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M A R I A M B I N O Y @ G M A I L . C O M

EDUCATION

BA Economics Honors, Mount Carmel College Autonomous, Bangalore- 71.96%	2022-26
CBSE (Class XII), Lourdes Public School and Junior College, Kottayam, Kerala- 84%	2022
CBSE (Class X), Mount Carmel Vidhyaniketan, Kottayam, Kerala- 88%	2020

INTERNSHIPS

State Bank of India -Digital & Retail Banking Intern, Kottayam June   May 2024 –
2024

- Facilitated **client onboarding and KYC compliance** by guiding 50+ customers through documentation and account opening, ensuring adherence to regulatory requirements and **operational efficiency**.
- Promoted digital banking adoption by marketing SBI's YONO platform, resulting in increased digital engagement and successful onboarding of 30+ new savings accounts.
- Conducted a structured survey of 110 young professionals to **analyze** customer preferences in savings and digital transactions, contributing to a customer-centric strategy for retail banking and **innovative solutions**.
- Compiled a comprehensive research report with **actionable recommendations** to improve digital banking services, supporting management decision-making.
- Strengthened knowledge of **payments, account lifecycle processes, and compliance protocols**, directly relevant to **operational risk management**

Gulati Institute of Finance and Taxation – Research Intern, Thiruvananthapuram April 2025 June 2025

- Conducted detailed research on India's macroeconomic indicators, focusing on fiscal deficit financing (2009–2024) and state-wise inflation analysis using CPI trends, enhancing expertise in financial data interpretation.
- Collected, cleaned, and **analyzed large time-series datasets** (Union Budget & MOSPI CPI), ensuring **accuracy, reconciliation, and standardization** for institutional use.
- Supported the GIFT Database Project by compiling and harmonizing expenditure data across multiple years of budget statements, **improving operational efficiency** and data reliability.
- Contributed to the preparation of **policy notes and visualizations** on fiscal and inflationary trends, strengthening skills in regulatory and financial reporting.
- Developed strong attention to detail and familiarity with **risk reporting, reconciliations, and compliance-focused data management**, key to operational excellence.

ACADEMIC PROJECTS

Analysis of Impact of Shakti Scheme in Bengaluru

- **Analyzed operational challenges** and risk factors of a major public program to recommend process improvements.
- Utilized survey data and statistical analysis to support **evidence-based decision making** and reporting.

- Collaborated on cross-functional research and presented findings for stakeholder impact assessment.

Insurance Cost Analysis Using Regression

- Conducted **data validation** and statistical modelling to identify key risk drivers in insurance costs.
- Created detailed reports to communicate actionable insights for cost control and risk reduction.
- Streamlined data processes, ensuring accurate, transparent analysis and team coordination

Socioeconomic and Demographic Predictors of Unemployment in India: A Decision Tree Approach

- **Developed and optimized a decision tree model** using socioeconomic and demographic data to accurately predict unemployment status in India, supporting data-driven policy and operational decisions.

- Identified key predictors such as marital status, education level, and technical training that influence employment outcomes.

- **Evaluated model performance** through confusion matrix metrics, demonstrating robust accuracy and sensitivity, while addressing data challenges like class imbalance to improve predictive reliability and process effectiveness.

EXTRACURRICULAR ACTIVITIES

- Core team member and choir participant in **Christian Students Association**; volunteered for "Stauros" gospel fest.
- **Student Council Core Team** (Scoring sector); volunteered for Academicia, Culah, and Culweek event management.
- Core team contributor for **Economics Labs**, supporting collaborative student-led initiatives.

SKILLS

Technical Skills: Microsoft Excel, Microsoft Power BI, Python (Beginner), R Studio.

Analytical Skills: Data Analysis, Policy Analysis, Behavioural Analysis, Market Research.