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|  | **CURRICULUM VITAE** | **- UMAR ABDULLAHI** |
| **1.** | **NAME:** | **UMAR** |
| **2.** | **GSM NO[s]:** | Whatsapp +971504753686 / +919979971283 |
| **3.** | **EMAIL ADDRESS:** | [**Umar.375794@2freemail.com**](mailto:Umar.375794@2freemail.com) |
| **4.** | **PLACE AND DATE OF BIRTH:** | **HUNKUYI,15TH JULY,1967** |
| **5.** | **STATE AND LOCAL GOVERNEMENT OF ORIGIN: KADUNA KUDAN** | |
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| **8.** | **MARITAL STATUS:** | **MARRIED** |

**9. EDUCATIONAL INSTITUTIONS ATTENDED WITH DATES:**

**A.ATLANTIC INT’L UNIVERSITY**

**HAWEII, HONOLULU, USA. [APRIL 4TH, 2014]**

**B.BAYERO UNIVERSITY, KANO [2012-MARCH, 2013]**

**C. AHMADU BELLO UNIVERSITY ZARIA [1987-1990]**

**D. COLLAGE OF ADVANCE STUDS ZARIA [1985-1987]**

**E.GOVT.DAY SEC.SCHOOL, KUDAN [1980-1985]**

**F .L.E.A. PRIMARY SCHOOL**

**HUNKUYI [1974-1980]**

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**10. ACADEMIC AND PROFESSIONAL QUALIFICATIONS:**

**A.DOCTORATE [PHD] COMPLETED ACADEMIC WORKS ,INTERNATIONAL UNIVERSITY, HAWEII-HONOLULU USA [APRIL 4TH, 2014]**

**B.MASTERS ISLAMIC BANKING/FIN [MARCH, 2013] 4.168-CGPA**

**C.B.SC BUSINESS ADMINISTRATION,**

**SECOND CLASS, LOWER**

**D I.J.M.B.RESULT [1987]**

**E.G.C.E.O’LEVEL CERTIFICATE [1985]**

**F.CHARTERED, INSTI.OF TREASURY MG FINANCIAL ACCOUNTANT OF NIG. [ITMFAN-2007]**

**G.CERTIFIED PUBLIC ACCOUNTANT [CPA-2011]**

**H.CERTIFIED ISLAMIC ACCOUNTING/**

**FINANCE PROFESSIONAL [CIFP-2011]**

**I.ASSOCIATE, INSTITUTE OF**

**PROFESSIONAL FINANCIAL**

**MANAGERS, UK-LONDON 2012**

**J.CERTIFIED BRITISH PROJECT SOC.**

**PROFESSIONAL-UK, LONDON**

**K.CHARTERED INSTITUTE OF PUBLIC**

**MANAGEMENT OF NIGERIA-NOV.16**

1. **RELEVANT EXPERIENCE AND WHERE OBTAINED WITH DATES:** 
   1. **AFRIBANK NIGERIA PLC [NOW SKYE BANK PLC]:**

**A.C.S.U, T.S.U, TELLERING, PLATFORM, CREDIT/MARKETING, INTERBRANCH [KADUNA SOUTH BRANCH-1991-1996]**

**B.HEAD TELLER, HEAD INTERBRANCH,**

**HEAD CREDIT, BRANCH, HEAD LNTER**

**AUDIT AND CONTROL**

2

**C.BRANCH INTERNAL CONTROLLER [KATAKO-JOS BRANCH-2001-2002]**

**D.BANK FIELD INSPECTOR,HEAD OFFICE, REGIONAL OFFICE, BRANCH INSPEC. [LAGOS, BENIN, KANO-2002-2007]**

**E.BRANCH INTERNAL CONTROLLER, BEL. ROAD BRANCH, KANO [2007-2008]**

**2. DALA BUILDING SOCIETY PLC [MORTGAGE BANKERS]:**

**A.MANAGER, INTERNAL AUDIT/CONTR. DALA BUILDING SOCIETY PLC [MORTGAGE BANKERS-2009 TO AUG.,12]**

**B.SENIOR MANAGER, INTERNAL AUDIT, ABDULLAHI BAYERO WAY BRANCH [SEPT., 2012-NOVEMBER, 2012]**

**C.SENIOR MANAGER AUDIT AND COMPL, SUNTRUST SAVINGS AND LOANS LTD BAYERO UNIVERSITY**

**BRANCH, KANO**

**D.BUSINESS DEVELOPMENT MANAGER SUNTRUST SAVINGS AND LOANS LTD KANO REGIONAL BUSINESS UNIT**

1. **REGIONAL HEAD,**

**SUNTRUST SAVINGS&LOANS LIMITED KANO REGIONAL OFFICE**

**F.MANAGING DIRECTOR/CE BOMPAI MICROFINANCE**

**1A ABDULLAHI BAYERO WAY KANO**

**TWENTY FIVE [25YEARS] OF BANKING AND POST QUALIFICATION EXPERIENCE**

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**12. OTHER PORTFOLIOS HELD:**

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**C.CHAIRMAN, UMMUHATIL MUMINEEN CHARITABLE FOUNDATION,KANO STATE 2013 TO DATE**

**D.CHAIRMAN, YOUTH SOLIDARITY FOR GOOD GOVERNANCE OF NIGERIA [YSGGNIGERIA]-KANO STATE CHAPTER 2016 TO DATE**

**E.CHAIRMAN, INTERNATIONAL INSTITUTE OF ISLAMIC BANKING AND FINANCE, ALUMNI.BAYERO UNIVERSITY, KANO 2016 TO DATE F.CORDINATOR,[KANO STATE] INTERNATIONAL FARMERS COOPERATIVE OF NIGERIA,JANUARY,2016 TO DATE**

**A.CHAIRMAN, INSTITUTE OF ISLAMIC ACCOUNTING AND FINANCE, NIGERIA-KANO STATE CHAPTER.2011 TO DATE**

**B.CHAIRMAN, MASTER IN ISLAMIC BANKING AND FINANCE CLASS [IIIBF], BAYERO UNIVERSITY, KANO 2011/2013 ACADEMIC SESSION**

**13. BANK MEMBERSHIP COMMITTEES:**

**A.CREDIT RISK COMMITTEE**

**B.CRITICIZED ASSETS AMANGEMENT COMMITTEE C.INFORMATION TECHNOLOGY STEERING COMMITTEE D.COMPLIANCE COMMITTEE**

**E.BOARD AUDIT COMMITTEE**

**14. PROFESSIONAL/ACADEMIC ACHIEVEMENTS:**

**A.PRUNING OF EXPENSES BY 100% DISCOVERED IN AUDIT B.MINIMAL FRAUD RECORDED IN AUDIT AND CONTROL EXER C.INTER BRANCH RECONCILIATION TO NILL BALANCE D.ESTABLISHMENT OF RECOVERY UNIT AND ITS STRENGTHENS E.SECOND LEVEL AUTHORIZATION ON ALL PAYMENTS LIMITS F.ENHANCEMENT OF CREDIT RISK UNIT**

**G.CENTRALIZATION OF CREDIT RISK APPROVAL AT HEAD OFFICE H.VETTING AND EXPENSES VOUCHER CONTROLLED**

**I.SYSTEM SOFTWARE CHANGE TO ROBUST SYSTEM APPLICATION J.PIONEER TRAINING ON ANTI MONEY LAUNDERING K.SUCCESSFULLY COMPLETED RESEARCH IN ISLAMIC BANKING; FOR MASTERS IN ISLAMIC BANKING AND FINANCE**

**AND THAT OF PHD FINANCE**

**15. TRAINING AND COURSES ATTENDED:**

**TRAINING/COURSES ATTENDED IN COMMERCIAL, CONSUMER RETAIL BANKING INCLUDING BANK FIELD INSPECTIONS, INTERNAL AUDIT AND CONTROL IN CONVENTIONAL COMMERCIAL BANK-AFRIBANK NIGERIA PLC AND PRIMARY MORTGAGE BANK-DALA BUILDING SOCIETY PLC, KANO:**

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1. **BANK FIELD INSPECTORS INDUCTION COURSE,AFRIBANK NIGERIA PLC,TRAINING SCHOOL,ALAGO MEJI,LAGOS.AUGUST,2002**
2. **BRANCH INTERNAL CONTROLLERS WORKSHOP,AFRIBNK TRAINING SCHOOL,KANO,MARCH,2007**
3. **CUSTOMER SERVICE, BY I-SKILL,LAGOS.FEBRUARY,2008**
4. **ANTI MONEY LAUNDERING,EFCC HEADQUARTERS,ABUJA,OCTOBER,2010**
5. **ISLAMIC FINANCE/ISLAMIC BANKING SEMINAR CONDUCTED**

**BY JA’IZ BANK PLC AT BOARD ROOM,DALA BUILDING**

**SOCIETY PC, KANO IN NOVEMBER,2010**

1. **RISK BASED INTERNAL AUDIT,FITC,LAGOS,APRIL,2011**
2. **CONVERSION COURSE ON ISLAMIC FINANCE AND TAKAFUL BY THE INSTITUTE OF ISLAMIC FINANCE AND ACCOUNTING[IIAF NIGERIA] AT MUMBAYYA HOUSE,KANO JULY,2011**
3. **INDUCTION COURSE AS CERTIFIED ISLAMIC PUBLIC FINANCE ACCOUNTANT[CIPFA,DECEMBER,2011**
4. **CERTIFICATE OF ATTENDANCE, TRAINING IN INNOVATIVE ENTREPRENEURSHIP AND BUSINESS DEVELOPMENT AT CENTRAL BANK OF NIGERIA,ENTREPRENUERSHIP DEVELOPMENT CENTRE,KANO IMPLEMENTED BY EDC-DEC.,2011 AND COVERED CURRICULUM SUCH AS LIFE SKILLS, LEADERSHIP SKILLS, BASIC BUSINESS MANAGEMENT,ENTREPRENEURAL SKILL DEVELOPMENT, FINANCIAL MANAGEMENT,MARKETING,CREDIT MANAGEMENT,INSURANCE,CO-OPERATIVE FORMATION,MENTORING,COMMUNITY SERVICE, BUSINESS PLAN DEVELOPMENT,MONITORING&EVALUATIONS**
5. **WAQF REFRESHER COURSE BY HANAN CHARITABLE FOUNDATION,KANO**
6. **1ST INTERNATIONAL CONFERENCE ON ISLAMIC BANKING AND FINANCE:A LEAP FROM THEORY TO PRACTICE BY INTERNATIONAL INSTITUTE OF ISLAMIC BANKING AND FINANCE,BAYERO UNIVERSITY,KANO**
7. **WORLD BANK CERTIFICATION ON RENEWABLE ENERGY AND GROWTH**
8. **INTERNATIONAL FINANCIAL REPORTING STANDARD AND ISLAMIC FINANCE**

**14. INDUCTION/INVESTITURE ON IDEAL LEADER IN 21ST CENTURY, NIGERIA IN PERSPECTIVE AT CHARTERED INSTITUTE OF PUBLIC MANAGEMENT OF NIGERIA, 19TH NOVEMBER, 2016**

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1. **CERTIFICATIONS AND PROFESSIONAL QUALIFICATIONS:** 
   * **MEMBER, CHARTERED INSTITUTE OF TREASURY MANAGEMENT AND FINANCIAL ACCOUNTANT OF NIGERIA,JULY,2007**
   * **CERTIFIED PUBLIC ACCOUNTANT OF NIGERIA [CPAN],DEC,2010**
   * **CERTIFIED ISLAMIC FINANCE PROFESSIONAL CIFP, INSTITUTE OF ISLAMIC ACCOUNTING AND FINANCE,DECEMBER,2011**
   * **ASSOCIATE, INSTITUTE OF PROFESSIONAL FINANCIAL MANAGERS,UK/ LONDON[APFM],MARCH,2012**
   * **CERTIFIED BRITISH PROJECT PROFESSIONAL SOCIETY-UK FROM BRITISH SCHOOL OF PROJECT MANAGEMENT, LONDON[CBPP]NOVEMBER,2013**
   * **CHARTERED INSTITUTE OF PUBLIC MANAGEMENT OF NIGERIA-NOVEMBER,2016**
2. **DUTIES AND JOB RESPONSIBILITIES:**

**CONDUCTING INTERNAL AUDIT EXERCISE, ,AUDIT REPORT WRITING,CONDUCTING INVESTIGATION, FIXED ASSETS INVENTORY, CASH INVENTORY TAKING,SUSPENSE ACCOUNTS MONOTORING,CREDIT AND RISK FOLLOW ON INSPECTION REPORTS, COMPLIANCE TO OPERATIONAL MANUAL,COMPLIANCE TO REGULATORY GUIDELINES, FOLLOW UP ON AUDIT AND INSPECTIONS ANOMALIES AND REGULARIZATIONS,EXPENSES VETTING AND CONTROL, ENSURE THAT CALL OVER OF VOUCHERS ARE DONE,REVIEW AND MONITORING OF GENERAL LEDGER ACCOUNTS,CHECKING OF UNAUTHORIZED AND OVERDRAWN CUSTOMERS ACCOUNTS,DETECTING WRONG POSTING ERRORS DURING CALL OVER OF VOUCHERS,CUSTODY OF CALLED OVER VOUCHERS, ARE VAULT,CASH AND TELLERS BOOK WRITTEN AND CHECKED,CHECKING OF CLEARING CHECKS,DAILY REVIEW OF INTER BRANCH ACCOUNTS,REVIEW OF ALL SUSPENSE ACCOUNTS,CONFIRMATION OF TRIAL BALANCE,BALANCE SHEET ARE OKAY,COMPUTER SYSTEM DAILY ACTIVITY;START UP,DAILY AND MONTH END DATA PROCESSING,USER PROFILES CREATION AND MODULES ALLOCATED ,BACK UP FILES WELL SECURED,ARE COMPUTER EQUIPMENTS FUNCTIONAL AND FULLY UTILIZED**

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**,SAFEGUARDING THE BANK FIXED ASSETS,REVIEW OF PREMISES AND ITS WELLBEING,MONITORING AND ENSURING RENDITION OF ACCURATE ANTI MONEY LAUNDERING TO CBN/EFCC/NFIU,PHYSICAL CASH COUNT OF VAULT,COMPLIANCE TO BANK CREDIT RISK MANUAL,COMPIANCE TO OPERATIONAL MANUAL,TIMELY RENDITION OF CBN/NDIC RETURNS,CONFIRM THAT VAULT SECURITY REGISTER IS MAINTAINED AND UPDATED,PROMPT REMITTANCES OF WHT,VAT,PAYEE,PENSIONS,NHF TO THE APPROPRIATE AUTHORITIES,FOLLOW UP ON BANK INTER BRANCH RECONCILIATION,ARE EXPENDITURE LIMITS OBSERVED,KYC COMPLIANCE AND ACCOUNTS OPENING DOCUMENTATIONS ARE IN PLACE,DRAFT/MANAGERS CHECK OR BANKERS PAYMENT REVIEW,CHECKING STOCK OF CHECK BOOKS,POLICY GOVERNING ACCEPTANCE OF THIRD PARTY PAYEE CHECK IS STRICTLY ADHERED INCOME RECOVERIES AND LIKEAGES,REVIEW OF EXPIRED CREDIT RISK ASSETS,STAFF LOAN REVIEW IN LINE WITH BANK CONDITION OF SERVICE,STAFF SALARY SCHEDULE VERIFICATION,ENSURE THAT STAFF/PERSONNEL TRAINING PROGRAM IS IN PLACE,INCOME EXPENSES REVIEW,CONFIRM THAT FIXED ASSETS ARE NUMBERED/TAGGED.FIXED ASSETS REGISTER IS UPDATED,REVIEW OF STAFF/PERSONNEL FILES,ENSURE QUARTERLY RETURNS ARE RENDEERD BY FINANCEAND STRATEGY UNIT,FIXED ASSETS DEPRECIATION AND LOAN PROVISION ARE DONE,ENSUR EADHERENCE TO THE BANK CREPORT TO THE BOARD AUDIT COMMITTEE,RECONFIRMATION OF DIRECTORS FILES,ARE INSURANCE APITALIZATION POLICY ON FIXED ASSETS,BANK INSURANCE POLICIES ;CASH,VAULT AND OTHER FIXED ASSETS,REVIEW OF DEPOSITS INVESTMENTS WITH CORRESPONDENCE BANKS,DISPLAY OF INTEREST RATE BOARD AND BANK'S ANNUAL FINANCIAL STATEMENTS.REPORTS ON RISK ASSETS QUALITY AND CAPITAL ADEQUACY,CONSOLIDATION OF QUARTERLY INTERNAL AUDIT REPORTS,ENSURE THE PREPARATION OF FINANCIAL DATA FOR END OF THE YEAR CBN/NDIC,EXTERNAL AUDITORS EXAMINATION,FOLLOW UP ON CBN/NDIC AND EXTERNAL AUDITORS REPORTS AND EXAMINATIONS FOR COMPLIANCE,GENERAL REGULATORY GUIDELINES COMPLIANCE,SUPPORTING THE ANNUAL STATUTORY CBN/NDIC EXAMINATIONS.SUPPORTING THE AUDITING OF THE BANK FINANCIAL STATEMENTS BY THE BANK EXTERNAL AUDITORS,ENSURING THAT THE BANK ANNUAL BUDGET IS OPERATIONAL AND FOLLOWED TO THE LATER.**

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**18. NAMES PHONE NUMBERS AND ADDRESSES OF REFEREES:**

1. **MUHAMMAD BADAYI KURAWA**

**AUDITOR, BURSARY DEPARTMENT OFFICE OF THE VICE CHANCELLOR, BAYERO UNIVERSITY, KANO-NIGERIA**

1. **PROFESSOR BINTA TIJJANI**

**DIRECTOR, INTERNATIONAL INSTITUTE OF ISLAMIC BANKING AND FINANCE, BAYERO UNIVERSITY, KANO-NIGERIA**

**3. ASSOCIATE PROFESSOR, KABIR TAHIR**

**ASSISTANT DIRECTOR, ACADEMICS AND RESEARCH, INTERNATIONAL INSTITUTE** OF **ISLAMIC BANKING AND FINANCE, BAYERO UNIVERSITY, KANO-**

**NIGERIA.**

**19. WORK POSITION INFORMATION BASED ON MY RESUME ABOVE [1]-Formal Job Title: Tellering Officer**

**-Main work duties&Responsibities on the above title: Receives cash deposits from customers and paid out to customers, input cash deposits and cash withdrawals to customers accounts, daily balancing of cash till book, preparation of daily cashier till book, preparation of weekly cash book, ensuring that cash receives and paid out are complete, preparation of monthly cash returns, filing and collecting of treasury slip from and in to the vault**

**-Exact date of my experience in the position above [month/year]: 10/1991-09/1993[59M]**

**-Was the position part time or full time [hrs/wk?]: Full Time**

**-If the position was unpaid [volunteer work]: Fully paid**

**[2]-Formal Job Title: Customer Service Officer**

**-Main work duties&Responsibities on the above title: Account opening documentations, new accounts opening, attending to customers requests for accounts opening and closures if any, ensure Know Your Customer[KYC] is done, Customer address verification is also done, visitation of customer address premises, writing of visitations report,inputing customer new account data, new accounts creation, weekly preparation of new accounts opened reports, keeping of fixed/time deposits customers files and information, and attending on the job training.**

**-Exact date of my experience in the position above [month/year]:10/1993-11/1995[49M]**

**-Was the position part time or full time [hrs/wk?]: Full Time**

**-If the position was unpaid [volunteer work]: Fully paid**

**[3]-Formal Job Title: Transaction Support Officer**

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**-Main work duties&Responsibities on the above title: Preparation of inward of Inward and Outward customers clearing checks, Preparation of In-house checks schedule, clearing**

**checks data imputation,prepataion of customers checks to Central Banks of Nigeria[CBN] for settlement between the banks at the central clearing house, reconciliation of inward and outward checks and customers returned checks processing, sending customers checks on recovery of proceeds, collecting and processing of customers checks for value dating, preparation of monthly clearing returns and attending on the job training**

**-Exact date of my experience in the position above [month/year]:12/1995-11/1996[11M]**

**-Was the position part time or full time [hrs/wk?]: Full Time**

**-If the position was unpaid [volunteer work]: Fully paid**

**[4]-Formal Job Title: Treasury Officer**

**-Main work duties&Responsibities on the above title: Safe custody of vault[cash and other valuables for customers safe keeping],management of treasury; vault counting of cash, inventory taking, cash movement[specie movement] to branches and the Central Bank of Nigeria[CBN] for safe keeping of funds, maintaining the treasury as a pool, balancing of cash at vault room, balancing of vault book checking of cashiers/tellers, signing off cashiers daily in and out of cash in the vault, preparation of weekly, monthly cash returns, checking of control clerks of all cash deposited between cahiers and the control clerk daily and attending on the job training**

**-Exact date of my experience in the position above [month/year]:12/1996-10/1997[10M]**

**-Was the position part time or full time [hrs/wk?]: Full Time**

**-If the position was unpaid [volunteer work]: Fully paid**

**[5] -Formal Job Title: Platform, Credit and Marketing Relationship Officer**

**-Main work duties&Responsibities on the above title: Attending credit risk customers application, ensure complete documentations of credit requests applications, ensure valuation of customers’ properties fledged as security, ensure legal documentations of all title documents as lien for credit facilities extension to customers are perfected, securing credits risk and security documents of facility customers, attending credit risk review meetings on non-performing risk assets for recoveries and necessary follow ups,ensuring accurate income earned on credit facilities extended to customers, preparation of credit risk returns and attending on the job training**

**-Exact date of my experience in the position above [month/year]:11/1997-11/1998[12M]**

**-Was the position part time or full time [hrs/wk?]: Full Time**

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**-If the position was unpaid [volunteer work]: Fully paid**

**[6] -Formal Job Title: Interbranch Central Journalist Officer**

**-Main work duties&Responsibities on the above title: Receives and process interbank advices transacted, send tracers on long outstanding advices transactions, follow up on with branches, regional and head offices for ICJ prepared, attending to ICJ checklist on monthly basis, preparation of interbrnach reconciliation statement monthly, balancing of the daily interbranch transactions, passing journal entries to interbranch accounts, sending copies of interbranch transactions to branches, regional and head offices, reversals of wrong postings to the interbranch accounts and attending to on the job training**

**-Exact date of my experience in the position above [month/year]:12/1998-1/2000[12M]**

**-Was the position part time or full time [hrs/wk?]: Full Time**

**-If the position was unpaid [volunteer work]: Fully paid**

**[7]-Formal Job Title: Head Accounting Department**

**-Main work duties&Responsibities on the above title: Raising and processing of accounting and financial information, ensuring accuracy and completeness of accounting records; income statement, profit and loss accounts, keeping of fixed assets inventory, fixed assets are tagged, income and expenses budget are set and followed up to the later, monthly accounting and financial data are prepared for management decisions,managemet accounting, assisting in financial audit by external examiners, bank field inspection, regulatory agencies like Central Bank of Nigeria[CBN],Nigerian Deposit Insurance Corporation[NDIC],Federal Inland Revenue Services[FIRS],monthly staff salaries and allowances payments, payments to contractors and bank’s suppliers, making statutory payments to appropriate authorities such as National Housing Fund[NHF],pay as you earned [PAYEE],pension funds administrators, state internal revenue board, insurance processing on all fixed assets, depreciation, keeping of general ledger and suspense accounts and attending on the job training**

**-Exact date of my experience in the position above [month/year]:2/2000-3/2001[13M]**

**-Was the position part time or full time [hrs/wk?]: Full Time**

**-If the position was unpaid [volunteer work]: Fully paid**

**[8] -Formal Job Title: Branch Internal Controller**

**-Main work duties&Responsibities on the above title: Conducting internal audit exercise, ,audit report writing, conducting investigation, fixed assets inventory, cash inventory taking, suspense accounts monotoring,credit and risk follow on inspection reports, compliance to operational manual, compliance to regulatory guidelines, follow up on audit and inspections anomalies and regularizations, expenses vetting**

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**and control, ensure that call over of vouchers are done, review and monitoring of general ledger accounts, checking of unauthorized and overdrawn customers accounts, detecting wrong posting errors during call over of vouchers, custody of called over vouchers, are vault, cash and tellers book written and checked, checking of clearing checks, daily review of inter branch accounts, review of all suspense accounts, confirmation of trial balance, balance sheet are okay, computer system daily activity; start up, daily and month end data processing, user profiles creation and modules allocated ,back up files well secured, are computer equipments functional and fully utilized ,safeguarding the bank fixed assets, review of premises and its wellbeing, monitoring and ensuring rendition of accurate anti money laundering to cbn/efcc/nfiu,physical cash count of vault, compliance to bank credit risk manual,compiance to operational manual, timely rendition of cbn/ndic returns, confirm that vault security register is maintained and updated, prompt remittances of wht,vat,payee,pensions,nhf to the appropriate authorities, follow up on bank inter branch reconciliation, are expenditure limits observed,kyc compliance and accounts opening documentations are in place, draft/managers check or bankers payment review, checking stock of check books, policy governing acceptance of third party payee check is strictly adhered income recoveries and likeages,review of expired credit risk assets, staff loan review in line with bank condition of service, staff salary schedule verification, ensure that staff/personnel training program is in place, income expenses review, confirm that fixed assets are numbered/tagged. Fixed assets register is updated, review of staff/personnel files, ensure quarterly returns are rendered by finance and strategy unit, fixed assets depreciation and loan provision are done, ensure adherence to the bank report to the board audit committee, reconfirmation of directors files, are insurance capitalization policy on fixed assets, bank insurance policies ;cash, vault and other fixed assets, review of deposits investments with correspondence banks, display of interest rate board and bank's annual financial statements. Reports on risk assets quality and capital adequacy, consolidation of quarterly internal audit reports, ensure the preparation of financial data for end of the year cbn/ndic, external auditors examination, follow up on cbn/ndic and external auditors reports and examinations for compliance, general regulatory guidelines**

**-Exact date of my experience in the position above [month/year]:4/2001-10/2002[18M]**

**-Was the position part time or full time [hrs/wk?]: Full Time -If the position was unpaid [volunteer work]: Fully paid**

**[9]-Formal Job Title: Bank Field Inspector at Branches, Regional and Head Offices**

**-Main work duties&Responsibities on the above title: Conducting internal audit exercise, ,audit report writing, conducting investigation, fixed assets inventory, cash inventory taking, suspense accounts monotoring,credit and risk follow on inspection reports, compliance to operational manual, compliance to regulatory guidelines, follow up on audit and inspections anomalies and regularizations, expenses vetting**

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**and control, ensure that call over of vouchers are done, review and monitoring of general ledger accounts, checking of unauthorized and overdrawn customers accounts, detecting wrong posting errors during call over of vouchers, custody of called over vouchers, are vault, cash and tellers book written and checked, checking of clearing checks, daily review of inter branch accounts, review of all suspense accounts, confirmation of trial balance, balance sheet are okay, computer system daily activity; start up, daily and month end data processing, user profiles creation and modules allocated ,back up files well secured, are computer equipment functional and fully utilized ,safeguarding the bank fixed assets, review of premises and its wellbeing, monitoring and ensuring rendition of accurate anti money laundering to cbn/efcc/nfiu,physical cash count of vault, compliance to bank credit risk manual,compiance to operational manual, timely rendition of cbn/ndic returns, confirm that vault security register is maintained and updated, prompt remittances of wht,vat,payee,pensions,nhf to the appropriate authorities, follow up on bank inter branch reconciliation, are expenditure limits observed,kyc compliance and accounts opening documentations are in place, draft/managers check or bankers payment review, checking stock of check books, policy governing acceptance of third party payee check is strictly adhered income recoveries and likeages,review of expired credit risk assets, staff loan review in line with bank condition of service, staff salary schedule verification, ensure that staff/personnel training program is in place, income expenses review, confirm that fixed assets are numbered/tagged. Fixed assets register is updated, review of staff/personnel files, ensure quarterly returns are rendered by finance and strategy unit, fixed assets depreciation and loan provision are done, ensure adherence to the bank report to the board audit committee, reconfirmation of directors files, are insurance capitalization policy on fixed assets, bank insurance policies ;cash, vault and other fixed assets, review of deposits investments with correspondence banks, display of interest rate board and bank's annual financial statements. Reports on risk assets quality and capital adequacy, consolidation of quarterly internal audit reports, ensure the preparation of financial data for end of the year cbn/ndic, external auditors examination, follow up on cbn/ndic and external auditors reports and examinations for compliance, general regulatory guidelines**

**-Exact date of my experience in the position above [month/year]:11/2002-06/2007[55M] -Was the position part time or full time [hrs/wk?]: Full Time**

**-If the position was unpaid [volunteer work]: Fully paid**

**[10]-Formal Job Title: Senior Manager Audit and Compliance**

**-Main work duties&Responsibities on the above title: compliance to bank credit risk manual,compiance to operational manual, timely rendition of cbn/ndic returns, confirm that vault security register is maintained and updated, prompt remittances of wht,vat,payee,pensions,nhf to the appropriate authorities, follow up on bank inter branch reconciliation, are expenditure limits observed,kyc compliance and accounts opening documentations are in place, draft/managers check or bankers payment**

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**review, checking stock of check books, policy governing acceptance of third party payee check is strictly adhered income recoveries and likeages,review of expired credit risk assets, staff loan review in line with bank condition of service, staff salary schedule verification, ensure that staff/personnel training program is in place, income expenses review, confirm that fixed assets are numbered/tagged. Fixed assets register is updated, review of staff/personnel files, ensure quarterly returns are rendered by finance and strategy unit, fixed assets depreciation and loan provision are done,ensur adherence to the bank report to the board audit committee, reconfirmation of directors files, are insurance capitalization policy on fixed assets, bank insurance policies ;cash, vault and other fixed assets, review of deposits investments with correspondence banks, display of interest rate board and bank's annual financial statements. Reports on risk assets quality and capital adequacy, consolidation of quarterly internal audit reports, ensure the preparation of financial data for end of the year cbn/ndic, external auditors examination, follow up on cbn/ndic and external auditors reports and examinations for compliance, general regulatory guidelines compliance, supporting the annual statutory cbn/ndic examinations. Supporting the auditing of the bank financial statements by the bank external auditors, ensuring that the bank annual budget is operational and followed to the later.**

**conducting internal audit exercise, ,audit report writing, conducting investigation, fixed assets inventory, cash inventory taking, suspense accounts monotoring,credit and risk follow on inspection reports, compliance to operational manual,compiance to regulatory guidelines, follow up on audit and inspections anomalies and regularizations, expenses vetting and control, ensure that call over of vouchers are done, review and monitoring of general ledger accounts, checking of unauthorized and overdrawn customers accounts, detecting wrong posting errors during call over of vouchers, custody of called over vouchers, are vault, cash and tellers book written and checked, checking of clearing checks, daily review of inter branch accounts, review of all suspense accounts, confirmation of trial balance, balance sheet are okay, computer system daily activity; start up, daily and month end data processing, user profiles creation and modules allocated ,back up files well secured, are computer equipment functional and fully utilized ,safeguarding the bank fixed assets, review of premises and its wellbeing, monitoring and ensuring rendition of accurate anti money laundering to cbn/efcc/nfiu,physical cash count of vault,**

**-Exact date of my experience in the position above [month/year]:07/2009-05/2014[58M]**

**-Was the position part time or full time [hrs/wk?]: Full Time**

**-If the position was unpaid [volunteer work]: Fully paid**

**[11]-Formal Job Title: Business Development Manager**

**-Main work duties&Responsibities on the above title: Investment in real assets, marketing of real estates to potential investors, mortgage creation; commercial mortgage, social mortgage, deposit mobilization;savings,current and fixed/time deposits, recoveries on bad and doubtful debts**

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**-Exact date of my experience in the position above [month/year]:06/2014-04/2015]**

**-Was the position part time or full time [hrs/wk?]: Full Time**

**-If the position was unpaid [volunteer work]: Fully paid**

**[11]-Formal Job Title: Acting Regional Head**

**-Main work duties&Responsibities on the above title: Liaising with Shareholders on demerger transition between SunTrust Savings and Loans Limited and Kano state Government, Administration of the Kano Regional office, Investment in real assets, marketing of real estates to potential investors, mortgage creation; commercial mortgage, social mortgage, deposit mobilization; savings, current and fixed/time deposits, recoveries on bad and doubtful debts, Compliance to observed operational lapses**

**-Exact date of my experience in the position above [month/year]:04/2015-DATE-1 WK]]**

**-Was the position part time or full time [hrs/wk?]: Full Time**

**-If the position was unpaid [volunteer work]: Fully paid**

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