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|  | **Name**  Malaya Kumar Bal  E-mail  malayakumar.143@gmail.com  Address  At/PO- Rekhideipur,  Via- Jenapur  Dist-Jajpur, State- Odisha,  PIN-755023  Telephone  Mob: - +919438272906  +919937628922   Personal Profile Date of Birth: 4th MAR 1984  Gender : Male    Marital Status: Single    **LANGUAGES KNOWN**    English, Hindi and Oriya  Permanent Address    At/PO- Rekhideipur,  Via- Jenapur  Dist-Jajpur, State- Odisha,  PIN-755023 | CURRICULUM VITAE  Career Objective  **To work as a usability analytical and result driven financial professional with diversified experience of 4 year and 5 months in large banking sector client account management, financial and sales management. Preferring to forge as successful professional in the field of Banking & Financial Services with a view to enrich the scopes and opportunities to multiply consistency on the growth of my knowledge and expertise skills.**  Professional Experience  **1. ICICI Bank Limited, Thane,Mumbai Aug 2010 - Dec 20012**  **2. ICICI Bank Limited, Joda, Odisha Jan 2013 - Apr 2014**  **3. ICICI Bank Limited, Unchabali, Odisha May 2014 – till date**  **Designation : Senior officer**   * Provide efficient service in meeting customers’ banking needs and proactive management of client issues, supervise staff to ensure highest service standards of Privilege Banking are rendered to customers. * Identify opportunities to improve productivity, efficiency and quality and ensure adherence to Bank’s policies, procedure and control requirements. * Handling relationship with Privileged customers and corporate clients, Cash, Clearing, Internal, IDA & RBI Audit, Customer Query, ATM cash Loading & Sale of Third party products. * Established credibility in creating relationships with major clients and customers through portfolio management coupled with proven capability in managing customer centric banking operations while adhering to KYC guidelines. * Instil sales culture & drive and motivate staff, partner with sales teams in achieving business targets/initiatives for liabilities and assets. * Responsible for Cash Payment/ Receipt , accounting section of the branch as a Head Cashier. * Keeping an eye on the cost structure of the business and striving to reduce costs of branch. * Ensuring compliance with statutory regulatory requirements specified under different acts governing banking regulations by RBI. Cross-sell (LI and MF) on CASA base in order to improve revenue strength of branch. * Extensive exposure to working in personal banking-savings account, current account, fixed deposits. customer support & service. * Accountable for increasing customer acquisition and successfully build relationships with customers in a given area. Assist them in identifying their distinct financial needs and thereby creating an investment portfolio plan * Act as an arbitrator & resolve escalated cases to ensure customer retention. Also resolve any arising issues within the team * Creating and organizing localized campaigns for promoting saving, HNI, NRI accounts and Fixed Deposit and Recurring deposit products. * Ensuring customer centric operations and identify areas for improving and enhancing customer service initiatives through implementation of feedback received from them, successfully handle escalated issues. |  |
| Academic Profile   * Completed M.B.A.(Finance) from Sikkim Manipal University with a dedicated project report on   “**Customer Relationship Management in Banking**”.   * Completed Honours Diploma in Banking and Finance Services from IFBI, Bhubaneswar, Odisha. * Completed P.G. Diploma in Banking and Finance Services from IFBI, Bhubaneswar, Odisha. * Completed Graduation from N.C.(Autonomous)college, Utkal University in the year 2004. * Completed intermediate from Mukundapatra Mahavidyalaya, Jajpur in the year 2001. * Awarded as Literary champion in intermediate for the year 2000 won prizes for essay, debate and G.K. * Completed matriculation from P. H.S. Rekhideipur, Jajpur, in the year 1999.  Technical Education  * Completed 6 months CIC from **IGNOU.** * Operating system known, Windows XP, Windows 2000. * **Can work in Microsoft Office 2000 to create documents in Word, Excel & Power Point.**  Field of interest & Hobbies  * Playing Cricket. * Team Outing * Cooking and Social service.  Key Skills  * **MBA** Professional with experience in General Banking, Fraud Management, Collections, Cash Management, Business Development, Client Servicing and Operations and sound understanding of Banking Practices and Procedures. * **Proficient in managing the entire gamut of Banking Operations** covering Back-office Operations, Clearing of Cheques, Account Opening (SB/CA/FD/RD/Loan Account), HR Functions, Operations, Cash Management. * **A keen planner and strategist with proven abilities in addressing operational issues**, resolving performance bottlenecks with expertise in devising policies & plans for improving business performance and achieving desired objectives and organizational growth. * **Domain knowledge of KYC norms, compliance, reconciliation** and banking related tools. Well versed with **technicalities, legal regulations, accounting standards and standard operating practices** employed by banks with excellent understanding of banking services & products. * **Expertise in building & nurturing relations with clients** to ensure their retention, continued patronage and retaining wide base of clientele with effective customer services. Excellent **man-management, time management, & leadership skills.**   Achievement so far With ICICI Bank   * Got customer first award for wave - 1(2012-2013) from **Mrs. Chanda K.(MD & CEO ICCI BANK).** * Received appreciation by seniors for getting the **EAGLE EYE AWARD** for preventing fraud and saving the customers from financial loss as well as saving the reputation of the bank. * Played a significant role in Product and process change that was reviewed by senior management. * Got **Power Performer** (Monthly award) 6 times. * Appreciated by RH for excellent customer service. * Got call of victory award from **Anirudha Kamani RBH** for the month August 2014 for highest contribution in **LI,MF CA and SB**.   **Declaration :-**  I assure that the particulars furnished above are true to the best of my Knowledge and belief.  Yours faithfully,  Malaya Kumar Bal  **References :-** | | | |

**References :-**

Mr. Satya Behera

BM HDFC BANK

Keonjhar Branch

Mob : +919338776069

Mr. Rajat Sahoo

HDFC Bank.

Asst. Manager Sahid Nagar

Mob : +919039025099

Mr. Nilesh Jha

HDFC Bank

PB Authorisor

Satara,Pune

Mob :+918080550891