

SKILLS

- Communication skills
- Investigative skills
- Negotiation
- Business acumen
- Analytical Skills
- Persistence
- Problem solving
- Legal Knowledge
- Quantitative and qualitative analysis
- Empathy
- MS Word, Excel

EDUCATION

SSCE	Magboro Community High School, Ogun State	2018
FSLC	BEULER Primary School, Ogun State	2012

EXPERIENCE

09/2023 – Present

Loan Recovery Officer
AJE Loan, Lagos State

Outline

Work as a loan recovery officer is a professional responsible for managing the process of recovering loans that have become delinquent or defaulted. My primary objective is to work with borrowers to collect overdue payments and, if necessary, implement strategies to minimize financial losses for my institution

Responsibilities & Achievements

- Initiating communication with borrowers of the value date for the repayment of their loans and contact those who have fallen behind on their payments. This may involve phone calls, emails, or written correspondence.
- Work with borrowers to establish feasible repayment plans, considering their financial situation and ability to pay.
- Investigate the reasons behind loan defaults, including changes in the borrower's circumstances, and assess the potential for recovery.
- Ensure that all debt recovery activities comply with relevant laws and regulations, avoiding any unethical or illegal practices.
- Maintain accurate and detailed records of all communication and actions taken during the loan recovery process.
- Collaborate with legal professionals if legal action becomes necessary to recover outstanding amounts.
- Aid and support to borrowers, addressing their concerns and questions in a professional and empathetic manner.

08/2022 – 08/2023

**Credit Recovery Officer
SNAPPY CREDIT, Lagos State**

Outline

Worked as a credit recovery officer where I was a professionally responsible for ensuring the process of recovering loans that have become due, delinquent, or defaulted are promptly recovered.

Responsibilities & Achievements

- Initiating communication with borrowers of the value date for the repayment of their loans and contact those who have fallen behind on their payments. This may involve phone calls, emails, or written correspondence.
- Work with borrowers to establish feasible repayment plans, considering their financial situation and ability to pay.
- Investigate the reasons behind loan defaults, including changes in the borrower's circumstances, and assess the potential for recovery.
- Ensure that all debt recovery activities comply with relevant laws and regulations, avoiding any unethical or illegal practices.
- Maintain accurate and detailed records of all communication and actions taken during the loan recovery process.
- Collaborate with legal professionals if legal action becomes necessary to recover outstanding amounts.
- Aid and support to borrowers, addressing their concerns and questions in a professional and empathetic manner.