


Irene Koutselli

SENIOR RETAIL CREDIT & OPERATIONS OFFICER

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Summary

Senior banking professional with over 13 years of experience specializing in Credit Analysis and Operations. Demonstrated expertise in analyzing financial data, improving operational efficiency, and supporting strategic decision-making. Skilled in credit evaluation, loan operations, process improvement methodologies with a strong track record of streamlining operations and enhancing efficiency. Experienced in change management, stakeholder collaboration, and driving continuous improvement initiatives. Strong communicator with a proven track record of aligning business activities with organizational goals. Currently pursuing the Certified Associate in Project Management (CAPM)® Certification  to further enhance project management skills.

Work Experience

Volkswagen Financial Services

Athens, Greece

SENIOR RETAIL CREDIT & OPERATIONS OFFICER

Apr. 2017 - now

- Process Improvement Initiatives: Led the streamlining of loan processes, reducing processing time and increasing accuracy.
- Risk Monitoring: Monitored key risk and performance indicators (KPIs), ensuring compliance with organizational goals and regulatory requirements.
- Credit Risk Assessment: Analyzed credit data and financial statements for retail, business, and leasing customers, approving loans and leases within specified credit limits.
- Reporting: Provided insightful reports to senior management to support strategic decision-making.
- Business Requirements Definition: Defined and translated business requirements into technical specifications for software solutions, enhancing system efficiency.
- Team Leadership: Trained and coached new hires, fostering a collaborative and high-performing team environment.

RETAIL CREDIT & OPERATIONS OFFICER

Jan 2013 - Mar. 2017

- Process Optimization: Collaborated with the Accounting Department to validate and process over 400 loan disbursements monthly, increasing efficiency.
- Performance Monitoring: Tracked and analyzed performance metrics, identifying areas for improvement and implementing solutions.
- Customer Relations: Maintained strong relationships with customers and VW Dealers, enhancing customer satisfaction and loyalty.
- Payment Solutions: Developed partial and full prepayment calculations and restructuring proposals based on customer requests.

COLLECTIONS OFFICER

June 2012 - Dec. 2012

- Non-Performing Loans Management: Reduced non-performing loans (NPLs) by proposing alternative payment plans, resulting in a decrease in default rates.
- Customer Engagement: Built and maintained strong relationships with customers to facilitate collections and recoveries.

FINANCIAL & INSURANCE OFFICER

Mar. 2011 - May 2012

- Financial Analysis: Evaluated potential customers' financial data to determine viability.
- Product Offering: Provided tailored financial and insurance products based on customer needs.

Diethnis Enosis Insurances S.A.

Athens, Greece

SALES CONSULTANT

Jan. 2008 - Dec. 2008

- Sales Achievement: Exceeded sales targets by 15% through effective customer engagement and needs assessment.
- Financial Services Promotion: Advised customers on a variety of financial services to meet their financial goals.

Education

Athens University of Economics and Business

Athens, Greece

MSC IN SERVICES MANAGEMENT

Mar. 2011 - Aug. 2013

- Specialization in Marketing/Consumer Behavior.

National and Kapodistrian University of Athens



Athens, Greece

BACHELOR OF POLITICAL SCIENCE AND PUBLIC ADMINISTRATION




Mar. 2006 - Aug. 2010

- Specialization in Administrative Science.

Certificates

exp. 2024 **Certified Associate in Project Management (CAPM)®** , Project Management Institute
2019, 2021 **Authorized Insurance Agent** , Bank of Greece

Computer Skills

Specialized Software	E-ON Integration Banking Solutions  , Salesforce  , EasyLease Suite 
Microsoft Excel	Expert Knowledge including VLOOKUP, Pivot Tables, Functions, Charts, etc
Microsoft Access	Databases, Relations, Queries
Microsoft Office	Expert Knowledge
SQL	Building and executing SQL queries

Languages

Greek	Native
English	Fluent
French	Conversational

References

References and Letters of Recommendation are available upon request.