

AKASH GOEL

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7 years of experience in banking across various fields like credit analysis, credit approvals, credit underwriting and appraisals. My eagerness to learn has helped me explore different job profiles which in turn have broadened my point of view.

WORK EXPERIENCE

IDFC First Bank- Manager (Underwriting- Education Loan), Rajendra Place September 2022- Present

- Recommendation after Assessing the creditworthiness of customers, minimizing debt losses, increasing sales, investigating credit applications to better understand how much risk could be involved in extending credit to the customer.
- Ensuring the best tat with a hassle-free process and minimal paperwork.
- Making the real-time decision cases to make sure all the decisions as per the current credit Policy.
- Monitoring Delinquency for PAN India every month.
- Publishing MIS for the Bounce data on monthly basis.
- Making the details Root Cause Analysis for the bounce cases and sharing the feedback with PAN India credit team, how we could have appraised case at the time of underwriting.

Axis Bank – Deputy Manager (Underwriting – Credit Cards), Noida August 2021- September 2022

- Executing credit underwriting activities and overcoming complex business challenges using experience-backed judgment, strong work ethics and irreproachable integrity.
- Processing all card proposals and sanction as per bank norms with help of evaluating factors (CIBIL, ITR, Past Track) other variable factors and bank product.
- Check risk level for individual applicant.

HDFC Bank – Deputy Manager (Underwriting – Credit Cards, Auto Loan), Delhi Sep 2019 – August 2021

- Credit underwriting in view of financial health of the Individuals after scrutinizing financial and other policy parameters.
- Processing all proposals and sanction as per bank norms with help of evaluating factors (CIBIL, ITR, PAST Track) other variable factors and bank product.
- Review detailed historical and projected financial analysis utilizing tax returns, financial statements, and other income documents.
- Taking logical and sensible calls on deviations and minimize errors.
- Coordinating with major stakeholders like Sales team, Branch, DIP, Quality and Policy teams.
- Portfolio Analysis of the channel wise delinquency and product wise delinquency.

Underwriting – Restructuring loan (AL, PL and CC)

- Examine the entire credit application and check all information whether all criteria fulfill or not as per policy.
- Calling to applicant and understanding the situation, reason for applying restructuring loan.
- Adhering RBI guidelines for the restructuring.
- Review and analyze special conditions, Credit card deficiencies and exception requests to determine appropriate courses of action.

WNS Global Services – Senior Associate (Underwriting - Education loan), Gurugram, January 2018 – Aug 2019

- Evaluated financial strength of individuals and businesses by analyzing credit bureau report & financial statements
- Responsible for the timely review and disposition of conforming education loan applications.
- Worked within company guidelines to make calculations for qualifying and administered decisions using proprietary loan origination systems.
- Ensured compliance amidst continuously changing underwriting scenarios for an international process.
- Improved process efficiency by developing spreadsheets that managed all aspects of the loan review and limited data validation errors.
- Effectively managed pipeline of over 25 schools to meet strict deadlines while personally guiding clients through the underwriting process.

**Xceedance Consulting India Private Limited - Analyst (Underwriting), Gurugram, India
June 2016 to Dec 2017**

- Providing Underwriting support to the underwriters (Berkshire Hathaway Specialty Insurance Company and Hallmark Insurance Group).
- Creating submissions and Quotes (Property and Aviation Lines of Business) for Hallmark Insurance Group.
- Conducting Audits/Quality Checks of the Submissions processed by the team members.
- Achieving Quality Standards & SLA as committed to clients.
- Monitor work and manage daily work volumes and leverage cross trainings.
- Prepare standard operating procedures (SOP) and work flow of the process.
- Providing training to the new joiners in the team.

ACHIEVEMENTS

- Won June 2023 best Credit Manager Award in IDFC Bank.
- Won Best credit Manager in Axis bank.
- Achieved less than 1% error rate in HDFC and Axis.
- Won Silver Star in HDFC Bank.
- Selected for pilot project within 6months working with Xceedance.

KEY STRENGTHS AND SKILLS

- Ability to inspire and guide team.
- Quick learner and analytical Decision maker.
- Efficient organizational skills with the ability to prioritize multiple concurrent demands.
- Positive Time Management and People Management Skills.
- Highly motivated self-starter.

ACADEMIC CREDENTIALS

- **Master of Business Administration in Finance and Marketing** from Delhi Institute of Advanced Studies of IP University, 2014-2016.
- **Bachelor of Business Administration** from Ideal Institute of Management and Technology of IP University, 2011-2014.
- **XII** from Rishabh Public School, Mayur Vihar, New Delhi, CBSE Board in 2011.
- **X** from Rishabh Public School, Mayur Vihar, New Delhi, CBSE Board in 2009.