

Deeksha Sharma

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OBJECTIVE

To work in a highly knowledge driven company which provides professional growth while being resourceful, innovative, and flexible. To contribute in the growth of the company sincerely, by utilizing my skills and knowledge and improving them with innovative thought.

SUMMARY

Highly focused and goal-oriented Credit Manager with 3.5 years of experience in reviewing credit bureau reports, working capital financing, and communicating with commercial as well as retail clients, exploring a career opportunity to focus on the organizational and personal growth by effective utilization of knowledge, skills, confidence and enthusiasm. Bound to provide excellent service applying my expertise in applied principles and to utilize my experience in an impactful, growth oriented financial organization.

PROFESSIONAL EXPERIENCE

- 2018 – 2020 | Assistant Manager | **Axis Bank, Mumbai, India**
- 2020 – 2022 | Deputy Manager | **Axis Bank, Mumbai, India**
- 2022 – Present | Manager | **Axis Bank, Mumbai, India**

NEW PROJECT (BYOD Personal loan)

- Product management - IBPS Personal loan
- Developing schemes, modification in existing product in personal loan segment
- Liaising with stakeholders across different teams (policy, operations, risk, compliance) for the product team.
- Monitoring performance
- Training to vendor of new product and schemes to all stakeholders.
- Prepared BRD (Business Requirements documents) for the required changes for the efficiency and smooth functioning.
- Work with policy underwriting and IT teams to create and streamline digital first journey.
- Experience with documenting and proposing business processes, business flows and rules.
- Coordinate and lead business rules reviews with development teams, Business and policy team.
- Have experience in Test cases/Scenarios reviews for QA and UAT.
- Supervise and perform UAT for executed developments.
- Analyze and monitor the performance of deployed features and functionality.
- Support in Bug fixing and handle development issues.

ROLES & RESPONSIBILITIES:

- Managed multiple products, i.e., Personal loan, Digital personal loan, Gold loan.
- Key person to appraise/underwrite the loan with quantitative and qualitative analysis
- Managing the entire credit application process, right from login to disbursement
- Maintaining quality of portfolio as per the standards
- Managing post disbursement documents and partly disbursed cases.
- Credit Appraisal and Underwriting of Home Loan/Personal Loan/ Two-Wheeler Loan Applications.
- Conducting regular training of the Data Entry vendor and resolving their concerns to ensure quick and effortless process and conducting timely audits to ensure there are no process gaps.
- Coordinating and managing Agency with respect to Field verification, Fraud check and Data Entry Vendor for a better Turnaround Time.
- Handling system installation, credit resources training with respect to scanning activities. Conducting regular training for policy and product updates, refresher on scanning activities and file completion.
- Coordination with sales team and help to maintain the stipulated TAT Analyzing Bureau Checks / CIBIL

EDUCATION

2017 – 2018	Axis Bank Young Bankers Program.
2015 – 2017	Master of Commerce Sydenham College (University of Mumbai) Mumbai
2012 – 2015	Bachelor of Commerce St. Xavier's college (Autonomous) Mumbai

TRAINING & CERTIFICATIONS

- **Certificate in Retail Credit Manager** – (2019) National Institute of Bank Management, Pune
- **Post Graduate Diploma in Banking Services** – (2018) Manipal University, Bengaluru.
- Trained in **Gold loan AJD** and **Digital Personal loan**.

PROFESSIONAL ACHIEVEMENTS

- Consistent High performer in Department in terms of productivity.
- Managed multiple locations such as Mumbai, Mysore, Gulbarga, Davangere etc.

PERSONAL INFORMATION

Languages	English (Business Fluent), Hindi
Date of Birth	11 th March,1995
Nationality	Indian
Positives	Quick learner, Team player, Flexible, Multi-tasking, Goal-oriented
Hobbies	Traveling, Swimming, Badminton.

