

MIRJANA TEŠIĆ

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EXPERIENCE

Account Manager February 2004 - present
HVB Bank, Belgrade, Serbia & Montenegro

Credit Group Leader June 2003 – January 2003
Pro Credit Bank, Belgrade, Serbia & Montenegro

Approved loans up to €10.000. Managed Branch portfolio. Identified, searched and attracted corporate and individual loan customers to use Bank services. Prepared business plans and work projection for the next year of the credit department. Made presentation to the management and credit department in Head Office on the disbursements plan, loan repayments and arrears reports. Coordinated and supervised junior and senior loan officers. Recruited and trained candidates for credit department. Organized and lectured 5 seminars with three 90 minutes workshops on topics in Micro Express Loans ([MEX](#)): MEX Lending, MEX Procedure and MEX Case Studies.

Senior Loan Officer October 2002 - June 2003
Pro Credit Bank, Belgrade, Serbia & Montenegro

Performed an in-depth analysis on advanced loan handling, loan management, case studies, market situation and business strategy. Based on that, created a very successful Micro Express Loans ([MEX](#)) program for micro and small entrepreneurs. On average, disbursed fifteen loans monthly. Trained junior loan officers.

Loan Officer April 2002 - October 2003
Pro Credit Bank, Belgrade, Serbia & Montenegro

Assisted to clients in loan application procedure. Investigated client's integrity, liquidity, capital, collateral, business profitability, and credit report in order to approve or reject the loan. Prepared loan resume for every step of the loan procedure i.e. Credit Committee, Disbursement phase, and Monitoring of disbursed loans.

Research Assistant March 2001 - June 2001
School of Economics, University of Belgrade, Belgrade, Serbia & Montenegro

Conducted a survey on locations of shopping malls for Carrefour hypermarket group. Conducted a survey on spending habits of Belgrade citizen for Marketing workshop; Processed results from both surveys and correlated them with research literature to build a strategic supermarket marketing program.

Administrative Assistant June 1995 - September 1995
Hotel "Beograd", Becti, Serbia & Montenegro Front-desk receptionist. Various administrative works.

EDUCATION

Bachelor of Art, Economics January 2002
School of Economics, University of Belgrade, Belgrade, Serbia & Montenegro

Diploma Thesis "Locations of Shopping Malls,"

Major: International Economy and Foreign Trade

Advisor: [Goran Petkovic](#)

GPA: 8.15/10.00

Associate in Social Sciences

III Belgrade Gymnasium, Belgrade, Serbia & Montenegro

Curriculum Focus: Linguistics and Social Sciences

June 1995

GPA: 4.85/5.0

SKILLS

- Strong managerial, organizational, and networking skills. Ability to efficiently work under pressure.
- Excellent analytical skills. Successful team player. Problem solver. Can work independently.
- Ability to communicate with people of all levels and backgrounds. Very good mediator.
- Coached, inspired and evaluated new employees. Encouraged and guided senior employees.
- Strong communication, presentation and writing skills. Fluency in English (communication, reading, writing, composition) is secondary to native Serbian. Solid use of Russian (conversational level).
- Skilled with HTML programming under Windows operating system ([AAEN](#) certificate). Proficient use of the following software packages: Microsoft Office, Adobe Software, and Netscape HTML editor.
- Experienced document and image editor (see <http://solair.EUnet.yu/~teshic>), and advanced internet user.
- Clean B driver's license.

REFERENCES AVAILABLE UPON REQUEST