

OKUNADE ABASS ADEKUNLE

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PROFESSIONAL SUMMARY

Credit Risk and Data Analytics professional with 5+ years' experience analysing loan portfolios, monitoring delinquency trends, and supporting risk-based decision-making within a high-volume fintech lending environment. Strong background in **portfolio risk monitoring, behavioural analysis, and recovery optimisation**, with hands-on experience tracking **PAR buckets, NPL trends, and customer risk patterns**. Skilled in using **SQL, Python, and Power BI** to build dashboards, generate insights, and support **credit policy improvements, risk segmentation, and lending decisions**. Known for combining **data-driven analysis with practical credit risk judgment** to reduce losses, improve recovery rates, and strengthen portfolio performance.

CORE COMPETENCIES

- Portfolio Risk Monitoring (PAR, NPL, Roll Rates)
- Credit Risk Analysis & Customer Risk Profiling
- Delinquency & Behavioural Trend Analysis
- Early Warning Signal (EWS) Identification
- Risk-Based Segmentation & Strategy
- Data Analysis (SQL, Python, Excel, Power BI)
- Dashboard Development & Automation
- Credit Lifecycle Understanding (Origination → Recovery)
- Risk Reporting & Insights Communication
- Process Improvement & Risk Optimization

PROFESSIONAL EXPERIENCE

Senior Team Lead – Credit Performance & Risk Analytics

Singularity Technology Nigeria Limited, Lagos
Sept 2022 – Present

- Monitor and analyse loan portfolio performance across delinquency buckets (**PAR 0–90+**), identifying trends and emerging credit risks.
- Track and report **Non-Performing Loans (NPL)** and recovery performance, supporting portfolio quality improvement.
- Identify **early warning signals (EWS)** through behavioural and repayment pattern analysis, enabling proactive risk mitigation.
- Built Power BI dashboards to monitor Portfolio health, Delinquency migration (roll rates) and Recovery efficiency
- Conduct customer segmentation based on risk levels, improving targeted recovery strategies and reducing losses.
- Provide data-driven insights that influenced:
 - Repayment restructuring decisions
 - Customer treatment strategies
 - Risk control improvements
- Improved recovery performance by **15%** through data-led strategy optimisation.

Team Lead – Collections & Risk Monitoring

Singularity Technology Nigeria Limited

Sept 2021 – Aug 2022

- Analysed repayment behaviour to track **movement across delinquency stages**, supporting portfolio monitoring.
- Identified high-risk customer segments and supported targeted intervention strategies.
- Generated weekly and monthly reports on portfolio performance and risk trends.
- Applied data insights to improve team recovery efficiency and reduce delinquency rates.

Loan Recovery Analyst

Singularity Technology Nigeria Limited

Aug 2020 – May 2021

- Analysed customer payment patterns to identify default risks and improve recovery strategies.
- Contributed to reduction in **Non-Performing Loans (NPL)** through targeted engagement strategies.
- Supported documentation and reporting for compliance and credit risk tracking.

KEY PROJECT EXPERIENCE

Credit Risk Portfolio Analysis & Monitoring

- Analysed loan portfolio data using **SQL and Python (Pandas, NumPy)**
- Performed Delinquency trend analysis (PAR buckets) and Roll rate analysis across repayment stages
- Built interactive **Power BI dashboards** for Portfolio performance tracking and Risk segmentation
- Identified behavioural risk indicators to support early warning systems
- Generated insights to improve recovery strategy and risk prioritization

EDUCATION

University of Lagos

- MSc Economics (*Econometrics, Forecasting, Statistical Modelling*) – 2025
- BSc Economics - 2023

CERTIFICATIONS

- McKinsey Forward Program – McKinsey & Company (2023)
- Google Data Analytics Professional Certificate (2023)
- IBM Data Science Specialization (2023)
- Explore AI Data Science (2024)
- Explore AI Data Analytics (2023)

TECHNICAL SKILLS

SQL | Python (Pandas, NumPy) | Power BI | Advanced Excel | Statistical Analysis | Data Visualization