

# SHAFAYAT AHMED KHAN CHOWDHURY

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## SUMMARY

- A focused and reliable professional with years of working experience, specializing in retail banking with proven remarkable aptitude to serve clients in a professional and friendly manner while maintaining a high level of efficiency and coherence.
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## SKILLS

- Customer service experience
- Proficient in working with cash management systems including balancing and replenishing ATMs.
- Working with customer maintenance systems
- Identifying issues and brainstorming methods of approach and execution
- Excellent computer skills including using spreadsheets and other solutions for managing receipts, including Microsoft Office.
- Technological proficiency in major operating systems on both computers and cell phones.
- Inventory management experience of food products in FIFO.
- Excellent ability to understand and grasp training instructions.

- Able to pick up new skills in a short time and work in high pressure situations in a calm and efficient manner.
  - Multilingual, fluent in English, Bengali, Urdu and Hindi with some understanding of French
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## EXPERIENCE

Relationship Banker / Comerica Bank

09/2024 – Present

- **Managed a diverse portfolio** of high-net-worth and corporate clients, proactively uncovering deep financial needs to provide tailored banking, lending, and investment solutions.
- **Expanded the consumer lending portfolio** by identifying and processing Home Equity Lines of Credit (HELOCs), enabling clients to leverage residential equity for significant financial milestones.
- **Facilitated business growth** for small-to-medium enterprises by structuring and referring Business Lines of Credit, ensuring consistent working capital and operational flexibility.
- **Generated over \$1.8 million in loan volume** by cultivating strategic Center of Influence (COI) connections and actively participating in local networking events to expand the bank's market presence.
- **Acquired and managed multi-state corporate relationships** with annual revenues ranging from \$15 million to \$50 million, providing sophisticated service for complex operational needs.
- **Drove significant business growth** by referring large-scale enterprise clients to Middle Market and Business Banking managers to ensure comprehensive coverage of high-revenue accounts.
- **Facilitated philanthropic goals** for clients by identifying and referring Donor-Advised Fund (DAF) accounts, integrating charitable giving into their broader financial strategies.
- **Collaborated with specialized partners** to streamline the delivery of commercial credit, treasury management, and private banking services to sophisticated business entities.
- **Maintained rigorous compliance standards** and operational excellence while managing daily client interactions and complex account maintenance for a high-volume portfolio.
- **Volunteered on community financial workshops** by teaching elementary children about finances and money management.

- **Delivered exceptional service** by engaging customers with a warm demeanor and providing expert assistance with daily banking needs.
- **Optimized scheduling** through the productive use of digital tablets to manage appointments based on customer and banker availability.
- **Managed ATM operations** as custodian, analyzing usage trends to maintain appropriate cash levels for weekly demand.
- **Drove internal referrals** by identifying complex banking needs—such as investments or mortgages—and directing clients to specialized partners.
- **Executed complex transactions** including deposits, withdrawals, loan payments, currency exchanges, and international wire transfers.
- **Ensured regulatory compliance** while managing account maintenance, including contact updates, card reordering, and statement requests.
- **Promoted digital adoption** by educating customers on online banking tools and features to enhance their banking experience.
- **Collaborated with team members** to maintain high service standards and ensure seamless branch operations.

## Cashier/Server / Chipotle - Los Angeles, CA

02/2018 -07/2019

- **Delivered exceptional service** by maintaining high standards of friendliness, product knowledge, and guest recognition to drive repeat business.
- **Managed high-volume transactions** with precision, including cash/media reconciliation and processing online orders.
- **Optimized rush-hour efficiency** by coordinating guest requests with kitchen staff and ensuring order accuracy under pressure.
- **Increased revenue** through strategic upselling and consistent promotion of current advertisements and menu specials.
- **Led team training** for new hires on POS operations, stocking procedures, and customer service protocols.
- **Ensured facility readiness** by managing opening/closing duties, station setup, and maintaining a clean, organized environment.
- **Prioritized guest safety** by providing expert recommendations for food allergies and gluten intolerances.
- **Maintained operational flow** by proactively restocking supplies and executing diverse tasks assigned by management.

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## EDUCATION AND TRAINING

California State University, Northridge- Northridge, CA

2022-2027

Santa Monica College - Los Angeles, CA

2022

### **Associate's of Arts in General Science**

South Breeze School - Dhaka, Bangladesh,

2016

Siddiqui's School - Dhaka, Bangladesh

2017

**Ordinary Levels:** Multiple Subjects

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## ACTIVITIES AND HONORS

Prefect in high school

Captain of high school soccer team and member of volleyball, basketball and badminton teams.

Record for most medals won in sports for my grade level in school.

Led group of volunteers for Jaago and Duronto Foundations to collect donations and funds to provide schooling and necessities for underprivileged children and families.

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## LANGUAGES

Able to speak and communicate fluently in English, Bengali, Hindi and Urdu.