

DAVID MIRACLE OMOLARA

Loan Officer

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PROFILE

Detail-oriented Loan Officer with hands-on experience in loan documentation, credit analysis, and regulatory compliance within mic banking operations. Proficient in assessing loan eligibility, Adept at identifying process gaps, developing standard operating procedures, and collaborating cross-functionally to strengthen credit administration and risk controls. Seeking to apply proven analytical and problem-solving capabilities to drive operational efficiency and sound risk management within a forward-thinking financial institution.

WORK EXPERIENCE

Credit Officer

27/03/2026

GRANTS MICROFINANCE BANK

Abuja, Nigeria

- Conducted a credit analysis on IPPIS loan applications, assessing customer eligibility and repayment capacity against salary, net pay, and existing financial obligations.
- Monitored loan performance end-to-end, including repayment tracking, restructuring, and follow-up on incomplete repayments, while preparing monthly loan returns.
- Maintained accurate loan documentation and records in line with bank credit policies and regulatory compliance requirements.

Banking officer and Commodity loan officer/Overdraft Officer

12/2025 – 26/03/2026

GRANTS MICROFINANCE BANK

Abuja, Nigeria

- Opened and managed customer accounts (savings and current), maintaining accurate records and ensuring safe, organized filing of documentation.
- Updated customer accounts and resolved account-related issues promptly, while providing excellent customer service and guidance on inquiries.
- Assessed, processed, and disbursed commodity loans and overdraft facilities, conducting credit analysis and evaluating customer eligibility.
- Provided financial advisory services on loan products and ensured all loan/overdraft processing complied with bank policies and regulatory requirements.
- Maintained updated records of commodity loan and overdraft transactions, performed regular stock counts, and developed JDs and guidelines for booking, charging, and posting overdrafts

Teller

11/2025 – 12/2025

GRANTS MICROFINANCE BANK

Abuja, Nigeria

- Processed daily customer transactions (deposits and withdrawals), issuing receipts and slips while handling cash accurately and reconciling it against system records through end-of-day balancing.
- Maintained a neat, secure cash desk and delivered excellent customer service, resolving transaction-related inquiries while safeguarding funds from errors or fraud.

EDUCATION

Mathematics (BSc)

2019 – 2023

UNIVERSITY OF ABUJA

Grade: Second lower (2.2)

SKILLS

Soft Skill

- Adaptable and resilient.
- Ability to work in a team with little to no supervision.
- Good communication skill.
- Self-motivation, discipline and goal oriented
- Skilled in building and maintaining strong client relationships.

Technical Skills

- Microsoft Excel
- Loan Analysis and Risk Assessment
- Loan Portfolio Management

AWARDS AND CERTIFICATION

Prestigious Award for Rookie of the year

Grants Microfinance Bank Awarded for outstanding and impactful first year.

National youths service corps (NYSC) certificate of completion