

Danikov Azamat



Kazakhstan
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Ready to work in Russia

EXPERIENCE:

Data scientist in Risk Block

JSC Alfa bank Kazakhstan

16 of July 2018 till present days

- Development of retail credit risk models for POS products and testing on production
- Credit Risk score models assessment and monitoring by Early reaction indicators

Enterprise Customers Credit Risk Expert

JSC Kcell

April 2017- 16 of July 2018

- Enterprise Clients credit risk assessment in credit products selling deals
- Enterprise Clients CRM system development
- Enterprise Credit Risk models development in order to set credit limits and payment terms
- Enterprise Debtors behavioral credit risk models development for clients in Soft and Hard Collection stages
- Enterprise Debt Portfolio Reporting

Head of Debt Control Unit

JSC Kcell

April 2016 – April 2017

- Retail clients debt collection strategy development and assessment
- Development of behavioral collection models for retail clients on Soft (1-60 overdue) and Hard collection (60+) stages
- Debtors score card updating in Soft and Hard Collection stages
- Debt collection instruments development in order to implement debt collection strategy
- Assessment of efficiency Debt collection instruments
- Debt collection CRM development
- Debt portfolio monthly quality and collection efficiency analysis and reporting
- Debt Control Unit staff motivation program updating
- Collection Agency's efficiency monitoring and assessment

Senior Manager in Department of Risk Management

Eurasian Bank

January 2015 – April 2016

- Managerial reporting on credit portfolio and other credit risk related assets.
- Automation of controlling and reporting processes.
- Risk analysis of credit portfolio
- Stress testing of credit portfolio
- Problem portfolio managerial reporting

VIP and Private Banking Department Manager

Eurasian Bank

April 2014 – January 2015

Entrepreneurial Banking development. It is new direction of Eurasian Bank business, which is providing investment attracting services for project initiators and investment allocating services for investors.

Investor relations

Project Initiator relations

Business processes optimization

Problem Loan Department Manager

Eurasian Bank

July 2013 – April 2014 (10 months)

Internal management report development

Problem projects supervising and presenting on committee

Optimization internal business processes

Organization of Communication with Collectors- Banks partners

Credit Risk Evaluation Department Head Specialist

Eurasian Bank

July 2012 – July 2013 (1 year)

SME and Retail Business projects credit risk analysis

Other projects credit risk analysis

Development of credit risk analysis automated model of SME and Corporate projects

Development of Model that indicates problem spots in existing business processes

Provision formation activity

Development of automated provision formation model

SME crediting Department Leading Specialist

Eurasian Bank

July 2011 – July 2012 (1 year)

New Credit Product Development

Credit Product Optimization

Optimization of business processes

Product efficiency control

Conducting management reports

Finance Department Specialist

Eurasian Bank

July 2010 – July 2011 (1 year)

Budgeting process supervision

Conducting budget execution report

Control of financial transactions

Calculation of various parts of Financial result report

Conducting reports to Management board

Calculation General Indicators for Deposit Insurance Fund

EDUCATION AND QUALIFICATIONS

- **MA in Economics**, 2010-2013 Kazakh Institute of Management, Economics and Strategic Research (<http://www.kimep.kz/en/>). Official language of this education is English.

- **Bachelor in Project Management**, 2006 – 2010 Kazakh National University named by al-Farabi in Almaty city
Economic and Business faculty, specialization is
- 2007-2010 English courses in “Inter Press” English school
- 2002-2004 course of information technology in Ridder city (VKO)
- 1995 – 2006 #2 Ridder city postsecondary school (VKO).
- 06/2009 I had finished Microsoft Corporation authorized course “Managing and Maintaining a Microsoft Windows Server 2003 Environment” in “Alsi innovation” study center.

ACHIEVEMENTS

- Participation in the deal of acquisition of JSC "Kazakhstan BankPozitiv" by Eurasian bank specifically in preparation of the analysis of the overall structure and quality of the loan portfolio
- Entrepreneur Banking project development in Eurasian Bank (official web site www.eeclub.kz)
- “Study center” project development in Eurasian Bank (11.10.2008 – 22.01.2009)
- I had won place in «Future twenty» program. There was selection of 20 successful recently graduated students from 800 students. That selection organized by JSC “Eurasian Bank”
- Successfully completed “Supply and chain” business game organized by Procter and Gamble corporation (10.10.2009)
- 530 points in TOEFL PBT (25.03.2010) this test was administrated by Central European University in Hungary (Budapest)
- I had won Government Educational Grant by passing UNT with 111 points in 2006
- GPA: 3,67 out of 4.00

SKILLS, ABILITIES and KNOWLEDGE

- Developing linear and non-linear regression and classification models (Application and behavioral models) with wide scale of data science tools in Python.
- Web development using Django as frontend framework and Python on backend.
- Excellent knowledge in economics, project management and financial management.
- Experienced and interested in developing IT projects
- Excellent knowledge's in econometrics, macroeconomics and microeconomics
- Excellent knowledge in SAS Enterprise Guide and Miner (Big Data and Data mining)
- Able to analyze financial data and do any summaries and interpretations.
- Excellent presentation skills.
- Excellent communication skills
- Fluently English (TOEFL PBT 530) upper intermediate level
- Competence in use of all aspects of Office (especially in MS Excel and MS Access), including MS Project (2002) and Eviews7