



Deputy Chief Executive Director

Head of Product Development Department

Aren Hovhannisyan, master

Aren Hovhannisyan joined SEF International in 2009 to develop organization's strategy by creating new products and financial services. He perfected and regulated business processes, insuring their effective implementation, developed new products, implemented standardization of loan processes.

Before joining SEF Mr. Hovhannisyan has worked at Cascade Bank CJSC and Cascade-Credit UCO CJSC, where he streamlined internal procedures and participated in the development of loan services by building a multitask functional group, developed collateral management and loan portfolio monitoring procedures for the bank. He also developed renewable energy project monitoring tools, as well as new loan and other services.

Mr. Hovhannisyan has a bachelor degree in State Engineering University of Armenia, and masters degree in Moscow New Law Institute.