

CURRICULUM VITAE

DR. AKANINYENE BILLY OROK

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Department of Banking and Finance
Faculty of Management Sciences
University of Calabar
P. M. B 1115
Cross River State
Nigeria
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FUNCTIONAL SUMMARY

Accomplished Business Development and Business Relationship Manager with over 15 years of experience in Accounting, banking and finance product development and improvement, structured credit analysis and review, risk management, loan recovery, and cost management. An expert and business consultant in microfinance bank establishment, entrepreneurial development, small business start-up, and business re-engineering for profitability and growth.

The scope of expertise transcends corporate financial administration, credit, and risk management portfolio, bank management, corporate restructuring, business integration, and cultural change management. Experienced lecturer with the University of Calabar for over 8 years.

ACADEMIC APPOINTMENTS

University of Calabar, Calabar, Cross River State, Nigeria.

- Lecturer I, Department of Banking and Finance, 2020 – till date
- Lecturer II, Department of Banking and Finance, 2018 – 2021
- Assistant Lecturer, Department of Banking and Finance, 2013 -2018

Positions:

- Examination officer- Department of Banking and Finance, 2015 till date
- Time table officer – Department of Banking and finance, 2014-2015

EDUCATIONAL QUALIFICATIONS

2014- 2019	Ph.D. (Finance) University of Calabar, Calabar Cross River State Nigeria
2007- 2010	M. Sc (Banking & Finance) University of Calabar Calabar Cross River State Nigeria
1995-1999	Bachelor of Science (Hons) in Banking & Finance (Second Class Upper Division) University of Calabar Calabar Cross River State –Nigeria

MAIN PUBLISHED PAPERS

Orok, A. B & Ayim, S. A (2017), “The Impact of Agricultural Credit Guarantee Scheme Fund on Agricultural Sector Development”, International Review of Management and Business Research, 6(3), 1104-1116.

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- Udoka, C.O & **Orok, A. B** (2017), "Assessment of the Enterprise Risk Management (ERM) in the Nigerian Banking Industry, *Asian Journal of Economics and Empirical Research*, 4(2), 68-74.
- Orok, A. B.**, Okoi, I. O & Essien, A (2018) "Inflation and deposit mobilization in deposit money banks – the Nigerian perspective" *International Journal of Public Administration and Management Research (IJPAMR)* 4(4), 109-121
- Orok, A. B.**, Enya, G. E, & Ikoh, I. M. (2019) Collective Investment Fund: An Imperative for the Growth of the Nigerian Capital Market" *Noble International Journal of Economics and Financial Research* 4(4), 34-46
- Obim, E. N., John, J. I & **Orok, A. B** (2019) "Interest Rate Policy and the Growth of the Nigerian Economy (1990-2016)", *Journal of Banking and Financial Dynamics* 2(1), 16-23
- Okoi, I. O., Ocheni, S. I. & **Orok, A. B** (2019) "Impact of Banking Sector Reforms on Economic Growth in Nigeria" *European Journal of Scientific Research*, 154(2) 230-240
- John, I.J., **Orok, A. B.** & Udoka, C. O (2020) "Migrant Remittances and Economic Growth: The Nigerian Perspective", *Journal of Scientific Engineering and Science (IJSES)* 4(1),25-37
- Okoi, I , O., Okoi, C. I., Takon, S. M., **Orok, A. B.**, Emori, E. G. & Owui, H. O.(2021) Assessment of Entrepreneurship Orientation and Culture on the Performance of Small and Medium Scale Enterprises (SMEs) in Nigeria: A Study of Calabar Metropolis, *WEBOLOGY*, (Scopus * Scimago)
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Conferences:

- Orok, A. B.**, Okoi, I. O.,Takon, S.M., Eba, A.O.& Asukwo, I. E (2021) An empirical analysis of deficit budget and economic development in Nigeria (2002-2017). 6th ICAN International Academic Conference on Accounting and Finance (IACAF 2021)
- John, J. I., & **Orok, A. B** "Diaspora Remittances in Nigeria and Economic Growth Perspective" 9th Accounting and Finance Research Association Conference (2019 AFRA International Conference)

Ongoing Research

- Automated Teller Machine Usage and Banking Efficiency: An Evidence of Data Envelopment Analysis from the Nigerian Banking Industry." In Collaboration with AfomaJesus M. Orok, Innocent O. Okoi. (Ph.D.)
- Coronavirus Pandemic and Financial Performance of Small and Medium Enterprises in Calabar Metropolis. In Collaboration with Okoi, Innocent Obeten (Ph.D.), Okoi, Comfort Innocent, Eba, Augustine Okwaji
- Assessment of Financial Distress and Banks' Performance in Nigeria: Application of ALTMAN Bankruptcy Model. (no Collaborators)
- Testing for Unit Roots and Structural Breaks: Evidence from Banking Sector Reforms in Nigeria Okoi, Innocent Obeten¹ ; Effiong Charles²; Akaninyene Billy Orok³ ; Okoi, Comfort Innocent⁴ ; Lawal, Suleiman Gbenga⁵ & Asukwo, Joseph Ita⁶

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- Assessment of Performance of the Nigerian Banking Industry: Stochastic Analysis versus Data Envelopment Analysis.
 - Point of Sales (PoS) Payment Platform and Technical Efficiency of the Nigerian Banking Industry: A DEA Efficiency Evaluation
 - Internet Payment Platform and Overall Technical Efficiency of the Nigerian Banking Industry
 - Assessment of impact of Mobile Banking on the performance of the Commercial Banks in Nigeria: Application of Data Envelopment Analysis.
 - Dividend policy and the performance of consumer goods firms listed on the Nigerian stock exchange
John Ime John¹, Ignatius Ahmed Atsu, Edim Ndifon Obim³, Christopher Obot Udoka
 - Contributory pension fund assets and economic performance of Nigeria
Prof. Chris Obot Udoka¹, Godwin Bassey James², John Imeh John³ & Akaninyene Billy Orok⁴
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TAUGHT COURSES

- PRINCIPLES OF FINANCE
 - FINANCIAL MANAGEMENT
 - QUANTITATIVE ANALYSIS FOR FINANCIAL DECISION
 - BUSINESS STATISTICS
 - INTERNATIONAL FINANCE
 - CAPITAL MARKET AND PORTFOLIO ANALYSIS
 - MATHEMATICS FOR FINANCE
 - CORPORATE FINANCE
 - BANKING METHODS AND PROCESSES
 - PRACTICE OF BANKING
 - BANK LENDING AND CREDIT ADMINISTRATION
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PROFESSIONAL /BANKING APPOINTMENTS

JAN 2013 --- TILL DATE

CONSULTANT, Central Bank of Nigeria Entrepreneurship Development Center, EDC Calabar
 Coordination of Business Models
 Business Plans Analysis and Assessment
 Funding Models Development for Venture Capitalist

MAY 2011 --- JAN 2012

Branch Manager, Fidelity Bank Plc, Calabar. Nigeria

Responsibilities:

- Budgeting, Budget analysis and implementation
- Marketing/deposit generation
- Relationship management
- Credit generation, Analysis and Reviews
- Loan Monitoring and Recoveries
- Monthly Performance Review and Balance Sheet Management

Jan 2007 ---Dec 2009

Branch Manager, United Bank for Africa 12 Calabar Road. Nigeria

Responsibilities:

- Budgeting, Budget analysis and implementation

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- Marketing/deposit generation
 - Relationship management
 - Credit generation, Analysis and Reviews
 - Loan Monitoring and Recoveries
 - Monthly Performance Review and Balance Sheet Management

Achievements

- Moved Deposit liability from N198million to N800million in 6 months
- Generated Consumer Finance Facility for over 400 customers within 2 months valued at N400million
- Turned around Loss making branch to full profitability

Aug. 2004- Dec 2006

Business Officer(Assistant Manager) Head of Retail Banking Cross River/Akwa Ibom Area-
United Bank for Africa Plc (Covering 14 Branches)

UBA/STB merger & consolidation cultural change team leader in Cross River/Akwa Ibom Region

Nov. 2002- July 2004

Business Officer (Profit Center Manager- Personal Banking Group)
Standard Trust Bank Plc, Calabar

July 2002- Oct. 2002

Business Officer (Team Member- Commercial Banking Group)
Standard Trust Bank Plc, Calabar

Sept. 2001-June 2002

Business Officer (Acting Profit Center Manager- Enterprise/Corporate Banking Group)Standard
Trust Bank Plc, Calabar

July 2001-Aug 2001

Business Officer (Platform Assistant –Public Sector Group) Standard Trust Bank Plc, Calabar

Aug. 2000-June 2001

Credit and Loan Monitoring Officer
National Service (NYSC) with National Association of Small Scale Industries(NASSI) Zamfara
State Secretariat, Gusau – Zamfara State, Nigeria

Responsibilities

- Projects feasibility study and analysis
- Loan Reviews and Disbursement
- Loan Monitory and Recovery

Achievements:

- Generated Feasibility report on the Rehabilitation of Late Sarduana of Sokoto's Farm aligning with Lake Natu in Bakura Local government of Zamfara State.
- Take loan monitoring tour of all Local Governments in Zamfara State.
- Assisted in the generation and first issuance of State Identification card to NASSI members.

Computer Related Skills

- Proficiency in Banking Softwares: FINACLE, FLEXCUBE, FINNONE
- Microsoft Word, Microsoft Excel, Microsoft Access, Power Point Presentation, emailing etc.

Other Relevant Skills

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- Creative and Analytical Skills
 - Communication Skills
 - Negotiation Skills
 - Relationship Management Skills
 - Credit Review and Monitoring Skills

Coaching/Teaching Experience in the Banking Industry

Facilitator- Service Delivery Excellence Training – UBA Plc CRA Region (2008)

Facilitator – In house Credit Analysis training – UBA Plc, 12 Calabar Road, Calabar (2007)

TRAINING & AWARDS

- Best Marketing Officer – Year 2002/2003 Standard Trust Bank Plc Calabar
- Juggling Teller – Year end teller working with Operations in different capacity for a period of 1 month (December 2003)
- Superior Service Deliver Training – Standard Trust Bank Plc (in liaison with Harvard Business School)
- Bulk Teller Supervisory Course - Standard Trust Bank Plc 2002
- Strategic Management Course - Standard Trust Bank Plc 2002
- Strategies For Service Delivery Excellence – STBank Plc 2003
- Intermediate Credit Course - Leadership & Vision Ltd Lagos 2004
- Leadership skills – Leadership Consult. 2004
- Customer Service Magic Training – TVQ Consulting Lagos 2004
- Intermediate Credit Course – H Pierson Consulting UBA Banking School Lagos 2007
- Relationship Management Course – Leadership Development Consulting 2007
- 7 Habits of Highly effective People – Franklin Covey 2008 USA
- Business Etiquette Training – UBA Plc 2008
- Profitable Business Office Management – Leadership & Visions 2008

Consultancy Facilitation Courses

- Creative Thinking and Idea Generation
- Business Plan Orientation Development
- Leadership and Development Style
- Interpersonal Skills Development
- Business Ethics
- Market Development and Marketing Plan
- Business Financing and Credit Facilitation
- ICT and Business
- Production Plan
- Total Quality Management
- Time Management
- Mindset Orientation
- Human Resource Management
- Decision Making and Creativity
- Business Law
- Value Chain Management
- Customer Loyalty
- Networking in Business
- Customer Service and Relationship Management

Cordination: Coordinated the set-up of MOCK BANK for the department of banking and finance, University of Calabar in 2019. The bank is used for live simulation of banking activities for students to get practical training in the following courses: Bank Management, Bank Lending and Loan Administration, Banking Practice and Banking Processes.

Professional Membership

Associate Member: Chartered Institute of Cost Management Nigeria AICMN

Associate Member: Chartered Institute of Bankers of Nigeria CIBN

Member Institute of Chartered Accountant of Nigeria

REFERENCES

Professor Chris O. Udoka Associate Professor of Finance, Department of Banking and Finance,
University of Calabar, Cross River State Nigeria

Professor Tony Ukam OON JP, Professor of Law, Wisdom Chambers , No 41 Mayne Avenue,
Calabar , Cross River State, Nigeria

Professor F. N Awara, Professor of Marketing, Department of Marketing, University of
Calabar, Cross River State- Nigeria

Languages Speaks English, Ibibio and Efik Fluently
