



Sergo Mekerishvili

Senior Credit Risk Manager

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Profile01	Core Competencies02
Results-driven finance professional with extensive experience in credit risk management, loan analytics, and financial operations. Proven expertise in managing large-scale portfolios, evaluating financial risks, and developing strategies to optimize lending processes. Strong relationship management with regulatory authorities and adept at delivering detailed financial reports to drive business growth.	<ul style="list-style-type: none">Senior Credit Risk ManagementLoan Approval & Analytics for Medium to Large LoansFinancial Portfolio Analytics & OptimizationRegulatory Compliance & National Bank RelationsRisk Assessment & Mitigation StrategiesAdvanced Financial Reporting & Data AnalysisStrategic Lending Operations & Policy Development

Experience03
<div><div>Senior Credit Risk Manager Basisbank JSC(2022 – Present)</div><ul style="list-style-type: none">Lead the approval process for medium to large corporate loans, ensuring alignment with risk policies.Conduct detailed financial and credit analytics to evaluate loan applications.Maintain strong relationships with the National Bank of Georgia, ensuring compliance with regulatory requirements.Prepare comprehensive financial reports and presentations for executive leadership.Perform portfolio analytics to identify trends and mitigate potential risks.</div> <div><div>Corporate Credit Risk Officer Basisbank JSC(2018 – 2022)</div><ul style="list-style-type: none">Assessed and mitigated credit risks associated with corporate client portfolios.Prepared detailed credit risk reports and provided recommendations for decision-making.Collaborated with cross-functional teams to improve loan evaluation processes.</div> <div><div>Corporate Lending Analyst Basisbank JSC(2014 – 2018)</div><ul style="list-style-type: none">Conducted detailed financial analyses and provided loan approval recommendations.Supported client acquisition by offering tailored financial solutions.Managed a diverse corporate lending portfolio, ensuring compliance with internal and external regulations.</div> <div><div>Chief Accountant Georgian Transport LTD(2012 – Present)</div><ul style="list-style-type: none">Oversee financial operations, including budgeting, payroll, and reporting.Ensure compliance with local accounting and tax regulations.Implement accounting systems to streamline financial processes.</div>

Head of Credit Risk Department | GD-Alco LTD

(2012 – 2013)

- Developed and implemented credit risk management policies.
- Evaluated client creditworthiness to minimize default risks.
- Managed a team of credit analysts to ensure adherence to lending standards.

Credit Analyst, Head Office | Procredit Bank Georgia

(2010 – 2012)

- Conducted in-depth risk assessments for business credit applications.
- Prepared financial models to analyze business performance and risk exposure.

Small Business Credit Analyst, Rustavi Branch | Procredit Bank Georgia

(2008 – 2010)

- Evaluated loan applications for small businesses, ensuring compliance with risk policies.
- Provided clients with financial advice to enhance loan repayment outcomes.

Micro Business Loan Officer, Rustavi Branch | Procredit Bank Georgia

(2007 – 2008)

- Processed loan applications for micro businesses, ensuring creditworthiness.
- Managed a portfolio of microbusiness clients and maintained high repayment rates.

Education04

11/2014 – 02/2015

Free University of Tbilisi
Certified Financial Manager

01/2011 – 07/2013

Georgian American University (GAU)
Master of Business Administration

09/2003 – 07/2007

Tbilisi State University
Bachelor of Business Administration in Finance and Banking

Courses and Trainings05

02/2013 – 04/2013

Microsoft Excel 2007 (Advanced)
"IT Knowledge" LTD

09/2006 – 10/2006

Treasury Operations Course
Georgian National Treasury

10/2006 – 12/2006

Stock Exchange Practice
Georgian Stock Exchange

Language Skills06

Technical Skills07

Georgian: Native

English: Proficient

Russian: Proficient

MS Office:
Advanced proficiency

Accounting Programs:

- **1C:** Advanced
- **2C:** Proficient