

# Ugochinyere Scholastica Paulson-Echendu

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## Professional Summary

Results-oriented executive with 15+ year's cognate broad experience in banking operations, sales, retail credit, accounting, customer service, strategic planning, successful revenue generation and customer relationship development. Critical thinker who can apply extensive knowledge of industry and government regulations to rapid revenue and profit-growth opportunities. Self-starter with a strong ability to motivate staff to achieve maximum productivity. Adept at interdepartmental coordination and communication. Awarded the best customer service manager in 2013.

## Core Competencies

- ♦ Project management
- ♦ Supervision & People Management
- ♦ Sales & Business Development
- ♦ Customer Service
- ♦ Budgeting
- ♦ Understanding of Finance and Accounting process.
- ♦ Customer Relationship Building
- ♦ Account Reconciliation
- ♦ Change Management/Process Improvement
- ♦ Banking Operations

## Professional Experience

### FITC (Financial Institutions Training Centre)

*Subject Matter Expert -Operations (SME), 06.2019- till date*

- Provide guidance on research work for operational functions in banking.
- Cultivate and maintain effective working relationship with all stakeholders.
- Attend meetings to share ideas and discuss issues that may arise.
- Analyse and resolve research issues in a timely and accurate manner.
- Handled projects with regards to policies on banking operations.

### DIAMOND BANK PLC

*Branch Manager/ Client Service Manager (Keffi street , Ikoyi and Oshodi Branches), 07.2014 – 12.2017*

- Supervising and managing the business office, ensuring that the branch meets and exceeds targets, and generating income to the bank.
- Developing and maintaining relationships with customers by ensuring customers are delighted in the bank's services.
- Liaising with the various retail product units and reviewing applications for retail credit facilities.
- Worked with SMEs (small and medium scale enterprise).
- Budget preparation for the branch.
- Oversee month-end activities and reports.
- Review application for retail credit facilities.
- Assisted the Area manager in the hiring process of new staff.

### DIAMOND BANK PLC

*Head, Cheque Management Service (Operations), 02.2009 –07.2014*

- Monitored the cheque stock level in the bank and ensured that the reorder level was always maintained.
- Ensured that the cheque books were delivered on a timely basis, liaised with bank cheque printers as regards quality, price and standard features, and successfully migrated the bank cheque printing process to NUBAN.
- Represented the bank at MICR meetings with Central Bank Representatives, coordinated the unit workforce of 18 members to ensure that deadlines are met, and ensured requests are sent out to the various locations on time.
- Prepared stock position, monthly general ledger reconciliation, and the unit's budget, and ensured full compliance across the branch with budget requirements.
- Supervised and monitored the cheques printing process bank wide
- Oversight of month end activities and reports
- Train, mentor and coach subordinates to assume role.

**Achievements:**

- Won best customer service unit for 2013.
- Recognized by the MICR Technical Implementation Committee of CBN for my immense contribution to the committee.
- Initiated process improvement by developing solutions to resolve specific problems (created a feedback portal for tracking cheque book delivery to branches and customers).
- Implemented the automation of cheques request process from branches thereby eliminating income leakage due to manual processing.

**DIAMOND BANK PLC**

*Branch Operations – Customer Service Manager, 04.2006– 01.2009*

- Ensured customers are served on time and that the branch is prepared to serve customers.
- Ensured full management capabilities are exerted as it relates to people management.
- Managed branch cash level, monitored daily running of the branch and ensured exceptional customer service at all times.
- Performed the risk and compliance duties for the branch by ensuring policies and procedures are adhered to.
- Reconciliation of branch operational general ledgers.
- Cash management for the branch.
- Oversee month-end activities and reports.

**BROAD BANK OF NIGERIA**

*Internal Control Officer, 04.2005 – 04.2006*

- Ongoing reviews of all operating procedures, company controls and compliance measures to determine any potential hazards or breaches of conduct.
- Prepare and present reports that reflect audit's results and document process
- Identify loopholes and recommend risk aversion measures and cost savings.
- Review daily financial Control postings and transactions and ensure all transactions are posted accurately.

*Customer Service Manager, 10.2000 – 04.2005*

- Ensured transfer of funds to customers' accounts and also to GL accounts.
- Coordinated till-balancing, addressed gaps effectively to rectify issues, and headed the clearing operation of the bank.
- Supervised the team for reconciliation of general ledgers with the advent of cutting over from an in-house software to Finacle banking software.
- Account Reconciliation of Ledgers.

**Achievement:**

Part of the team that ensured a total reconciliation of all bank ledgers during the bank wide change of banking software.

**TEXACO OVERSEAS PETROLEUM COMPANY**

*Intern, 04.1999 – 02.2000*

- Ensured that all documentation of all vendors and contractors are up-to-date.
- Monitored data entry and tracked vendors' payments.
- Reconciled bank accounts of the company.

**Education****ASSOCIATE CHARTERED ACCOUNTANT (ACA)- Nov 2019****UNIVERSITY OF LAGOS, Lagos State.**

*MBA, Business Administration, 2004*

**UNIVERSITY OF PORTHARCOURT, Rivers State.**

*B.Sc. (Hons) in Finance & Banking, 1999*

**FEDERAL GOVERNMENT GIRLS 'COLLEGE ABULOMA, Rivers State.**  
**WAEC, 1992**

**Trainings**

- ♦ Basic Credit
- ♦ Intermediate Credit
- ♦ Anti –Money Laundering
- ♦ Train the Trainer (SMEs)
- ♦ Customer Service
- ♦ Basic Accounting

**Additional Skills**

- ♦ Proficient in Microsoft Office
- ♦ Excellent communication, interpersonal and presentation skills.

**References**

Available on Request