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Sales & Product Management & Digital Transformation

About me

I am a Senior Manager with 15+ years of proven experience in financial and operational management (OTP Bank), highly focused on results and digital transformation.

I drove profitability as a Branch Director, positioning units at No. 1 in sales and No. 2 in NBI (Net Banking Income), while managing the complete P&L.

I successfully implemented key digitalization projects (Instant Payments MIA, CBS Migration) and product development, supporting strategic alignment. My core contribution is the ability to translate strategic vision into tangible KPIs (Risk, Finance) and to lead teams to top performance.

Work experience

Head of Retail Products · OTP Bank S.A. · Chişinău
January 2022 - October 2024 · 2 years 9 months

- Managed the entire Retail Products Section, overseeing the complete product lifecycle and profitability (NDI).
- Led initiatives for developing alternative sales channels.
- Directed the product migration and post-migration process to the new Core Banking System (CBS).
- Key Projects Implemented: Instant Payments (MIA); CBS Integration with Mconnect; Lead Management (lead collection system with automated loan decision).

Skills: P&L Management, Risk Management, Product Management, Banking Digitalization, Financial Analysis, Executive Leadership, Strategic Thinking, Team Management

Senior Business Analyst · OTP Bank S.A. · Chişinău
June 2021 - January 2022 · 8 months

- Provided essential analytical support for IT transformation projects, including the Phoenix project (credit migration to the new new CBS) and PosLending.
- This served as the preparation phase for the Head of Products Section role.

👤 44 years

♂ Male

📍 Chişinău

in

TOP Skills

- **P&L Management** · 10 years
- **Risk Management** · 10 years
- **Financial Analysis** · 10 years
- **Consultative Selling** · 7 years
- **Customer Orientation** · 7 years
- **Negotiation** · 7 years

Preferences

- Full-time
- In-house
- Hybrid

Languages

- **Romanian** · Native
- **Russian** · Fluent
- **English** · Communication

Skills

- Corporate Finance
- CBS Migration Support
- Negotiation
- Team Management
- Strategic Thinking
- Executive Leadership
- Product Management

- Financial Analysis
- Banking Digitalization
- Risk Management
- P&L Management

Skills: IT Process Analysis, CBS Migration Support, Business Requirements Analysis, Database Skills, Analytical Thinking

Internal Trainer (Financial Analysis) · OTP Bank S.A. · Chişinău

January 2019 - June 2021 · 2 years 6 months

- Delivered advanced training modules on Qualitative Analysis, Balance Sheet, P&L Statement (Profit and Loss), and Cash-Flow for directors and advisors.

Skills: Advanced Financial Analysis, Teaching, Executive Training, Balance Sheet & P&L (Profit & Loss), Cash Flow, Internal Consulting, Analytical Thinking

Branch Director (BUM, Rezina, Ungheni) · OTP Bank · Rezina

February 2014 - May 2021 · 7 years 3 months

- P&L and Risk Management: Managed the complete branch activity, including risk management and profitability objectives (P&L).

- Promoted quality principles at all stages of the management cycle: planning, organizing, leading, controlling.

- Led, motivated, and trained large teams, ensuring continuous employee development.

- Special Sales Achievement: Adapted the existing credit flow and contracts to finance SA Lafarge Ciment Moldova suppliers (factoring/lending).

Skills: P&L Management, Leadership, Risk Management, Strategic Planning, Team Coordination, Financial Analysis

Customer Advisor · OTP Bank S.A. · Chişinău

July 2006 - January 2014 · 7 years 7 months

- Period of peak commercial performance – I was the TOP SALESPERSON in the banking unit, building a solid foundation in the sale and promotion of banking products and services, essential for understanding core operations.

Skills: Consultative Selling, Customer Orientation, Negotiation, Persuasive Communication, Goal Achievement, Banking Products Knowledge

Desired industries

- Insurance
- Banking / Financial / Economic
- Top Management

Education: Higher

ASE Bucuresti

Graduated in: 2004

Premiant Olimpiada Națională de Matematică

Graduated in: 1999

Courses, trainings**Cross-Border Management & Best Practices (OTP Group)**

Graduated in 2024

Organizer: OTP Bank / International Subsidiaries

Product Management & Innovation

Graduated in 2023

Organizer: Axa Consulting (Romania)

Agile Principles and Project Management (2 Modules)

Graduated in 2023

Organizer: Tekwill Academy

Project Management for Leaders

Graduated in 2023

Organizer: House of Training (Luxembourg)

Big Data Analysis

Graduated in 2022

Organizer: House Of Training (Luxemburg)

Operational Risk Management and Process Audit

Graduated in 2019

Organizer: OTP Bank

Strategic Leadership for Senior Managers

Graduated in 2019

Organizer: OTP Bank / External Partners

Advanced Financial Analysis (AEF)

Graduated in 2018

Organizer: Self-Study

Executive Time Management and Prioritization

Graduated in 2017

Organizer: OTP Bank / External Partners