



## Gorgadze Tatiana

Працюю, але відкритий(а) для пропозицій

Product Owner, Credit Risk Manager

Повна зайнятість

Бажане місто роботи : Київ

Дата народження: Немає даних

Стать: Жінка

Сімейний стан: Не вказано

Діти: Не вказано

## Контактна інформація

[Зареєструйтеся](#) або увійдіть щоб відкрити контакти пошукача

## Досвід роботи

Product Owner | Business Analyst

з 09.2022 по поточний час (2 року 3 місяці)

UPSWOT Inc., USA

□ Product feature analysis, planning, and execution through the entire product lifecycle. This would include gathering and prioritizing product requirements, requirement analysis, working with the development team as a product owner to lead implementation using agile methodology, and working closely with all the stakeholders to make sure all their business requirements are met;

□ Effectively collaborate and communicate product road map, project status, and issues to executive management, project management office, and other stakeholders, as necessary;

□ Writing product requirement specifications with user stories and acceptance criteria; recommend

sequencing, MVP, and phasing of product features for development

- Market research of the SMBs business, in-depth understanding of the SMBs' business processes;
- Investigating of SMBs' business performance indicators, analysis of business and financial indicators, development of analysis models;
- Investigating of data source apps;
- business analysis of data from source systems;
- creation, filling of test accounts;
- integration model development;
- participating in model's development process (credit risk assessment models; data reconciliation models)
- Development of client base segmentation tools;
- development of functional product modules;)

## Chief Risk Officer

### EQUFIN HOLDINGS LTD

- Introduction and implementation of Risk Management strategy for entire holding
- Development of methodological risk management documents (credit policies, procedures, regulations, instructions)
- Development of anti-fraud rules
- Evaluation and analysis of major risks (credit risk, operational, reputational, market risk, strategic), developing proposals for optimizing business processes to minimize these risks
- Individual Risk Assessment, Sectoral Risk Correlations and Risk Contagion
- Management the development of risk models, forecast key business metrics, oversee and conduct sensitivity and scenario analyses
- Supervision of the development and implementation of automated risk instrument models (full cycle application and behavioral score cards, decision tree's development)
- Application of IFRS methodology and respective calculation of provisions (LGD, EAD modeling)
- Development standard set of risk and performance reports for credit portfolio evolution, risk analytics and quantitative analysis, vintages, roll rates, was is, factor analysis
- Development and operational management reporting of risk indicators of the company
- Development of strategy and control of bad assets of the company (collection strategy, NPL)
- Identifying risks and opportunities in utilizing emerging technologies for efficient and sustainable financial service provision
- Data centers, big data, Cloud, Open Source, Mobile clients
- Good knowledge of Central Bank's requirements, process compliance and application Production and submission of systematic / periodic reports to the regulator)

## Head of Department, Retail Credit Risk Assessment Department

### Bank Republic - Societe Generale Group

- Processing of retail credits; analyze the files and provide relevant recommendation to head or Risk Managers for decision-making purposes
- Follow-up that the relevant reports (pipeline) and credit files database are permanently fed by the Risk Analyst and all relevant documents, Correspondence and Decisions are dully saved
- Retail Credits Post-disbursement checking - responsible for the permanent preparation of the relevant follow-up report
- Retail Credit Portfolio Analysis - provide all the necessary information and technical support regarding retail credit portfolio, to structure and distinguish separate parts of the portfolio which may be interesting for the analysis; execution of retail credit portfolio analyses
- Reporting and relevant preparations for National Bank of Georgia (NBG) Supervision team - supply the

requested information; collect the documents inside the bank from different structural units (mainly Retail Banking Division, but not limited with them), sorting and supplying to NBG representatives;  
Preparation of the special reports upon request of NBG supervisors

□ Preparation and organization of the internal instructions / procedures - creation of special instruction and procedures, aiming the regularization of bank's related activity identified as important fields by the department or Risk Managers

□ Management of the projects initiated by Risk Management Division

□ Management of Environmental and Social Risk)

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## Освіта

Grenoble Graduate School of Business

вища , с 2012 по 2015 (3 року)

MBA (with distinction), Grenoble (France)

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## Володіння мовами

English — вільно

Russian — вільно

Ukrainian — базовий

French — базовий

Georgian — вільно

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<https://novarobota.ua/index.php/ua/resume/product-owner-credit-risk-manager-245765>