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Overview	<p>7+ years of experience within fintech / BNPL products – predictive analytics, credit risk modelling, client offer personalization</p> <p>Communications with business stakeholders – business owners / product owners / technologies experts and other team</p> <p>Data driven problem solving and presenting solutions to whom may be concerned</p> <p>Tech stack – Core Python, pandas, SQL, SAS, parsing and manipulating data</p>
Professional Experience	<p>Executive Director, Eurasian Bank 2021–2022 June Working on Uzbekistani retail project. First, my role in the project is to build credit conveyor and risk strategy given 5-year financial plan. Second, provide analytics and risk models correction.</p> <p>Team Lead, kaspi.kz 2019–2021 June Credit Risk & Marketing analytics within Car Loans Responsible for</p> <ul style="list-style-type: none">• Credit risk – approval rate / credit risk level / fraud management.• Marketing – product improvement and client campaigns management. <p>Data Scientist, kaspi.kz 2018–2019 Credit Risk analytics within Cash Loans Responsible for approval rate / credit risk level via credit risk strategy</p> <p>Data Scientist, kaspi.kz 2016–2018 Analytics within Collection and Loan Portfolio Quality Responsible for loan delinquency level / loan portfolio structure via collection strategy</p> <p>Data Analyst, kaspi.kz 2014–2016 Analytics within Collection Responsible for loan delinquency level via collection strategy</p>
Latest Notable Projects and Achievements	<p>Launch of credit conveyor in Uzbekistan retail company Organized data streams and loan decision making system. Built risk rules / models and dashboards</p> <p>Car loan product on kolesa.kz +20% car loan sales per month via a) restructuring minimal down payment logic and b) extension of car model line on kolesa.kz</p> <p>Car loan allowed limit for increasing loan applications Business solution - clients with best risk and approval rate get push notifications with pre-approved car loan limit. In other words I target clients who are very good but not applying for a car loan.</p> <p>Car loan recommendation system Business solution – clients who have approval but don't come for a car get push notifications with set of recommended cars. Recommendation based on client profile and approved loan conditions such as credit sum, down payment sum, and monthly payment sum and loan term. Also I use search data – what type of car a client is looking for.</p>

	<p>Car loan credit risk COVID-19 lockdown case Developed and implemented approval strategy for the lockdown time (from March 2020). Now I can flexibly within 1-2 days increase or decrease approval rate based on lockdown and financial crisis conditions.</p> <p>Car loans anti-fraud predictive models Implemented set of models to decrease car loan risk by 40% with only 1-2% sales drop.</p> <p>Cash loans credit risk Replaced ineffective rules by implementing new scorecards and rules. Decreased cash loans risk indicators by 30%</p>
Education	<p>KAIST – Republic of Korea 2008 - 2012 BSc in Industrial and Systems Engineering</p> <p>Studied statistics, operations research and decision making. Programming and databases as well. KAIST Internationals Football Club vice-captain</p> <p>Kazakh Turkish High School 2003 – 2008 Graduated with Altyn Belgi (Golden Medal) Math olympiad team member</p>
Recommendations and Further Information	On request