

Mamela Ngozi

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Personal Details

- South African
- African
- Female
- English, IsiXhosa, IsiZulu



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- Willing To Relocate



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Work Experience

→ December 2022 - Present

ABSA Bank

Sales Consultant

- Leverage a portfolio view of the customer and demonstrate good knowledge of all Retail products.
- Where appropriate, interact with various business units, Credit lending and Retail Bank Application Fraud Prevention to help make informed decisions.
- Oversee the end to end of applications, credit scoring, client bank statements, providing clients with the best investment options.
- Analyze loan applications to check their creditworthiness and identify potential risks.
- Evaluate and assess credit risk for new and existing customers.
- To ensure that pay or no pay decisions are made in a fair, transparent and responsible manner, considering the customers financial situation and the banks risk appetite.

→ April 2021 – November 2022

African Bank

Sales Consultant

- Conduct a high-quality overdraft review to rehabilitate high risk customers, aligning with African banks risk appetite.
- Conduct professional financial needs analysis to make a needs-based analysis that may lead to a sale.
- Evaluate the credit risk associated with each customer, considering factors such as payments history, credit score, and financial stability.
- Developed and maintained credit policies and procedures to ensure compliance with regulatory requirements..
- Conduct credit assessments to evaluate the creditworthiness of customers and identify potential credit risks.

→ September 2017 – February 2019

Standard Bank

Transactional banker

- Monitor the credit portfolio against approved parameters to identify and report breaches and ensure remedial action is taken. Resolving client queries and complaints.
- Monitor and manage credit portfolio to ensure it remains within acceptable risk parameters.
- Assist other departments and branches with transactions as needed, provide support for the collections department and managers in fulfilling customer requests and merchant verifications.
- To support the Private Banker in providing a relationship-based offering to the Sub-Segment, which meets customer expectations both on a personal and business level by ensuring that personalized service levels are maintained, and cross-sell opportunities are maximized, while ensuring strict compliance with laid-down risk management controls and credit procedures.
- Monitoring of the relevant reports to identify high risk accounts and proactively initiate and agree on action plan/rehabilitation strategy.

Education

2022– 2023

Post Graduate Diploma (NQF Level 8) – Risk Management - UNISA

Modules Enrolled : Governance Risk and Compliance Management, Market Risk Management, Credit Risk Management ,Risk Financing, Operational Risk Management

→ 2018-2019

RE 5 Banking Certificate NQF 5 - Corner Stone Institution

Modules Completed : Personal & Business finance
,Governance, Risk & Compliance and Banking Sales.

2017 -2018

Bachelor of Science Honour's (Agricultural Economics)
- University of Fort Hare

Modules Completed : Agricultural Economic Project , Methods of Agricultural Economics, Agricultural Marketing Prices & Theory , Agricultural Resource Economics , Economics of Development & Project and Seminars in Agriculture .

2012-2016

Bachelor of science (Agricultural Economics)
- University of Fort Hare

Modules Completed : Advanced Farm Business Management, Agricultural Market Analysis ,Soil Science, Micro-Economics ,Macro –Economics ,Mathematical Economics A & B ,Agricultural Developmental Planning ,Animal Health , Econometrics , Public Finance , Money Banking & International Finance , Farm Accounting ,Agricultural Policy and Analytical Techniques in Agricultural Economics .

Skills

- credit risk mitigation
- critical thinking
- credit risk assessment
- computer literacy
- sales
- credit risk management
- professional ethics

References

Available upon request

Abilities and competencies

- Query resolution & Innovative skills
- Good communication & Presentation skills
- Strategic thinking
- Data analysis skills
- Time management skills
- Customer Relationship Management
- Pro-active team player
- **Extra curricular & certifications**
- Goldman Sachs Risk job simulation on Forage – May 2026.
- An introduction to risk Evaluating client profiles and real estate investments.