

BALARAM MALLICK

Relationship Manager

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📍 Bhubaneswar, Odisha, IN



EXPERIENCE

Relationship Manager

ICICI Bank Limited

📅 08/2022 - Present

A prominent private sector bank in India.

- Increased customer satisfaction by 15% through exceptional service for banking and investment needs.
- Maintained efficient customer service by resolving 130 queries daily over the phone.
- Consistently achieved a 100% Net Promoter Score (NPS) on a monthly basis.
- Improved customer authentication accuracy by conducting 1300 Real-time video KYC verifications monthly.
- Achieved 100% of sales targets by cross-selling 9 banking products based on customer needs analysis.

Lead Bharat Money Officer/Team Lead

Bharat Financial Inclusion Ltd.

📅 03/2021 - 08/2022

A financial services company providing microfinance solutions.

- Oversaw a portfolio of 40L with a team of 12, managing loan sales and achieving disbursement targets.
- Met sales and collection targets with the team, while consistently achieving weekly and monthly goals.
- Developed strategic business improvement plans, presenting weekly to the State Head, impacting 6 regions.
- Provided regular training to merchants and staff on updates and changes, ensuring 100% merchant activation for continued banking transactions and business activities.
- Increased compliance and awareness by educating 50 staff on Zero Tolerance Policies and HR guidelines.

Associate BMO

TeamLease Services Ltd.

📅 05/2020 - 03/2021

A financial institution providing services to low-income clients.

- Generated 150 new leads monthly for Business Correspondence services through targeted outreach initiatives.
- Pitching & Converting prospects into customers through telephonic conversations & visits.
- Onboarded 10 merchants weekly through presentations in villages, detailing program benefits and processes.
- Delivered weekly sales reports along with Excel analysis for comprehensive business reviews.
- Achieved a 30% increase in client retention rate by developing targeted communication strategies and personalized engagement plans.

EDUCATION

MBA, Marketing and HR

BPUT University

📅 08/2021 - 05/2023

Graduation, Arts

Utkal University

📅 08/2016 - 05/2019

CERTIFICATION

IIBF

PGDCA

SUMMARY

Dynamic Relationship Manager with a proven record in customer service excellence and achieving sales targets within the banking and financial sectors. Demonstrates strong leadership and compliance skills, with a focus on understanding customer needs to drive business growth. Passionate about developing meaningful client relationships and committed to optimizing customer satisfaction through personalized engagement strategies. Excited to contribute expertise in client management and sales to support and enhance the company's growth objectives.

KEY ACHIEVEMENTS



Best Team Lead Award

Awarded 'Best Team Lead in the Region' by BFIL for outstanding performance in loan disbursement and consistently achieved a 100% Net Promoter Score (NPS) on a monthly basis.

LANGUAGES

Odia

Hindi

English

SKILLS

Customer Service Excellence

KYC Compliance and Risk Management

Data Analysis and Reporting Performance Achievement

Sales and Business Development

Team Leadership and Management

PASSIONS



Helping Others

Actively contributed to social welfare by collaborating with Jay Odisha to distribute clothes and food to underprivileged children.



Team Activities

Participated in large-scale team parades on Republic Day and Independence Day, showcasing strong teamwork and discipline.



Communication-Centric Activities

Enthusiastic about activities involving strong communication, such as public speaking and blogging.

Signature

Balaram mallick