 – Feb 2021  
Volta Street Maitama Abuja
- 3. CREDITVILLE LIMITED** Jan 2016–Sept 2020  
Otis Plaza Wuse II Abuja
- 4. STANBIC IBTC BANK** Aug 2013 – Dec 2015  
Wuse II Branch Abuja

**Credit and Collections Analyst, Rosabon Financial Services, Abuja (March 2021-To Date)**

**RESPONSIBILITIES**

- Analyze credit data and financial statements to determine the degree of risk involved in extending credit or lending money.
- Compare liquidity, profitability, and credit histories of establishments being evaluated with those of similar establishments in the same industries and geographic locations.
- Analyze financial data, such as income growth, quality of management, and market share to determine expected profitability of loans.
- Complete loan applications, including credit analyses and summaries of loan requests, and submit to loan committees for approval.
- Consult with customers to resolve complaints and verify financial and credit transactions.
- Evaluate customer records and recommend payment plans, based on earnings, savings data, payment history, and purchase activity.
- Review individual or commercial customer files to identify and select delinquent accounts for collection.
- Minimize bad debt risk, maximize accounts receivable collections
- Accurately maintain client records throughout the debt collection process and work with customers to develop, recommend, and enact payment plans to eliminate client debt in an agreed timeframe aligned with the company collections policy.
- Manage all past due accounts and determine the appropriate collection action to be taken for each individual client.
- Collect on delinquent accounts by contacting customers via telephone, email, and visiting the place of business.

**Business Development Officer, Credit & risk analyst, Transkredit finance, Abuja (Oct 2020 – Feb 2021)**

**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 2016-Sept 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 2015)**

**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.

**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.**