

KAREN CHITCHYAN

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15107 Minnehaha St. Mission Hills, CA 91345

PROFESSIONAL SUMMARY

Knowledgeable Credit Officer successful at analyzing clients' finances to disburse applicable loans. Driven to maintain smooth operations through knowledgeable and skilled customer support. Ability to utilize electronic programs to manage clients' confidential account information.

WORK HISTORY

Ararat Bank OJSC. Yerevan, Armenia

Probationer | 02.05.2013-05.05.2013

Credit Officer | 05.05.2013-10.20.2014

Analyst (Risk Management Department) | 04.06.2017-12.13.2019

- Disbursed mortgage, gold-backed, overdraft, and consumer loans.
- Opened, processed, and closed clients' accounts.

ARFIN Credit Institution. Yerevan, Armenia

Senior Credit Officer | 06.03.2015-07.20.2015

- Disbursed various loans.
- Analyzed the financial position of borrowing clients.
- Rated clients' credit levels.

Express Credit: Universal Credit Organization CJSC. Yerevan, Armenia

Credit Officer | 03.25.2016-04.05.2017

Provided clients with loans based on different credit levels.

SKILLS

- Customer service oriented.
- Computer-savvy (MS Office, Adobe Photoshop)
- Works well both independently and in groups.
- Advanced communication skills to build relationships/trust with clients.
- Able to converse in Armenian, Russian, Spanish, and English.

EDUCATION

Russian-Armenian University. Institute of Advertisement and Media (Department of Advertising)

Yerevan, Armenia

2010-2015

- Bachelor of Arts (BA)
- Master's Degree