NNADI GOODNESS AMARANNA

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PROFESSIONAL PROFILE

Results-driven banking and lending professional with over six years of experience across banking, loan origination, customer relationship management, credit monitoring, loan recovery and business development. Experienced in assessing customers' financial needs, generating and monitoring loans, following up on repayments and supporting recovery activities. Strong ability to evaluate customer information, identify business opportunities, meet targets and maintain effective relationships with clients. Proficient in Microsoft Office with strong communication, analytical, negotiation and interpersonal skills.

CORE COMPETENCIES

- Loan Origination & Processing
- Credit Assessment & Customer Evaluation
- Loan Monitoring & Recovery
- Customer Verification & Due Diligence
- Loan Portfolio Management
- Credit Risk Awareness
- Customer Relationship Management
- Delinquency Follow-up
- Repayment Monitoring
- Financial Advisory
- Sales & Business Development
- Liability & Deposit Generation
- Target Achievement
- Negotiation & Communication
- Microsoft Office

PROFESSIONAL EXPERIENCE

FairMoney Microfinance Bank, Ikeja, Lagos
SME Loan Officer / Team Lead. | January 2025 – Present

- Assess customers' financial requirements and support the processing and disbursement of loans.
- Monitor loan accounts and follow up with customers on repayment obligations.
- Conduct customer follow-up and support loan recovery activities.
- Maintain strong customer relationships while ensuring compliance with lending procedures.
- Identify prospective customers and generate new loan business.
- Monitor loan performance and escalate issues requiring further attention.
- Provide customers with appropriate financial information and guidance.
- Support portfolio growth while working toward assigned targets.
- □ Lead, coordinate and support team members to achieve assigned loan and business development targets.
- □ Monitor team performance, provide guidance and follow up on daily activities and outstanding tasks.
- □ Review loan applications and customer documentation to ensure completeness, accuracy and compliance with lending procedures.
- □ Support team members in customer acquisition, loan processing, portfolio monitoring and repayment follow-up.
- □ Track team loan portfolio performance and escalate delinquency, operational or customer-related issues when necessary.
- □ Coach and mentor team members on customer engagement, credit assessment, loan monitoring and recovery practices.
- □ Prepare and communicate team performance updates and contribute to strategies for improving portfolio quality and business growth.

Fina Trust Microfinance Bank, Agege Branch
SME Loan Officer | January 2024 – December 2024

- Handled loan-related customer enquiries and assisted with loan processing.
- Assessed customer information and financial requirements for lending purposes.
- Followed up on loan repayments and outstanding obligations.
- Maintained customer records and relationships.
- Supported loan monitoring and recovery activities.
- Generated new business and contributed toward branch lending targets.
- Assisted customers with loan applications and financial requirements.
- Conducted customer assessment and follow-up during the lending process.
- Monitored loan accounts and supported repayment follow-up.
- Maintained customer relationships and generated new business opportunities.
- Supported loan recovery and portfolio management activities.

Sterling Bank Plc, Abule-Egba
Relationship Manager | January 2022 – November 2023

- Managed customer relationships and provided financial solutions based on customer needs.
- Generated retail risk assets/consumer loans and supported loan monitoring and recovery.
- Evaluated overdraft and loan requests and handled customer complaints.
- Monitored and followed up on customer accounts.
- Generated liabilities and contributed to consistent deposit growth.
- Identified new business opportunities and maintained effective customer follow-up.
- Provided financial advice to customers to support revenue growth.
- Worked with internal departments to ensure customers' expectations were met.
- Mobilized funds and maintained strong customer deposit relationships.

Sterling Bank Plc, Abule-Egba
Direct Sales Executive | September 2018 – December 2022

- Managed over 600 savings, current and business accounts.
- Identified new market and business opportunities and conducted customer follow-up.
- Used CRM systems to develop prospecting and sales strategies.
- Generated new accounts and contributed to deposit growth.
- Provided financial information and advice to customers.
- Developed and implemented sales strategies to achieve business targets.
- Conducted account package demonstrations and customer engagement activities.
- Maintained effective customer relationships and supported business growth.

CWAY Food and Beverages
Merchandiser | January 2018 – April 2018

- Created and organized promotional and advertising campaigns.
- Maintained product inventory.
- Executed merchandising plans effectively.

Ahmadiya Comprehensive High School, Oni, Ogun State
Class Teacher – NYSC | 2016 – 2017

- Developed educational programs and maintained effective communication with students and parents.
- Conducted student assessments and maintained confidential records.
- Collaborated with staff to achieve instructional objectives.

EDUCATION

Abia State University, Uturu, Abia State
B.Sc. Food Science Technology – 2014

Queen of Apostle Secondary School, Ogi, Imo State
NECO – 2009

Anglican Primary School, Okigwe, Imo State
First School Leaving Certificate – 2007

CERTIFICATION

- National Youth Service Corps (NYSC) – 2017

PROFESSIONAL SKILLS

- Loan & Credit Management
- Customer Verification
- Loan Monitoring & Recovery
- Marketing & Sales Strategy
- Customer Relationship Management
- Microsoft Word and Office Applications
- Analytical & Problem-Solving Skills
- Negotiation Skills
- Interpersonal Communication
- Product Knowledge
- Organization & Time Management

REFERENCES

Available on request.