

JAMES IKECHUKWU OKORO

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Personal Statement

A professional development finance specialist, with 10 years experience in the banking Sector of the economy. Experienced in working with different personalities. A Credit risk analyst with over 9 years demonstrated experience in the financial services. My core competence is in credit risk where I appraise, assess, identify, mitigate, monitor and manage risk associated with lending.

Key highlights of my 6 year's experience are some of the following activities:

Credit Risk Analyst, Loan Structuring, Credit Administration, Loan Disbursement, Risk Asset Portfolio review, Loan Monitoring, Collection and Recovery as well as Regulatory and Stakeholder engagements.

Date of birth 06st August, 1984 | Nationality Nigerian (Nigeria) | Marital Status: Married | State of Origin: Imo State | LGA: Ngor Okpala

SELECTED CAREER ACHIEVEMENTS

I recently developed an aggressive programs to recover bad credit debt, and also developed comprehensive recovery reports, following complicated instructions, and how to negotiate successfully with past-due credit customers. I specializes in consumer and small business Collection / recovery.

Successfully created and developed strong relationship with some Public Agencies, such as Nigeria Army, National Park Service, and Nigeria correctional Service, Nigeria Immigration Service, Several secondary schools and Non-Governmental Organization NGOs here in FCT etc.

Working experience:

ROSABON FINANCIAL SERIVCES March 2020 to Date
Discovery Mall, Wuse 2, Abuja.

TRANSKREDIT FINANCE LTD Oct 2018 – Feb 2020
Volta Street Maitama Abuja

CREDITVILLE LIMITED Jan 2014–Sept 2018
Otis Plaza Wuse II Abuja

STANBIC IBTC BANK June 2010–Dec 2013
Wuse II Branch Abuja

Collections And Recovery Analyst, Rosabon Financial Services, Abuja (March 2020-To Date)

- Analyze credit data and financial statements to determine the degree of risk involved in extending credit or lending money.
- Follow up on customers repayment through calls and email.
- Compare liquidity, profitability, and credit histories of establishments being evaluated with those of similar establishments in the same industries and geographic locations.
- Recovery and collection analyst.
- Analyze financial data, such as income growth, quality of management, and market share to determine expected profitability of loans.

- Collection on the past due customers, call and send email for past due payments
- 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.

Business Development Officer, Credit & risk analyst, Transkredit finance. (Oct 2018 – Feb 2020)

- 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 2014- Sept 2018)

- 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.

Relationship Officer/Business Banking Abuja, Stanbic IBTC Bank Plc. (June 2010 to Dec 2013)

- 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.

Academic Institutions Attended with Qualifications Obtained:

Institution	Date	Qualification
CHUKWUEMEKA ODUMEGWU OJUKWUUNIVERSITY (COOU), ULI	2003- 2007	BSC. COMPUTER SCIENCE
HOLY GHOST COLLEGEOWERRI IMO STATE	1996 – 2002	Senior School Certificate (SSCE)

Professional Qualification

Nigerian Institute of Management (NIM) (Chartered)

- ❖ (In-view) 2019
- ❖ Financial Risk Manager (FRM)

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 security- based lending environment.
- Sense of urgency; understanding importance of meeting deadlines.

Leisure Interests

- Meeting people/Networking/Traveling
- Researching and Reading.
- Making financial and developmental presentations.

The referee will be on a request.