

Management of Alif Bank OJSC



Gulanor Atobek

Chairman of OJSC Alif Bank

Gulanor joined the Alif team in October 2021. Gulanor has 18 years of experience in auditing companies operating in various sectors in Tajikistan, Kyrgyzstan and Kazakhstan, 13 years of which she was the head of Deloitte's office in Tajikistan. Gulanor was a member of the Board of Directors of AmCham Tajikistan for 12 years, four years of which she was the Chairman of the Board of Directors. She holds several professional qualifications, including US CPA, FCCA, CIPA and MBA from the American University in Central Asia.

Akbardzhon Mamadzhonov

Acting Deputy Chairman of the bank

Akbardzhon Mamadzhonov joined the Alif team in early 2023 as Head of Operations. In 2025, he was appointed Deputy CEO of Alif. He currently oversees finance, operational resilience, and infrastructure development: areas critical to scaling the business. He began his career in 2008 and progressed from economist to department head. During this time, he gained experience in operational management, settlements, and administration.

Akbardzhon graduated from the State University of Statistics, Informatics, and Economics in Moscow with a degree in Economics and Management. He has completed additional training in finance and operational management.

Khushvakhtmurod Sharifov

Acting Deputy Chairman of the bank

Khushvakhtmurod Sharifov has over 25 years of professional experience in the fields of economics and finance. He has been part of the Alif team for more than four years and previously served as Head of Internal Audit.

Since December 2025, he has overseen the back office teams, two branches, and all customer service centers located in the city of Dushanbe.

Khushvakhtmurod holds a bachelor's degree in economics, specializing in finance and credit, from Tajik National University. He later earned a master's degree in economics, with a focus on international economics, from the Institute of Entrepreneurship and Service under the Ministry of Industry and New Technologies of the Republic of Tajikistan.

Bakhtovar Mavlonov

Managing Director

Bakhtovar Mavlonov has been working at Alif for over eight years. He began his career in a junior role with no prior experience in finance, and worked his way up to the position of Managing Director. Today, he leads several of the bank's key strategic areas and is responsible for shaping corporate culture, driving credit strategy, improving customer service quality across Tajikistan, and overseeing logistics.

Bakhtovar earned his degree in Finance and Credit from the Faculty of Finance and Economics at Tajik National University. Over the course of his career, he has developed deep expertise in lending, product management, and financial technologies. Prior to his current role, he held leadership positions in credit operations and customer service, contributing to the design and launch of innovative financial solutions.

He is committed to reinforcing Alif's position as a leader in Tajikistan's financial sector by fostering a culture of trust, innovation, and outstanding client experience.