**SHUAIB HAMZA Acilrm.**

K29 IRRA ROAD TUDUN-PANTAKA KADUNA.

**Mobile Phone**: 07039759893

**E-mail**:hamzashuaib90@gmail.com

**Career Objective:**

Seeking a position in an establishment where I can contribute to growth and profitability by rendering services that will delight my employer, contribute positively to people’s lives while continuing to develop myself in the area of professional competence.

**Personal Data:**

*Date of Birth:* 5th July, 1992.

*Status:* Single.

*Sex:* Male.

*Nationality:*  Nigerian.

*State of Origin:*  Kaduna State.

**Educational Background:**

2021----------------- **RISK PROFESSIONALS SUMMIT**

Sept.-Nov. 2020 **WORKSHOP ON CREDIT MONITORING FOR MICROFINANCE BANKS**

2020-2021 **CHARTERED INSTITUTE OF LOAN & RISK MANAGEMENT OF NIGERIA(CILRM)**

**ACILRM**.

2020 **NIGERIAN INSTITUTE OF MANAGEMENT (NIM)**

Associate membership (Awaiting induction).

2019 **THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA (CIBN)**

Microfinance Certificate Program (MCP.) In View

2011 – 2015 **AHMADU BELLO UNIVERSITY, ZARIA.**

B.Sc. Accounting

2008 - 2011 **DEC INTERNATIONAL SCHOOL KADUNA**.

Senior Secondary School Certificate

2006 **THE BLIZT COMPUTERTRAINING INSTITUTE.**

Diploma in Data Processing

1997 – 2002 **L.E.A FAKI ROAD PRIMARY SCHOOL, KADUNA.**

First School Leaving Certificate

**Work Experience:**

**PEAKEST INT’L SCHOOL, EDO STATE (NYSC)**

**AUDU GWAR MASEVH & CO.**

Abdulkadir Plaza Mogadisu Layout, Kaduna

Post Held: **AUDIT ASSISTANT.**

**FIRST BANK NIGERIA LIMITED, KATSINA**

DANDUME BRANCH

Post Held: **Customer Service Officer**

**Front Cashier**

**A.B.U MICROFINANCE BANK 2017-2019**

**Credit Desk Officer**

***Job Duties:***

* Approve loans within specified limits, and refer loan applications outside those limits to management for approval. Meet with applicants to obtain information for loan applications and to answer questions about the process. Analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans.
* Explain to customers the different types of loans and credit options that are available, as well as the terms of loans.
* Obtain and compile copies of loan applicants' credit histories, corporate financial statements.
* Review and update credit and loan files.
* Review loan agreements to ensure that they are complete and accurate according to policy.
* Compute payment schedules.
* Stay abreast of new types of loans and other financial services and products in order to better meet customers' needs.  
  Submit applications to credit analysts for verification and recommendation.Handle customer complaints and take appropriate action to resolve them.
* Market bank products to individuals and firms, promoting bank services that may meet customers' needs.

**NIRSAL NATIONAL MICROFINANCE BANK 2019-TILL DATE**

**Credit/Marketing Officer**

**Job functions**:

**Credit Administration**

* Prepare loan applications, evaluating clients' financial information and calculating risk ratios.
* Book loan
* Facilitate lending for clients by assessing creditworthiness and processing relevant paperwork.
* Understand how loan parameters, payments, debits and credits affect the bank’s general ledger.
* Maintain clean and organized loan files.
* Responsible for daily balancing of loan and credit card accounts.
* Accepts and posts loan payments.
* Responsible for setting-up and maintaining charged off and shadow loans.
* Imaging loan documentation within the bank’s electronic filing platform.
* Administer loan data in compliance with pre-approved loan terms and according to loan policy.
* Assists in tracking and maintaining loan exceptions.
* Aid customers and financial institution personnel with questions regarding collateral, payment information, payment history, etc.
* Check customers’ loan history on credit bureau platforms
* Register assets on National Collateral Registry (NCR)
* Perform other duties as assigned and directed by management.

**Credit Risk Analysis**

* Check customers’ loan history on credit bureau platforms
* Determine the credit worthiness of customers applying for loans
* Identify the appropriate level of default risk associated with investing in a particular entity
* Perform other duties as assigned and directed by management

Apply the use of the five C’s of credit to evaluate potential borrowers.

**Strengths:**

Strong communication skills in **English, Hausa and Yoruba Languages**, Excellent IT skills related to data manipulation and interpretation, Analytical ability, Creative, Resourceful, Ready to face challenges, Self Driven, Capable of working under pressure, Goal oriented, Highly motivated and able to demonstrate the use of initiative.

**Research Work Done:**

IFRS ADOPTION: Implementation and challenges on small and medium scale enterprises. (Kaduna state as a case study)

**Hobbies:**

*Reading, making new friends.*

**Referees:**

AVAILABLE ON REQUEST