

PERSONAL INFORMATION

Liviu Gavrilescu, EMBA

WORK EXPERIENCE

JANUARY 2011 - PRESENT

Sr. Corporate Relationship ManagerUnicredit Bank Romania – Corporate & Investment Banking Division 

- Managing bank's corporate portfolio – Domestic Mid (annual stand-alone sales revenue between 5 – 50 million EUR), by understanding their business needs and offer best-corresponding solutions (banking products & services) and ongoing support. Main objectives are to fulfill multiple KPI budgets including revenues, loans balance, loan to liabilities ratio, cross-sell efficiency, risk adjusted capital efficiency, banking services revenue, customer satisfaction etc.
- Financial analysis, financial projections, structuring of credit transactions, pitch preparation and presentation, credit application drafting;

Business or sector: Banking

OCTOBER 2007 – JANUARY 2011

Agency ManagerBRD GSG Romania 

- I led a team of 5 people (Retail Customer Officers and Universal Desk Operators), in order to achieve KPIs for Agency "1 Mai" Craiova. This project was a "challenge" for me considering that it was a recently opened agency and the main assignment was to quickly build a strong base with a critical mass of clients and revenues, in order to become profitable.
- Responsible for the expansion and development of active customer base (SMEs and individuals);
- Coordinated the sales activities and monitored individual performance; Implemented annual performance appraisals for agency's staff;

Business or sector: Banking

MAY 2006 – OCTOBER 2007

Retail Customer OfficerBRD GSG Romania (Craiova Group) 

- Managed a portfolio of about 200 clients - individuals, advising them in choosing the adequate product / package of financial products for their needs (mortgage and consumer loans, credit cards, financial investments, saving products and current operations);
- Targeting potential individual clients and generate new business for the bank;

Business or sector: Banking

DECEMBER 2004 – MAY 2006

Universal Desk OperatorBRD GSG Romania (Craiova Group) 

- Main activities ranged from helping clients (companies and individuals) with their account details and current operations (cash deposits/withdrawals, payment orders, debit instruments, WU transactions, FX) to sale of basic products/services to individuals (debit cards, saving accounts and term deposits, mobile banking etc.);

Business or sector: Banking

NOVEMBER 2003 – DECEMBER 2004

CashierBanca Transilvania (Craiova Branch) 

- Main responsibilities were related to cash operations: deposits/withdrawals, WU transactions, cash FX etc.

Business or sector: Banking

EDUCATION AND TRAINING

2016 - 2019

Executive MBA, General Management



The University of Sheffield, England

Business Management Education (*awarded with Distinction*)

2004 - 2006

Master, Banks Financial Management

University of Craiova, Romania

Banking Management, Marketing, Risk Analysis, Financial Markets, Financing International Trade

2005 - 2006

Banking Diploma

Romanian Banking Institute, Bucharest, Romania

Financial Analysis and Credit Risk

1999 - 2003

Bachelor in Banks and Stock Markets

University of Craiova, Romania

Economics, Management, Stock Markets, Marketing, Accounting, International Trade, Statistics, Negotiation, Communication

PERSONAL SKILLS

MOTHER TONGUE(S)

Romanian

OTHER LANGUAGE(S)

English

UNDERSTANDING		SPEAKING		WRITING
LISTENING	READING	SPOKEN INTERACTION	SPOKEN PRODUCTION	
C1	C1	B1	B1	C1

Levels: A1/2: Basic user - B1/2: Independent user - C1/2 Proficient user
Common European Framework of Reference for Languages

REFERENCES

Available upon request