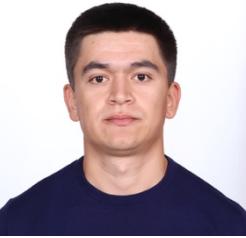


OTABOY RAKHMONOV



I am a Credit Risk Specialist and Loan Department Manager with proven expertise in evaluating clients' financial stability and creditworthiness. My core responsibilities include assessing loan applications against strict criteria, approving credit for financially sound clients, and rejecting high-risk proposals to minimize financial loss. I have strong analytical abilities, deep knowledge of credit risk assessment, and extensive experience in client profiling and loan portfolio management.

Alongside my finance background, I am also a software engineer specializing in web and frontend development. With 1.5+ years of experience, I have been working with JavaScript and its ecosystem—React.js, Redux Toolkit, Next.js, and TypeScript. I also have a solid grasp of algorithms and data structures. I'm a curious, fast learner and an open-minded developer with a passion for contributing to challenging and meaningful projects within a collaborative team environment.

EXPERIENCE

Specialist at Department for Services to Individuals (Banking Sector) - 04/2025 – Present

Anor Bank -- Tashkent, Uzbekistan

Managed credit risks by evaluating customers' repayment capabilities, ensuring loans were granted only to eligible applicants. Applied in-depth financial analysis to reduce potential losses and maintain portfolio quality. Collaborated with various departments to streamline credit approval processes and enhance risk assessment accuracy.

Achievements/Tasks

- Assessed clients' financial standing to determine creditworthiness and approve or reject loan applications accordingly.
- Conducted detailed analysis of income, debt, and repayment history to minimize default risks.
- Implemented standardized risk assessment procedures, improving decision-making consistency.
- Worked closely with other departments to optimize loan approval workflows.
- Monitored loan portfolio performance and identified early warning signs of potential defaults.
- Ensured compliance with banking regulations and internal risk management policies.

Web Developer - 07/2024 – 08/2025

Dynamic Soft -- Tashkent, Uzbekistan

Built a browser-based application using React and TypeScript, resulting in a 20% increase in user engagement. Enhanced SEO capabilities by leveraging Next.js, improving the application's visibility in search engines. Optimized REST API calls to reduce load times, achieving a 15% increase in page speed. Additionally, developed an admin panel using React and Vite to streamline management processes, making them more efficient and responsive. Collaborated with cross-functional teams to ensure timely delivery of project milestones.

Achievements/Tasks

- Developed new features and enhancements for the application using React and TypeScript.
- Strengthened SEO performance by implementing Next.js, boosting the application's search engine visibility.
- Built the admin panel using React and Vite, simplifying and accelerating administrative tasks.
- Optimized REST API calls to reduce load times, resulting in a 15% increase in page speed.
- Collaborated with cross-functional teams to ensure timely delivery of project milestones.
- Debugged and resolved application issues to improve the overall user experience.

Technologies: React ts, Next ts, Typescript, Javascript, Redux Toolkit, React-query, Tailwind, Ant Design.

Javascript Developer - 03/2024 - 06/2024

IT-Park -- Khorezm, Uzbekistan

I gained extensive experience in building web layouts using JavaScript, SCSS, and HTML. I have developed multiple responsive and visually appealing websites, ensuring clean and structured code for optimal performance and maintainability.

Technologies: Javascript, Html, Material UI, Sass.

React Developer - 01/2023 - 06/2023

IT-Forelead llc. -- Khorezm, Uzbekistan

I developed a strong background in web layout development, primarily working with JavaScript, SCSS, and HTML. I have built numerous pixel-perfect, responsive websites, focusing on clean and maintainable code to enhance performance and user experience. My expertise lies in transforming designs into fully functional and visually engaging web pages.

Technologies: HTML, CSS, Bootstrap, JavaScript, React js.

EDUCATION

Tashkent university of information technology

Bachelor of Technology - BTech, Information Technology
09/2020 - 06/2024
GPA: 4.1 / 5.0

Uzbekistan

Taizhou University

Bachelor of Computer Engineering.
09/2019 - 06/2020
GPA: 3.8 / 4.0

China

SKILLS

- Credit Risk Management
- Creditworthiness Assessment
- Risk Analysis
- Customer Financial Analysis
- Loan Application Evaluation

- JavaScript
- TypeScript
- React
- Next
- Tailwind
- Redux Toolkit
- React-Tan Stack-Query

- HTML
- CSS
- Bootstrap
- Material UI
- Ant Design
- Framer-Motion
- Zu stand

LANGUAGES

English
Professional Working Proficiency

Russian
Limited Working Proficiency

Uzbek
Native or Bilingual Proficiency

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