



Ilkin Gasimzada

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PROFESSIONAL SUMMARY:

With more than 10 years of experience, including a background in banking and construction, I bring a wealth of expertise to the field of risk management. My career is marked by strong leadership and team management skills, analytical thinking, and a client-centric approach. I am proactive, stress-resistant, and highly self-motivated, with a positive attitude.

EDUCATION:

Western University, Baku, Azerbaijan
Management – Major in Economy Law

June 2012

EXPERIENCE:

Unibank CB OJSC – Leo Project Development

Head of Validation\Underwriting and Risk Operations Unit

December 2022 – now

- Develop and implement the underwriting and validation strategies to optimize risk assessment processes
- Provide guidance on risk management policies and procedures
- Collaborate with senior management to align risk management goals with overall organizational objectives
- Oversee the validation of underwriting models and assumptions to ensure their reliability
- Collaborate with data and analytics teams to develop robust validation methodologies
- Stay updated on industry best practices and regulatory requirements related to validation
- Ensure that all underwriting and validation activities comply with relevant regulatory guidelines and industry standards
- Identify emerging risks and propose risk mitigation strategies
- Monitor the effectiveness of risk mitigation measures and adjust as necessary
- Maintain a proactive approach to reducing potential financial losses
- Conduct comprehensive risk assessments for various financial products and transactions
- Evaluate and monitor underwriting processes to ensure they are aligned with risk tolerance levels and industry standards
- Implement continuous improvement initiatives to enhance underwriting efficiency and accuracy
- Lead, mentor, and manage a team of underwriters and validation professionals
- Provide training, development, and performance evaluations for team members
- Foster a collaborative and results-driven team culture

Validation\Underwriting and Risk Operations Unit Team Leader

February 2021 - December 2022

- Foster and sustain a robust and highly efficient control environment within the department to ensure the seamless execution of operational, financial, and project management procedures
- Proactively identify and address issues as they arise, electing to resolve them or escalate, when necessary, thus maintaining the highest standards of operational integrity
- Conscientiously collect, meticulously review, and analytically dissect an applicant's pertinent historical and current records, ensuring a comprehensive evaluation of their suitability for insurance or lending services.
- Acquire supplementary information to holistically assess an applicant's coverage requirements
- Conscientiously evaluate and appraise risk levels associated with insurance and lending applications, demonstrating a profound understanding of risk management principles

- Provide well-founded and judicious recommendations concerning application approvals, founded on meticulous risk assessments
- Offer sound and data-driven guidance on whether to approve or deny applications, based on comprehensive risk analysis and coverage needs
- Lead, mentor, and manage a team of underwriters and validation professionals
- Provide training, development, and performance evaluations for team members
- Foster a collaborative and results-driven team culture

Stonepay Commercial Construction

Construction Quality Manager

September 2020 - February 2021

- Cultivate and maintain robust relationships with suppliers, subcontractors, architects, engineers, and other relevant parties, fostering collaboration and effective communication
- Ensure all projects are completed within established timeframes and adhere to budgetary guidelines
- Provide comprehensive training and resource support to project managers, equipping them to fulfill their responsibilities
- Review blueprints, sketches, and project plans to ascertain compliance with applicable building codes and regulations
- Ensure all construction work meets industry standards for quality, prioritizing excellence in every aspect of the projects
- Evaluate bids from contractors, determining which ones are suitable for contract awards based on accuracy and alignment with building codes and specifications
- Lead and manage a team of construction inspectors, overseeing their effective performance
- Conduct thorough inspections at project sites to verify adherence to plans and regulatory requirements

Azerbaijan Supermarket LLC (Bravo)

Store Development Manager

February 2019 - September 2020

- Identify strategic and optimal locations for new Bravo supermarkets, considering market dynamics and growth potential
- Address customer inquiries and concerns, ensuring a high level of customer satisfaction
- Take charge of pricing strategies and inventory control to optimize stock management and profitability
- Formulate strategies to maximize profitability and set performance objectives for the organization
- Engage in negotiations with landowners and successfully conclude contracts to secure new supermarket locations

Azerfon LLC

Call Center Team Lead

April 2014 - January 2018

- Proactively identify and engage with potential corporate clients to expand the client base
- Implement and oversee effective sales techniques to maintain control and efficiency in client interactions
- Provide effective leadership to the call center team, guiding and motivating team members to achieve performance goals
- Monitor and assess team performance, identifying areas for improvement and implementing strategies for enhancement
- Ensure high-quality customer support and service delivery, resolving complex customer issues when necessary
- Facilitate training and development programs for team members to enhance their skills and knowledge
- Utilize data and reporting tools to evaluate team performance, making data-driven decisions for improvement
- Efficiently manage team schedules and shifts to ensure optimal call center coverage
- Maintain and promote quality standards in customer interactions, compliance with company policies, and adherence to industry regulations

Unibank CB OJSC

Senior Specialist of Plastic Card Operations Department

January 2014 - April 2014

- Verification of use for domestic and international bank cards at other ATMs and calculating the interest rate charged by other banks
- Efficiently oversee the operations of plastic cards
- Address intricate operational challenges
- Enhance processes for better efficiency
- Analyze data and offer suggestions for improvement
- Keep records and produce reports

Bank of Azerbaijan

Senior Specialist of Problem Load Department

November 2009 – October 2013

- Resolve complex load-related issues
- Optimize load management processes
- Analyze data and provide improvement recommendations
- Maintain records and generate report
- Collaborate with team members
- Ensure quality and compliance

ACHIEVEMENTS:

SKILLS:

- Microsoft Office (Word, Power Point, Excel)
- SQL (basic)
- Leadership Skills
- Managerial Skills

Languages:

- Azerbaijani - Native
- Russian - Fluent
- English – Upper-Intermediate
- Turkish - Fluent