MARINE HARUTYUNYAN

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EDUCATION

LOUISIANA STATE UNIVERSITY

PHD in Sociology

Aug 2024-present Baton Rouge, LA 70803 United States

RUSSIAN-ARMENIAN (SLAVONIC) UNIVERSITY

MSc in Management, Public Administration

Sep 2001-May 2006 Yerevan, Armenia

Skills: Managerial Sciences, Banking: Credit, Consumer Loans, Operations

Technical skills: Excel, Python, Stata

PROFESSIONAL EXPERIENCE

Teaching Assistant, Louisiana State University

• Grading undergraduate students' assignments

- Keeping a roster
- Proctoring during exams
- Helping GAs with the research

Senior Specialist, ACBA Bank OJSC

Feb 2016 - Dec 2024

Aug 2024 – Present

- Credit risk analysis and exposure control in offered consumer products,
- Performance data analysis,
- Compilation of recommendations for improvements in consumer credit strategies,
- Management of outstanding debts,
- Assessment of risk profiles,
- Development of consumer finance risk limit statement for approval.

Specialist, ACBA Credit Agricole Bank CJSC

Nov 2014 – Feb 2016

- Credit risk analysis and exposure control in educational and personal loans,
- Managing credit risk reporting on educational and personal loans

Customer Loan Specialist, ACBA Credit Agricole Bank CJSC

Sep 2011 – Nov 2014

- Consulting customers on available credit and loan products,
- Performing Customer Due Diligence screening.

Operations Specialist, ACBA Credit Agricole Bank CJSC

Sep 2007 - Sep 2011

• Performing load issuance operations and ensuring compliance with existing regulations.

INTERNSHIPS

Ministry of Education of the Republic of Armenia

Feb 2006 - May 2006

- Collected and analyzed data on higher education in Armenia for comparative study of educational systems
 of Eastern and Western European countries, concentrating attention especially on Bologna educational
 process and integration of Armenia to it.
- Gathered information on the effectiveness of the governance of the appropriate ministry trying to determine flaws and find the most efficient ways for solution.

Ministry of Environment of the Republic of Armenia

Jul 2005 – Aug 2005

Cadaster Committee of the Republic of Armenia

Aug 2004

• Researching the real estate market transformation in Armenia due to privatization process.

MASTER THESIS

"Comparative study of Bologna Process in Eastern and Western Europe"