

Stefan Valentin-Cristinel

Banking Specialist

PROFESSIONAL SUMMARY

Finance and banking professional with over 6 years of progressive experience across back-office operations, mobile banking, financial analysis, and retail sales. Proven ability to manage cash operations, assess credit applications, and drive sales of financial products including loans and deposits. Strong analytical mindset combined with a client-focused approach, backed by a Master's degree in Banking & Insurance from ASE Bucharest.

WORK EXPERIENCE

Personal Banker – Loans & Deposits

TBI Bank

August 2021 – Present · 4 yrs 8 mos

- Actively promote and sell consumer credit products and term deposits to new and existing clients.
- Conduct needs assessments and present tailored financial solutions aligned with client profiles.
- Maintain compliance with internal banking policies and national financial regulations.
- Consistently meet and exceed monthly sales targets for lending and deposit portfolios.

Financial Analyst

Easy Credit 4All IFN

February 2021 – August 2021 · 7 mos

- Analyzed loan applications and assessed client creditworthiness based on financial data.
- Reviewed income documentation, credit bureau reports, and risk scoring models.
- Prepared financial reports and supported portfolio monitoring activities.

Mobile Team Specialist – Cash, Loans & Deposits

BRD – Groupe Societe Generale

August 2019 – February 2021 · 1 yr 6 mos

- Performed cash handling operations, loan disbursements, and deposit management for retail clients.
- Provided on-site banking services as part of the mobile team, ensuring high service quality.
- Managed daily reconciliation of cash transactions and end-of-day reporting.
- Built strong client relationships by offering proactive financial guidance.

Back Office Operator

Optima Solutions Services

October 2018 – August 2019 · 10 mos

- Processed and validated financial documents and client data in internal systems.
- Ensured accuracy and completeness of operational records in compliance with procedures.
- Collaborated with front-office teams to resolve discrepancies and client inquiries.

EDUCATION

Master's Degree – Banking & Insurance (BANCAS)

Bucharest University of Economic Studies (ASE)

2020 – 2022

Bachelor's Degree – Finance, Banking, Insurance & Capital Markets

High School Diploma – Mathematics & Computer Science

Colegiul National Mihai Eminescu, Buzau

2013 – 2017

KEY SKILLS

Banking	Retail lending, deposits, cash operations, credit analysis
Sales	Client needs assessment, product presentation, target achievement
Analysis	Credit risk assessment, financial reporting, document review
Software	Microsoft Excel (Advanced), Microsoft Office Suite
Compliance	Banking regulations, KYC procedures, AML awareness

LANGUAGES

Romanian	Native
English	Advanced