

# Gorgadze Tatiana

## PRODUCT OWNER, CREDIT RISK MANAGER

⌚ 26 січня  
2023

📍 Місто: [Київ](#)



Вік: 40 років

Режим роботи: повний робочий день, вільний графік роботи, додатковий заробіток

Категорії: IT, WEB фахівці, Банківська справа, ломбарди, Консалтинг

[Увійдіть](#) або [зареєструйтесь](#) на сайті як роботодавець, щоб бачити контактну інформацію.

### Опис

#### RESUME

##### **GORGADZE Tatiana**

Address: Digomi District, III-38-64, Tbilisi, Georgia

#### Education

##### **Grenoble Graduate School of Business**

##### **MBA (with distinction)**

##### **Tbilisi State University**

Specialization – International Economic Relations, Faculty – Economics

#### Professional experience

Current job since

September 2021 till present **UPSWOT, Inc.**

##### **Product Owner/Business Analyst Wilmington, Delaware DE, 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;
- testing of the developed product functionality;
- Setting tasks for developers;
- participation in the product development process and teamwork with other team members;
- product regression testing;
- preparation of technical documentation for the product;
- preparation of user guides; training of users, preparation of training materials on the functionality of the product;
- project launch support on the client's side;
- work on processing customer requests for product functionality;
- processing of customer requests for project customizations made on customer's order;
- search for new data sources, analysis of competing solutions;

December 2017 – September 2021 **EQUFIN HOLDINGS LTD**

#### **Group Chief Risk Officer**

- 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

May 2017 – November 2017 **MFO LLC CC LOAN & CC CREDIT**

#### **Risk Manager**

- Management / Leading of Risk and Crediting Department
- To establish Risk Management policies and procedures in compliance with legislation
- To create and publish all relevant policies, procedures and instructions for establishment proper risk mitigation climate
- To develop and update a complete system of reporting, monitoring and recording potential risk
- Permanent monitoring credit portfolio quality in terms of identifications and classification of company's exposures
- Elaboration of automated approval tool (Scoring) for credits
- Process analyses and study for further improvement
- Development of potential loss prevention tools
- Elaboration of ways for increasing process efficiency in terms of lending
- Elaboration of effective bonus systems

January 2017 – March 2017 **LLC Infinity Holding (MFO)**

#### **Risk Manager (short-term service contract)**

- Management / Leading of Crediting and Debt Collection Departments
- To establish Risk Management policies and procedures in compliance with legislation
- To create and publish all relevant policies, procedures and instructions for establishment proper risk mitigation climate
- To develop and update a complete system of reporting, monitoring and recording potential risk
- Permanent monitoring credit portfolio quality in terms of identifications and classification of company's exposures
- Elaboration of automated approval tool (Scoring) for credits
- Process analyses and study for further improvement
- Development of potential loss prevention tools
- Elaboration of ways for increasing process efficiency in terms of lending and collection
- Elaboration of effective bonus systems

July 2011 – November 2016 **Bank Republic - Societe Generale Group**

## **Deputy Head of Department, Retail Credit Risk Assessment Department, Risk Management Division**

- 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 duly 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

May, 2010 – July, 2011 **Bank Republic - Societe Generale Group**

## **Head of Department, Basel II Portfolio Monitoring Department, Risk Management Division**

- Calculate IFRS provisions for doubtful and sensitive debts and report to SG for consolidation purposes
- Calculate the provisions for credit files according to NBG (National Bank of Georgia) standard
- Planned and launched projects/tools/procedures for the organization of the credit risk monitoring process
- As part of new entity integration project, implemented different multi-task projects such as: Clients Internal Rating, Clients Market Segmentation, Clients Marking to Default (According to Basel II)
- Participated in development, implementation and testing of centralized Loan Management System
- Planned and implemented SG group-wise data collection system in Bank Republic to report to SG central database necessary data for Basel 2 components and statutory ratios calculation
- Performed reconciliation processes between Risk and Finance data on quarterly basis
- Prepared portfolio analysis for Risk and Credit Committees
- Improve risk-related data quality

February, 2008 – May, 2010 **Bank Republic - Societe Generale Group**

- Calculate IFRS provisions for doubtful and sensitive debts and report to SG for consolidation purposes
- Calculate the provisions for credit files according to NBG (National Bank of Georgia) standard
- Planned and launched projects/tools/procedures for the organization of the credit risk monitoring process
- As part of new entity integration project, implemented different multi-task projects such as: Clients Internal Rating, Clients Market Segmentation, Clients Marking to Default
- Participated in development, implementation and testing of centralized Loan Management System
- Prepared portfolio analysis and various reports for Risk Management and Credit Committees
- Improve risk-related data quality
- Managing Environmental and Social Risk

September, 2006 – December, 2006 **BTA Silk Road Bank**

## **Corporate Relationship Officer**

- Attracting, meeting and interviewing bank's prospect corporate and SME customers, discussing their needs and offering appropriate financial services
- Collecting required information regarding the clients, producing credit files and presenting to concerned authorized level staff for further processing/decision-making
- Preparing lending agreements and other required documentations regarding to credit file
- Monitoring clients' accounts, loan repayments and the borrower's financial performance;
- Assessing and reviewing financial circumstances;
- Promoting the bank's services;
- Monitoring ascribed credit portfolio's provision level

Computer skills

Quite good literacy in Microsoft wide products range; Miro; Jira;

Languages

**Georgian – Native**

**English – Fluent**

**Russian – Fluent**

**French – Basic**

**Ukrainian - Basic**

Other skills

Banking, Retail Banking, Commercial Banking, Loans, Financial Management, Credit Risk Management, Insurance, Business Analyses, Accounting, Marketing, Negotiations, Management, Portfolio Management, Analysis, Corporate Finance, Project Management, Management Consulting, Managerial Economics, Innovation Management, Operations Management, Corporate Social Responsibility, Financial Accounting, Managerial Accounting, Reporting and Analyses, Financial Reporting, Performance Reporting, Accounting Applications, Customer Service, Economics