



Sowmya Vivek  
Sr Lecturer

Sowmya Vivek is currently employed with the Dubai Campus of Emirates Institute of Banking and Financial Studies as a senior lecturer. In her current role she is responsible for training bankers in the areas of products and operations, Risk management and quality management. Also she is currently heading the research department at EIBFS.

She is a seasoned banker with more than 15 years of work experience in banking and training in India, Kuwait, Bahrain and UAE. With the past 7 years of her career devoted to training, her area of expertise includes Operational risk management and controls, Credit risk management, Retail Analytics and Finance, Retail Banking operations, Process Management and engineering and Quality management. In her last role as lecturer/research coordinator with Bahrain Institute of Banking and Finance, in addition to training she was also responsible for setting up the center for Research.

She started her banking career with ICICI bank India as head of quality for Deposit Operations. The role involved using various Quality management tools like Six sigma and Lean to improve the processes and reduce the customer's complaint in deposit operations. An expert in analyzing process and a trained Six sigma black belt, she has been credited with reducing Deposit operations customer complaints for ICICI bank by 75%.

In addition to extensive banking experience, Sowmya is an active researcher with publication in international journals and conferences. Her areas of interest in research include research on GCC economies, Sectors and Banking environment particularly the areas of operational risk management and Islamic banking. Her paper on Measuring Displaced Commercial Risk for Islamic banks in Bahrain was accepted and presented at the Gulf Research Meeting, University of Cambridge. An expert data scientist she was also extensively involved in developing many analytical and econometrics models in banking the last being developing Default rate models for stress testing for banks in UAE.