#### STEPHEN KARANJA NJOROGE, P.O Box 16461, 20100 Nakuru. Email: Stephen.k.njoroge@gmail.com Mobile 0720631472/0726402212

#### **CURRICULUM VITAE**

### Personal details

Gender : Male

**Marital Status**: Married

Date of Birth : 28th September, 1983

**Nationality** : Kenyan

**Religion** : Christian

Languages Spoken & written; English, Swahili.

I D. No: : 22859993

#### Personal Introduction

I have worked in the banking sector for the last eight years, two years with Standard Chartered bank as a direct sales representative and six years with National Bank of Kenya. During this period i have gained a wealth of experience in various banking divisions mainly sales, relationship management, credit analysis, credit administration, credit monitoring, control and recoveries. i have also strong customer relationship management working for safaricom limited as a customer experience executive

#### Core Competencies

- > Strong analytical skills
- > Self driven
- > Fast learner
- > Strong negotiation and persuasive skills
- ➤ Avid team player with good leadership skills
- > Creative, versatile, flexible, dynamic and adoptive to change

#### Computer <u>Literacy</u>

Proficiency in; QuickBooks,pastel,Ms access Ms word, Ms Excel, Ms PowerPoint, Email and Internet.

I also have a working experience with two banking systems namely;

Branch power and Bank Fusion Universal Banking(BFUB)

## Educational **Background**

#### 2002-2006 Egerton University

Bachelor of Commerce Degree(Accounting Option)

Grade attained: Second Class Honours

#### Ndururumo High School.

Duration of study: 1998-2001 Grade attained B-(minus)

#### **Kimathi Primary School**

Duration of study: 1991 -1999 Grade attained: B+ (486 Marks)

#### Work <u>Experience</u>

#### February 2017 to Date: Customer Experience Executive

#### Safaricom PLC

#### **Key Responsibilities/Achievements**

- Establishing and monitoring standards for customer service within Safaricom, specifically making sure that an inquiry is responded to in time and customers are satisfied with the solution offered to them. Making sure that the customers handled are more likely to refer their kin and friends to us.
- Identifying tasks that are critical to maintaining customer satisfaction levels and communicating with colleagues to raise awareness of their individual roles in delivering satisfaction.
- 3) Analysing records of customer inquiries, purchases, service requests and complaints to identify trends.
- 4) Using customer data to focus resources on improving performance; Provision of feed back to management on areas that need reviews.
- 5) Generating Sales leads by provision of information to assist customers in

- making a decision about a product or service to buy.
- 6) Onboarding new client accounts, maintaining customer accounts, implementing changes to existing accounts, and filing documents.

# Sep 2014-To Dec 2015:Relationship Officer - Retail and Business Banking Division National Bank of Kenya Ltd.-Nakuru Branch Kev Responsibilities/Achievements.

- 7) Achieve growth of a healthy loan book by preparing and submitting credit proposals in conformity with the Credit Policy guidelines and requirements in liaison with the lending committee.
- 8) Monitor the quality of sourcing of products to evaluate developmental needs of the sales teams.
- 9) Drive business relationships & sales system towards quality standards where risks are well controlled.
- 10) Continuously provide feedback to the Product Manager of the acceptance of the products & processes in the market and suggested changes that could provide impetus to the sales efforts.
- 11) Monitor the depth of all relationships acquired. Achieve the maximum "share of wallet" for each customer acquired by the sales team.
- 12) Continuously upgrade and innovate sales techniques to maximize productivity.
- 13) Set business performance standards for Acquisition, Relationship Management & Cross Selling Personal and Business Banking Products
- 14) Portfolio management.
- 15) Recruitment of bank agents

# <u>Aug 2010 – Aug 2014: Credit Administration, monitoring and Control - National Bank of Kenya- Nakuru Branch</u>

- 16) Disburse loans and recover all relevant bank charges
- 17) Monitor recoveries and loan repayments
- 18) Manage and monitor accounts in Grade 1-5
- 19) Down grading of Non-performing accounts and instituting recovery action
- 20) Liaise with Remedial department on court Cases involving bad debtors and attend Auctions

- 21) Ensure security perfection and lodgment of the security documents
- 22) Monitoring of Current Accounts in excess.
- 23) Management of the securities ensuring related aspects of valuation reports and insurance are up to date
- 24) Filing of insurance claims for our deceased customers
- 25) Prompt follow-up of customers whose loan accounts fall in arrears.
- 26) Writing demand letters to defaulters
- 27) Follow up with different employers to effect check- off
- 28) Posting of all loan repayments receive at the branch to their respective loan accounts
- 29) Set up of loan standing orders
- 30) Restructuring of non-performing loans
- 31) Submission of check-off data to various employers
- 32) Collection of loan repayment cheques from various employer
- 33) Timely Dispatch of invoices and statements various employers to enable them effect check off
- 34) Prepare and submit daily recoveries and hand over daily debt ageing analysis
- 35) Following-up on client payment date through telephone calls or visitation.
- 36) Reconciliation of client accounts in cases of dispute.
- 37) Follow-up on clients who are unable to pay and take relevant action plus collection of outstanding dues.
- 38) Handle all customer complain related invoice and payments

#### <u>Jan 2010 – July 2010: Credit Analyst - National Bank of Kenya-</u> Nakuru Branch.

#### **Key Responsibilities**

- 39) Analysis / appraisal of all loans (Personal, Asset, mortgage) including lodgement for approval of loan applications.
- 40) Developing and managing customer relationship through customer/site visits
- 41) Enhance and improve service standards by maintaining customer advocacy, retaining clients by providing exceptional customer service and identifying and implementing service behaviour that improves overall customer experience.
- 42) Adhere to operation controls, KYC, including legal, corporate and regulatory procedures to ensure safety and security of customer and bank

assets.

- 43) Obtaining account turn- over and profitability figures from customers financial books accurately for reviews/renewals/appraisal purposes.
- 44) Preparing excess approval requests for excesses.
- 45) Developing and managing customer relationship through customer/site visits.
- 46) Assisting in indentifying customer needs not met by existing products and the implementation of new products and services,

# <u>Dec 2007 - Nov 2009: Direct Sales Representative - Standard</u> <u>Chartered Bank</u>

#### **Key Responsibilities**

- 47) Prospecting for clients
- 48) Doing presentation in various government institutions, flower farms and private companies.
- 49) Maintaining regular contact with clients in order to offer the best customer care service.
- 50) Informing and educating clients on various products and services.
- 51) Writing daily call sheets and presenting them to my Team Leader.

Charity work and giving back to the society, traveling and making friends.

### Hobbies and interests

#### Referees

Retail Centre Manager-Safaricom Limited. Naivasha

Cell:0722780930

E-mail: Labongo@safaricom.co.ke

Mrs. Margaret W. Kiragu, Manager-National Bank of Kenya, P.O Box 72866, NAIROBI,

Cell: 0721-827622.

E-mail: mkiragu@nationalbank.co.ke

Mr Rabin Opwaka, Business Development Manager, Consolidated bank of kenya,

Tel: 0722-504032

E-mail: ropwaka@consolidated-bank.com

Mr Dalton Walukaya, Relationship Manager, Guaranty trust bank(k) ltd. Nakuru

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