IKEH CHIDERA JOHN

Branch Manager | Retail & SME Banking | Business Development | Credit & Operations
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Professional Summary

Results-driven Branch Manager with progressive experience in retail banking, branch operations, business development, credit administration, and customer relationship management. Proven ability to drive business growth, mobilize deposits, expand loan portfolios, and lead high-performing teams. Successfully mobilized ■400 million in deposits and grew the branch loan portfolio to ■800 million within 60 days through strategic business development, relationship management, and disciplined execution. MBA-qualified executive with a strong track record of improving business performance, ensuring regulatory compliance, and delivering exceptional customer experience.

Core Competencies

• Branch Management • Retail Banking • SME Banking • Commercial Banking • Deposit Mobilization • Business Development • Loan Portfolio Management • Credit Analysis & Risk Management • Relationship Management • Team Leadership & Performance Management • Sales & Marketing Strategy • Financial Analysis • Regulatory Compliance (CBN, AML & KYC) • Customer Experience Management • Strategic Planning • Business Intelligence • CRM Systems • Microsoft Excel (Advanced)

Professional Experience

Branch Manager
Consumer Bank – Abuja, Nigeria
May 2026 – Present
• Mobilized ■400 million in deposits within the first 60 days through strategic customer acquisition and relationship management.
• Increased the branch loan portfolio to ■800 million within 60 days while maintaining sound portfolio quality and prudent risk management.
• Lead branch operations, business development, credit administration, customer service, and operational performance.
• Supervise and develop branch staff, driving a high-performance culture and consistent achievement of business targets.
• Expand retail, SME, and corporate customer relationships through proactive business development initiatives.
• Ensure compliance with CBN regulations, AML/KYC requirements, and internal control policies.
• Drive branch profitability through cross-selling and excellent customer service delivery.

Executive Credit Manager
AutoBucks Lenders Limited – Abuja, Nigeria
January 2026 – April 2026
• Managed retail and SME lending through comprehensive credit assessment and financial analysis.
• Prepared detailed credit proposals and recommendations for loan approvals.
• Developed new business opportunities through strategic relationship management and referrals.
• Monitored loan portfolio performance and implemented recovery strategies to maintain portfolio quality.
• Collaborated with legal and operations teams to ensure proper documentation and regulatory compliance.

Business Development Manager
Coronation Asset Management – Abuja, Nigeria

January 2024 – December 2025
• Led client acquisition initiatives that expanded the firm’s retail and institutional customer base.
• Developed and executed business growth strategies that increased assets under management.
• Built and maintained long-term relationships with high-net-worth individuals, SMEs, and corporate clients.
• Delivered tailored investment solutions aligned with clients’ financial goals.
• Conducted market analysis to identify new business opportunities and drive revenue growth.

Relationship Manager
Fidelity Bank Plc – Nigeria
January 2022 – December 2023
• Managed relationships with retail and SME customers, delivering tailored banking solutions.
• Mobilized deposits through strategic customer acquisition and relationship management.
• Supported credit and lending activities while ensuring compliance with KYC, AML, and regulatory standards.
• Delivered exceptional customer service, improving client satisfaction and retention.

Education

MBA, Nexford University (2024–2026)
B.Sc. Biochemistry, Usmanu Danfodiyo University, Sokoto (2018–2023)

Professional Knowledge

AML • KYC • Credit Risk Management • Financial Analysis • Customer Relationship Management • Branch Operations • Retail & SME Banking • Business Development • Leadership & Team Management

Technical Skills

Microsoft Excel (Advanced) • Microsoft Office Suite • PowerPoint • CRM Systems • Business Intelligence • Data Analytics • Python (Pandas)