

ESTHER ITA NNASIA



Surulere, Lagos



estherrighthand@gmail.com



+234 813 431 4106

LinkedIn: <https://www.linkedin.com/in/esther-ita-nnasia>

PROFESSIONAL SUMMARY:

Results-driven Banking and Relationship Management professional with 7+ years of experience in relationship management, business development, customer engagement, account management, and financial services. Experienced in managing corporate, SME, and individual client relationships, driving new business acquisition, supporting risk asset growth, resolving customer issues, and ensuring compliance with KYC, AML, and regulatory requirements. Proven track record of delivering business growth and strengthening customer relationships, including achieving 85% New-to-Bank growth and contributing to a 70% reduction in branch NPL. Holds an MBA with a strong foundation in management, strategy, business negotiation, operations, and corporate finance, complemented by experience in real estate and property management. Adept at building lasting client relationships, identifying business opportunities, and delivering customer-focused solutions.

PROFESSIONAL EXPERIENCE

2025 –Present Business Development Associate Multi Stream Limited

- Promoted wellness and consumer products through direct marketing strategies
- Used social media platforms to generate leads and increase product awareness
- Supported team growth and customer onboarding
- Built and managed customer relationships

2023–2025 Strategic Relationship Manager (Personal Banking), Sterling Bank Limit Lagos

- Grew customer deposits through structured marketing, personalized engagements, and strong relationship management.
- Achieved 85% New-to-Bank (NTB) growth through targeted acquisition and consistent follow-up.
- Reduced branch Non-Performing Loans (NPL) by 70% through effective credit monitoring and quality risk asset booking.
- Provided expert product guidance, ensuring customers were on boarded to digital channels to improve convenience and retention.
- Exceeded monthly and quarterly sales targets by implementing customer-centric sales strategies.
- Mitigated risk by ensuring accurate processing of credit applications and proper documentation

2019 - 2023 Account Officer (Retail Banking) Fidelity Bank Plc, Lagos

- Consistently achieved and exceeded weekly, monthly and annual sales target.
- Reactivated and activated 100+ dormant accounts, contributing to a revenue growth of #450M.
- Promoted digital banking solutions (USSD, online banking, ATM cards), resulting in notable adoption growth.
- Built and maintained strong relationships with customers, identifying opportunities to cross-sell and upsell products,
- Responded promptly to customer requests, processed transactions, and ensured efficient issue resolution.

- Conducted market research to identify new business opportunities and enhance customer's engagement on loyalty programs.
- Implemented value-chain marketing strategies to generate new retail and SME clients.

2019 Relationship Manager *Mutual Benefit Life Assurance, Lagos*

- Conducted market research to identify business opportunities and support product positioning
- Acquired new clients by successfully selling 10+ policy products, expanding customer base
- Represented the company at various events, promoting its products and services
- Maintained accurate records and portfolios of existing and new customers, Ensuring strong relationships and future sales opportunities
- Utilized social media for digital marketing, achieving 80% of Key Performance Indicators (KPIs)

2017 - 2018 Property Documentation Officer NYSC, Abia State Housing and Property Development Co-operation Abia

- Handled documentation, filing, and management of property portfolio
- Prepared inspection reports and supported administrative operations
- Engaged prospective clients and processed rent payments and renewals

2014 - 2017 Management/Agency Department IT *U.K. Oversuor and Partner / Jide Taiwo & Co Lagos*

- Managed residential and commercial property portfolios
- Prepared lease renewals, rent notices, and demand letters for clients.
- Conducted property inspections and maintained documentation.
- Assisted in negotiations and liaised with external agents

ACADEMIC QUALIFICATION

2026 Master of Business Administration (MBA) – Distinction- MIVA Open University

Research Project: Impact of Digital Platforms on Customer Retention at Sterling Bank
Conducted research examining the impact of digital banking platforms on customer retention, repeat transaction behaviour, and switching intentions, using primary data and descriptive/inferential statistical analysis.

Relevant Coursework: Strategic Management, Organizational Behaviour, Management Information Systems, Corporate Finance, Marketing & Management Strategy, International Business, Business Law & Ethics, Business Negotiation, Technology Strategy & Change Management, Entrepreneurship, Operations Management, Business Analytics and Supply Chain Management.

2018 National Youth Service Certificate

2017 Higher National Diploma in Estate Management and Valuation
Federal Polytechnic, Ilaro, Ogun State

PROFESSIONAL CERTIFICATION

2025 Google Data Analytics

2025 Artificial Intelligence 101- by Sterling Bank Academy

2024 CX Module 4- Service Measurement—Sterling Flex

2024 CX Module 3- Service Standard with Sterling Flex

2024 Training – in Customer Profiling with Sterling Bank

2024 Practical Steps in RCP (Retail Credit Portal) Processing--- Sterling Bank

2023 Capacity Building Session – Product- Training --- Sterling Bank

2022 Winning with Exceptional Customer Service Experience

2022

Fidelity Bank Inclu'Serv Consult
Certificate in Word Processing and Data Management
IMS Computer Training School

PROFESSIONAL MEMBERSHIP

Nigerian Institute of Estate Surveyors and Valuers, Graduate Member

PROFESSIONAL SKILL

- Customer Relations Management
- Sales and Marketing
- Retail Banking
- Risk Assessment
- Financial Management
- Technological Integration
- Effective Communication
- Microsoft Office Suite
- Property Management
- Google Workspace (Meet, sheet)
- CRM tool/Microsoft Teams
- Leadership Experience
- Team Collaboration
- Analytical and Problem Solving

REFEREES

Available on Request