To whomsoever it may concern:

If I had to describe Akshay in one word, it would be "optimistic". I have closely worked with Akshay on various projects as his code reviewer and mentor for the various project. In my 6 years of experience, I have never seen a hard working person like him, who gives his first priority to work and 100% dedication in completing the task before time. I still remember working with him on a major project called "Account Detail" which is used by many Fa's of the bank. He not only completed the project on time, but being proactive he also used new concepts for restructuring the UI of the project, which was appreciated largely by the team.

The most challenging part of a banking and investment firm like Bank of America is convincing their clients and business partners on the project you developed matching the given requirements, where Akshay is professional. He firmly understands the requirement without any much effort and accomplishes the given task making the business confident in getting the work done with accuracy and well before time.

I have rewarded him with multiple silver awards in 2016, for his immense talent and ability to proactively take up the task and put full effort to accomplish it. He has also been rewarded with the Gold award in 2017, for leading the team from offshore in a project called 'BIS-Billing', where was not only completed on time but also was appreciated by the business partners.

I very much agree with his decisions to pursue graduate studies and strongly recommend him for admission and suitable financial assistantship at your university.

Feel free to contact me on any other queries.

Sincerely,

Siddhartha Sinha, Vice President - Team Manager 609-274-7814 siddhartha_sinha@ml.com **US trust sales and CRM**

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