

OMOYIN MICHAEL OLUWASEUN

CAREER OBJECTIVE

I am a highly motivated, and skilled Data Analyst with over half a decade experience in the banking and financial industry. I am interested in numbers and love to derive insights from sales. I am constantly seeking to work in an intellectually stimulating, career challenging and motivating environment that encourages growth and development, where i can truly utilize my skills and educational experience with little supervision channeling my competence towards employers need, organization goals, and achieving excellent results.

PERSONAL DETAILS

Phone: **09057317667 / 09034313376**

Address: **Lagos, Nigeria**

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EMPLOYMENT AND WORK EXPERIENCE.

ACCION MICROFINANCE BANK

October 2022 - Till-Date

Credit Risk Analyst

Responsibilities

- Measuring Portfolio at Risk (PAR) and suggesting measure not to surpass CBN approved.
- Analyzing risk factors and following up to make sure staff members comply.
- Creating reports for management that include trends and predictions based on loan data.
- Creating a dashboard that monitors Accion MfB's performance on monthly and quarterly bases.
- Preparing statistical analysis reports to assist stakeholders in decision-making.
- Design and build portfolio management dashboard for senior management monthly credit strategy meetings.
- Develop and prepare spreadsheets and models to support analysis of new and existing credit applications
- Reconcile credit files and identify discrepancies and variances.
- Analyzing staff's performance for the purpose of confirmation for HR uses.
- Checking and analyzing the organization YOY growth and keep record.
- Analyze credit data and financial statements to determine the degree of risk in extending credit.

Responsibilities

- Accepting deposits, processing payments and disbursing withdrawals to customers.
- Withdrawal processing and checking customer's mandate.
- Recording transactions, which involves logging checks and preparing transaction reports.
- Reconciling cash drawers.
- Working on Account officer's file and also attending to customer complains.
- Opening new accounts and helping with loan applications
- Initiating disbursement on the process of loan approval.
- Answering questions about company's product or services.
- Processing orders and transactions.
- handling customer inquiries and requests and make recommendations on services and products offered by the bank.
- Providing proactive customer outreach.
- Keeping customers' personal information confidential.

QUALIFICATIONS

Bachelor In Science, Public Administration
University Of Lagos, Akoka Lagos state.

In View

OND, in Banking And Finance
Osun college of Technology, Osun state

2014 - 2016

SKILLS AND TOOLS

- Analytical & Critical Thinking
- Microsoft Packages (Excel, Word, Powerpoint)
- Microsoft Power BI
- Interpersonal Skills

REFERENCES

Available on request