Manuchekhr Melibaev

Interactive CV ↗

IT Project Lead · Product Owner · Fintech and Banking · Dushanbe

Email: manuchekhr@melibaev.com Telegram: @im_melibaev LinkedIn: view profile

Summary

5+ years in banking IT: led three development teams (up to 21 people) of the core banking system; now lead the 11-person Loyalty product team at Eskhata Bank, run joint projects with neighbouring products and mentor two Product Owners, helping them grow on the business and technical side. I manage development, make product decisions based on metrics and understand the technical side: besides management I took on selected back-end tasks in Golang, and I am now building my own mobile app with AI tools. I build teams that work autonomously and processes that do not depend on manual control.

Key results

2025	"Best Feature 2025" at Eskhata Bank — Wake up bonus: a mechanic that uses a bonus to bring back customers who stopped using the app; confirmed by a diploma signed by the Chairman of the Management Board
2 PO	Mentoring two of the bank's Product Owners, helping them grow on the business and technical side

−70–90%	manual reporting and reconciliation (Alif Business)	**+200%**	participants in the "Refer and Earn" referral program in one month (Eskhata)
−25%	manual operational processes (Alif)	**×2**	share of customers who invited a friend (Eskhata)
>95%	releases on time with no major incidents (Alif)	**14%**	of the cashback budget saved after revising the accrual rules (Eskhata)
×2	faster partner merchant onboarding (Alif Business)	**100%**	of the quarter's strategic initiatives delivered on time (Eskhata)

Experience

Product Owner, Loyalty team

Apr 2025 — present

Eskhata Bank OJSC, Dushanbe

- Lead a team of 11: developers (back end, CFT core banking, iOS and Android), QA engineer, designer, business and data analysts, product development manager; a manager and the analysts report to me. We own everything that keeps customers with the bank: cashback, bonuses, "Refer and Earn", in-app gamification and tailored terms for customer segments.
- Mentor two Product Owners from other teams, helping them grow on the business and technical side.
- Align priorities across development teams bank-wide so shared tasks get solved fast.
- On my own initiative introduced quarter-ahead planning — all of the quarter's strategic initiatives were delivered on time.
- Relaunched "Refer and Earn" based on customer research: participants +200% in a month, inviters +425%, share of visitors who invited a friend up from 9.6% to 19.1%. Launched individual promo codes for partner companies to bring each other customers.
- Run the loyalty program's economics: P&L and customer acquisition cost (CAC); decide which mechanics to keep, cut or scale. Cut the cashback budget by 14% by finding purchases where the bank paid cashback with no return and changing the accrual rules by purchase category.
- On my own initiative wrote the bank-wide internal regulation on cashback; aligned "Refer and Earn" with the operational risk team.
- Built pre-development customer research (Discovery): in-branch surveys, observing branch operations, Jobs-to-be-Done, hypothesis testing.
- Run joint projects with neighbouring products in our area (deposits, cards, partner programs) and bank functions: core banking system, mobile app, risk, legal, branches.
- Own the product side of the bank's in-house loyalty platform, built to replace external solutions: cashback module, admin panel, database.
- Defend new product mechanics, their economics and new internal regulations before senior management and the Management Board; report results at quarterly business reviews (QBR) and post-implementation reviews (PIR).

IT Project Manager, Core Banking System

Jan 2024 — Apr 2025

Alif Bank OJSC, Dushanbe

- Led three Scrum teams (four in parallel at peak) of up to 21 people (developers, analysts, QA); a team lead and a manager reported to me.
- Delivered the integration of the core banking system with the Tax Committee, removing part of the manual work.
- Cut manual operational processes by about 25%.
- Over 95% of releases on time with no major customer-facing incidents.

IT Project Manager, Alif Business and PRM

Jan 2022 — Jan 2024

Alif Bank OJSC, Dushanbe

- Ran several digital products in parallel: Alif Business (a bank for entrepreneurs) and a partner relationship management system (PRM); partner merchant onboarding became 2× faster.
- Led a team of 10 (developers and QA), delivering a working increment every sprint.
- Cut manual reporting and reconciliation by 70–90%.
- Besides management, took on selected back-end and front-end tasks — so I estimate timelines and risks more accurately.
- Reduced rework and post-release defects by working out requirements before development.

Own projects

2026 — present

- **“My Finances”** — a mobile app for tracking personal finances (Flutter, iOS and Android). Went the whole way myself: first-version plan (MVP), design, development with AI tools, 145 automated tests. Coming soon to the App Store and Google Play.
- **TajHoney** (tajhoney.tj) — an online store for a family apiary: storefront in three languages, its own admin panel, loyalty and promo codes, Telegram login and order notifications. Took it from spec to launch myself, with AI tools (Next.js, Payload CMS, PostgreSQL).
- **My own server** — set up a home server that runs my projects (this CV site and TajHoney): Ubuntu and Docker, disk encryption, publishing through Cloudflare Tunnel with no open ports, daily backups and monitoring.

Social projects

2019 — 2022

Office of Civil Freedoms, Dasti Sabokh Foundation

- Coordinated the development of an educational game and a mobile app against bullying; ran user research in 5 schools: 190 students, 10 teachers, 30 parents.
- Launched an environmental project from scratch to 200+ active participants across several regions.
- Social work: needs assessment, coordination of medical, legal and social services.

Skills

Management	Multiple parallel projects and teams, Agile, Scrum and SAFe, release planning, risk management, delegation, people development, working with senior management.
Product and economics	Discovery, hypothesis testing, prioritization, metrics: monthly active users (MAU), retention, customer acquisition cost (CAC), new-to-bank (NTB) and new-to-product (NTP) customers, active customer base, product P&L, A/B testing basics.
Tech	Hands-on back-end tasks in Golang, SQL, Flutter (basic), architecture documents (ADR, C4), AI development tools, Jira, Notion, Figma, Miro.
Languages	Tajik — native, Russian — fluent, English — B2.

Education

Second degree	Software Engineering — Tajik Technical University named after Academician M. S. Osimi, 2026 — present
Master’s	Social Work — Tajik National University, 2018 — 2020
Bachelor’s	Management — Russian State Hydrometeorological University, St. Petersburg, 2011 — 2018
Course	AI Product Manager — managing AI products and implementing ML solutions
Leadership	President of the International Students’ Council, RSHU, 2013 — 2017; Head of the Culture and Media sectors, Association of International Students, St. Petersburg, 2014 — 2017