

Riya Sinha

5 Years Overall Experience

Dynamic banking professional with over five years of experience, known for driving operational excellence and fostering cross-functional collaboration. Skilled in improving process efficiency, strengthening compliance frameworks, and leading high-performing teams to deliver exceptional service standards while maintaining robust internal controls.

Industry

- BFSI

Functional Areas

- Operations Management
- Digital Transformation
- Risk & Compliance
- Trade Finance
- Retail Lending & Credit Administration
- Cash & Treasury Management

Education

Indian Institute Of Management, Indore

MBA

2025-26

School Of Engineering, CUSAT

B-Tech, Electronics and Communication

2015-19

Certification

CSPO

Certified Scrum Product Owner (From Scrum Alliance)

2025

Essentials Of Corporate Finance

corporate financial decision-making, capital markets, and investor relations(Coursera)

2025

Accomplishment

Wealth Vine Campaign Award

Recognized for outstanding performance in driving mutual fund penetration, contributing significantly to fee-based income growth under the national “Wealth Vine” initiative.

Great Leap To EVM Elite Club

Recognized for surpassing branch targets across multiple business segments, including CASA, time deposits, new customer acquisition, and third-party product sales, contributing to overall branch growth and business excellence

I Am Active Challenge

Awarded for achieving 90% digitalisation of savings and current accounts within the customer base, driving enhanced service efficiency and improving digital banking penetration

SIB Symphony

Secured top position in the organization’s flagship music competition, showcasing excellence in instrumental performance and contributing to cultural representation within the workplace

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Experience

The South Indian Bank

1 Year 7 Months

Assistant Manager(Job Role : Branch Operations Manager)

Mar' 23 - Oct' 24

- Led a 7-member team, managing ?50+ Cr annual transactions, executing high-value LCs/BGs with 100% FEMA & UCP 600 compliance.
- Reduced credit processing TAT by 30% and improved trade finance TAT by 20%, contributing to a 15% YoY branch business growth.

The South Indian Bank

1 Year 5 Months

Assistant Manager

Oct' 21 - Mar' 23

- Scaled gold loan portfolio by 90% (?8 Cr to ?15+ Cr) through strategic acquisition and risk-based credit assessment.
- Enhanced fee-based income by 12% via cross-selling of insurance and mutual funds, strengthening branch profitability.

The South Indian Bank

2 Years

Probationary Officer

Oct' 19 - Oct' 21

- Optimized cash management, reducing idle cash by 10% and ensuring 100% cash flow integrity.
- Achieved 90% digital activation of SB/CD accounts through campaigns and customer engagement