**Mehrnaz Kiani**

(310)367-7412

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Accomplished professional with expertise in building strategic relationships through effective sales.

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| * Business Development & Marketing | * Business & Treasury Management |
| * Business Banking & Loans | * Underwriting & Credit Knowledge |
| * Financial Analysis | * Commercial Loans & Practice solutions |

**PROFESSIONAL Experience**

**Vice President-Small Business Banker Nov 2017- Present**

**Bank of America**

Manage a portfolio of Small Business Clients with annual revenue from $500k up to $30 Million. Providing comprehensive financial solution to small business clients. Cross sell and deepen relationship with existing and new logos to the bank. Make out going calls to prospects and clients to uncover lending and banking opportunities. Prospecting for new business clients, networking with internal and external partners.

SBA and conventional lending officer as well as Treasury product knowledge to cross sell and uncover clients needs as they grow and expand their business.

Working closely with Merrill lynch and private bank to assist with their small business client needs to grow my current portfolio and bring profitability to the bank.

Making outgoing calls to set up weekly and monthly meetings with existing clients and prospects to grow and expand my business.

**Sr. Business Relationship Manager Dec 2015-Nov 2017**

**Citibank - LA Metro, CA**

Responsible for proactively sourcing, acquiring, expanding and retaining customer relationships by maximizing sales opportunities in an assigned territory. Ensure a world-class customer experience for all current and prospective customers. Responsible to acquire new deposit & lending relationships.

* Achieve designed revenue, sales production, business scorecard and service scores.
* Responsible for developing and executing an integrated and comprehensive territory (6 branches) sales plan to achieve desired results and uncover new business opportunities.
* Emphasized acquisition of new to bank clients.
* Target industries to maximize high probability and high potential.
* Proactively manage portfolios assigned to expand business banking customer relationships by identifying needs and maximizing opportunities.
* Source and provide credit solution for prospects & clients.
* Responsible for developing credit structure and packages including deal summary memo.
* Effectively leverage, coordinate and organize targeted marketing campaigns, events and new product launches.
* Responsible for acquiring business lending up to $10MM in revenues.

**AVP/Relationship Manager II**

**California Bank & Trust- Gardena, CA Aug 2014- Dec 2015**

Responsible for acquiring, analyzing and maintaining client relationships through business development, cold calling, networking, COI’s, Brokers, etc. Provided Credit, Deposit, Treasury management, Merchant or other banking services as well as counsel & advice to best meet client’s needs. Analyze risks & profitability of client base to ensure ongoing profitability for the bank that suits customer’s needs.

* Develop & implement marketing plans for expanding business & business development.
* Responsible for creating sales opportunities with clients or prospects for the bank.
* Tax & financial Analysis.
* Responsible for acquiring, managing & growing profitable account relationships with complex business customers with annual gross sales of $2MM-$20MM.
* Negotiate loan terms & conditions along with monitoring credit quality of clients. Effective financial analysis & underwriting in the areas of credit, cash flow & collateral.
* Cash flow client’s credit needs to determine qualifications based on the banks underwriting policies & guidelines.
* Responsible for acquiring commercial loan prospects through brokers, existing clients, new prospects, etc.
* Focused on expanding new client relationships along with deepening the current client’s relationships & retention.
* Acquire & service commercial real estate loans and bank services.
* Business development, networking, establishing strong COI’s in the community to ensure maintaining a successful & profitable book of business.

**Business Relationship Manager Sept 2012-Aug 2014**

**First Citizens Bank- Los Angeles, CA**

Accountable for overall Business deposit & credit growth of the branch through a combination of outside sales calls, canvasing and the expansion of the existing business deposits & Loans client base. Responsible for the performance of the entire branch sales, including customer service.

* Actively selling Bank’s products and services, gather business deposits & lending opportunities, cross selling business cash management & treasury products, particularly low cost deposits, through outside sales, referrals, networking, presentations, generating leads, cold calling, etc.
* Assisted with interviewing & hiring branch staff, coaching staff, scheduling, etc.
* Represent the bank in the community by attending community group meetings, participating and volunteering on projects, to generate additional business for the bank, utilize relationship with local organizations to identify potential opportunities.
* Assisted in achieving bank growth & profitability goals by effectively executing the branch’s marketing & business development plan, acquiring business deposits and selling related deposit and credit products.
* Targeted potential customers with loan needs, sold bank products to deepen relationships. Working directly with the portfolio inherited for deposit & loan growth.
* Underwriting & financial reviews, work extensively on credit files & putting them together for approvals.
* Working closely with CPA’s and Brokers for lending opportunities and business growth

Branch Manager Aug 2009 – Sept 2012

Wells Fargo Bank – Agoura Hills, CA

Managed the entire branch, responsible for the branch’s performance both- sales & operations. Supervised and coached employees to acquire & deepen customer relationships & improved branch’s performance. Developed and Cultivated long-term business & consumer relationships to ensure branch sales growth & customer retention. Developing sales plans that are aligned with overall business targets and

* Responsible for recruiting, promoting, training & coaching staff for sales and customer service at the same time ensuring the results are delivered & aligned with company’s business objectives.
* Responsible for growing business by understanding the branch’s performance, diagnosed issues, built a branch action plan, and inspecting with through follow-up and holding employees accountable, developed & executed sales, credit strategies to achieve desired revenue.
* On a daily basis, conducted huddles & debriefs to recognize success, share best practices and set focus for the day.
* Successful in growing the branch’s loan, deposit and investment portfolio 100%.
* Managing profit & loss of the branch to ensure profitability, service scores, sales campaign results, product value credits, teller’s referrals and regularly communicated branch performance and priorities with all employees.
* Participated in the community and networking groups to acquire new customers & increase referrals, at the same time working closely with my COI’s.
* Responsible for overall growth of the branch’s loans & deposit balances. Grew my branch’s portfolio in every aspects of business banking, such as cross sold cash management, Business & treasury products, letters of credits, tax expert, etc.

**EDUCATION**

California State University Northridge- International Business/Marketing