



# AKASH SHARMA

CREDIT MANAGER • DELHI, INDIA • 80724 58559

## ◦ DETAILS ◦

Delhi  
India

80724 58559

[akashsharma1894@gmail.com](mailto:akashsharma1894@gmail.com)

Date of birth

01-08-1994

Nationality

Indian

## ◦ SKILLS ◦

Microsoft Excel

Financial Analysis

Credit Analysis

LOS

Risk Management

## • PROFILE



Seasoned professional engaged in banking industry with expertise in Credit & Risk Management with experience of working with Top 2 Private Banks of India



## EMPLOYMENT HISTORY



### Credit Manager at HDFC Bank, Delhi

August 2022 — Present

Research and evaluate client credit worthiness

Approve or reject loan requests, based on credibility and other checks

Ensure all lending procedures comply with regulations

Undertake the credit assessment process within defined turn-around-time (TAT)

Work closely with internal teams such as legal, technical valuation, field investigation, risk containment amongst others

Focus on delivering best in class service and transaction experience to customers in every engagement

Cross sell

Manage the complete life-cycle of loan process, through credit application till disbursement

Monitor payments

Debt Management



### Credit Manager at ICICI Bank, Noida

January 2018 — August 2022



## EDUCATION



### B Tech, Punjab Technical University, Jalandhar

August 2012 — July 2016



### Post Graduate Diploma in Banking & Finance, Manipal Academy of Higher Education, Bengaluru

May 2017 — May 2018



### HSC, Kendriya Vidyalaya, Jalandhar

2011 — 2012



### SSC, Kendriya Vidyalaya, Jamnagar(Gujrat)

2010 — 2011