

## Ramya Muraledharan joins **Brickwork Ratings**

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Ramya A Muraledharan, has joined Brickwork Ratings (BWR) as Director, Ratings.

She will be overseeing the banking, NBFC and securitisation ratings portfolio at BWR.

Ramya has a rich experience of 13 years with leading private sector banks working in areas such as credit appraisal, credit policy and processes, relationship management, early warning systems, stress testing, etc. She has handled diverse sectors such as non-banking financial services (NBFCs), telecom, ports and airports.

Prior to this appointment, Ramya was overseeing the credit portfolio pertaining to NBFCs and microfinance institutions at HDFC Bank as a vice-president. She was also associated with Axis Bank for over 8 years.