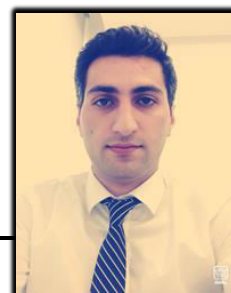


CIRRICULUM VITAE

Name/Surname: Manafov Rufat İntiqam
Nationality: Azerbaijani
Mail address: rufat.manafov@khazar.org
Marital status: married
Home address: Sumqayıt city, 18th microdistrict, h.1B, apt.139



WORK EXPERIENCE

Position: **Head of Risk Management**
06.10.2022 - current
Department: Risk Management Department
Company: PMD Group LLC

Position: **Lecturer on Financial Risk Management**
02.2023 – current
Company: Khazar University

Position: **Lecturer on Risk Management**
01.09.2021 – current
Company: University of Economics– Business School

Position: **Deputy Director of Risk Management Department**
01.01.2020 – 05.10.2022
Department: Risk Management Department
Company: Bank Respublika OJSC

Position: **Trainer (on risk management)**
22.12.2019 – 05.10.2022
Company: Azerbaijan Bank Training Center

Position: **Head of Credit Risk Management Division**
01.11.2018 – 01.01.2020
Department: Risk Management Department
Company: Bank Respublika OJSC

Position: **Head of Credit Analysis Division**
02.11.2017 – 01.11.2018
Department: Internal Control Department
Company: Bank Respublika OJSC

Position: **Risk Management;**
Senior Specialist: 01.11.2016 – 02.11.2017
Leading Specialist: 01.07.2014 – 01.11.2016
Specialist: 01.05.2012 – 01.06.2014
Department: Risk Management Department
Company: Accessbank CJSC

Position: **Junior Loan Officer** 29.09.2010 – 01.05.2012
Department: Microlending Department
Company: Accessbank CJSC

CERTIFICATE AND INTERNATIONAL SEMINARS

Title: **Financial Risk Manager (FRM®)**
Institution: Global Association of Risk Professionals

Title: **Chartered Financial Analyst (CFA® Level 1)**
Institution: CFA Institute

Title: **Risk Management in Banking**
Institution: House of Training Luxembourg – ATTF

EDUCATION

2010-2013 University: **Azerbaijan State Economic University**
Faculty: Finance and credit
Specialty: Finance (in English)
Degree: MBA

2005-2009 University: **Baku State University**
Faculty: Applied Mathematics and Cybernetics
Specialty: Economical cybernetics
Degree: Bachelors

1994-2005 Secondary school No. 35

FOREIGN LANGUAGE SKILLS

- English: fluent
 - Russian: good
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ADDITIONAL INFORMATION

- Leadership skills
 - Ability to negotiate and mediate
 - Responsibility and honesty
-

Military service: 2009-2010

Interests and activities: reading; internet resources; sport; music