Naira Davtyan

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North Hollywood, CA 91605

(818) 427-5479

EDUCATION

California State University Northridge

2017-2019

Bachelor of Science, Business Administration

Los Angeles Valley Community College

2014-2017

Associate degree, Economics

PROFESSIONAL EXPERIENCE

Sr. Relationship Banker, MUFG Union Bank, Century City, CA

02/2022-Present

- Built relationships with clients and used knowledge of consumer marketplace, products and finance to fully understand clients' personal plans and introduced suitable products and services.
- Analyze financial standing of loan applicants with in depth review of credit, property and income to determine eligibility of the applicant.
- Answered customer inquiries involving rates, products and loan application status to facilitate quality customer service.
- Tracked and managed new leads and followed up on referral business.
- Educated customers on variety of loan products and available credit options to promote valuable decision-making
- Help clients determine their loan-to-value (LTV) and debt-to-income ratio (DTI) in order to issue an accurate pre-approval or pre-qualification.
- Responsible for following all bank operational and security policies and procedures, including compliance and privacy policies and procedures to maintain customer confidentiality.

Relationship Manager, Bank of America, Van Nuys, CA

02/2018-01/2022

- Sales of Banking products such as Credit Cards, accounts, HELOCs, auto loans, business loans, mortgage loans, and other banking products.
- Consumer loan originating and closing involved the detailed analysis of the client's financial status in order to determine the appropriate products.
- Generated new business by cross-selling personalized banking products and services suited for the individual.
- I worked on the Business transaction line where I assisted our business clients with transactions like payments, transfers, deposits, withdrawals, change orders, etc.

Customer Service Representative, Bank of America, Van Nuys, CA

03/2017-01/2018

- Sales of Banking products: Credit Cards, accounts, HELOCs, auto loans, business loans, mortgage loans, etc.
- Balanced cash drawers, handling night drop box deposits, regular deposits, withdrawals, transfers, ATM refills and completing reports
- Efficiently processed 25+ customer transactions per hour with extreme attention to detail
- Responsible for millions of dollars in cash delivery to the branch
- Assisted in lobby management initiatives; engaged customers in conversation regarding our products and services, location of personnel, and other related customer service activities

Sales Associate, Macy's, Sherman Oaks, CA

03/2015-11/2017

- Customer Service: Greeting guests, and providing them with a positive experience while shopping.
- Provide prompt and knowledgeable service to all customers.
- Stock, organize, and replenish inventory daily.

LEADERSHIP EXPERIENCE

Sr. Relationship Banker, MUFG Union Bank, Century City, CA

02/2022-Present

- Resolved customer concerns or complaints by finding solutions according to their situation
- · Ongoing communication with customers while the loans are processing to ensure full satisfaction
- Supervise the employees while the Manager is away
- Ensure all safety and health rules are being followed
- Perform opening and closing procedures at the branch

SKILLS & ACTIVITIES

Technical Skills: Google Workspace, Microsoft Office, Salesforce, WordPress and MacOS

Languages:

