**Ruchita Bhandari**

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**Professional Summary:**

Energetic Customer Service Representative and Administrative Assistant with 10+ years of experience resolving complex customer inquiries. Passionate about building strong customer relationships, driving brand loyalty, and increasing customer engagement.

# Core Competencies :

* Analytical, problem solver and detail oriented
* Positive attitude and ability to work under pressure
* Strong interpersonal and communication skills, with the ability to relate and empathize with people of varying personalities and from all walks of life
* Proficiency in numerous computer applications and software, including MS Word, Power Point, Excel, Intralink, Citirx, PEGA, Salesforc,E-vision,CertaPay,AS400,Teller Balancing,Digital courier , RPM Etc
* Superb ability to multitask, able to handle multiple duties and responsibilities without sacrificing quality of work

**Education and Training:**

**FOIP Certification Sept 2017**

*Service Alberta,* Edmonton, Alberta

**Bachelor in Commerce (B.Com.) Dec 2001**

*H.A College of Commerce and Economics,* Ahmedabad, India

**License and Certification:**

*Google Digital Unlocked-*

*Fundamentals of Online Digital Marketing*  **Aug 2020**

### Work Experience:

**RSC-Investment Support Officer- (Permanent- Full time)** **Jan 26 2022 to Apr 2023**

*Bank of Nova Scotia, Mississauga, Ontario*

* Effectively, efficiently and accurately reviewing and processing adjustments, exception transactions and correction for all Investment Plan, ensuring that Revenue Canada regulations and securities regulations governing these products are adhered to and that bank losses are avoided.
* Ensuring all activities conducted are in compliance with governing regulations, internal policies and procedures
* Making sure that efficient and proper follow-up is conducted and documented accordingly.
* Adhering to the Bank's Guideline for Business Conduct, demonstrating a full understanding of the legal implications of dealing with client requests and maintaining the confidentiality of customer information.
* Ensuring that every transaction/adjustment received is handled accurately and in a timely manner; any errors or delays could result in losses to the bank.
* Ability to deal effectively with internal partner inquiries, complaints, referring to a Manager/Supervisor where necessary, and ensure a prompt and accurate resolution is provided to the complete satisfaction of all parties involved, the Customer, the Bank, and Investment Support department
* Provided skill build on Blend and Extend GIC for the team
* Successfully trained officer of SSI adjustment team about BNS adjustments
* Participated in Cross training with SSI adjustments team
* Performing other duties as assigned including processing special projects

**Accounting clerk: BSC service, Maintenance Jan 2021 to Nov 2022**

**Service Officer – BSC, Day to Yay operations-Investigation & Inquiries**

**Senior Service officer-Processing**

*Bank of Nova Scotia*, Mississauga, Ontario

**(Contract- Full Time)**

* Champions a customer focused culture to deepen client relationships and leverage broader Bank relationships, systems and knowledge.
* Provided an excellent customer experience by taking responsibility for and ensuring ongoing service for new and existing clients as it pertains to their day to day inquiries/investigations (i.e. balance inquiries, signature verifications, cheque testing, confirmations, account/loan investigations, etc.) and thereby adhering to established Operating Performance Commitments (OPCs).
* Maintained up-to-date knowledge and understanding of relevant products, processes and policies, including completing internal training, and reviewing appropriate news items and publications.
* Responded promptly and effectively to service inquiries, concerns and complaints from partners/clients, with the ability to:

o    Resolve day-to-day servicing issues and reduce business and client impact with managerial direction as required.

o    Analyze situations and present sound recommendations and decisions to overcome any obstacles, and escalating if required.

o    Facilitate decision making processes by providing timely, meaningful and easily available data.

* Understand how the Bank’s risk appetite and risk culture should be considered in day-to-day activities and decisions.
* Actively persuaded effective and efficient operations of his/her respective areas, while ensuring the adequacy, adherence to and effectiveness of day-to-day business controls to meet obligations with respect to operational risk, regulatory compliance risk, AML/ATF risk and conduct risk, including but not limited to responsibilities under the Operational Risk Management Framework, Regulatory Compliance Risk Management Framework, AML/ATF Global Handbook and the Scotiabank Code of Conduct.

**General Office Clerk (Contract-Part Time) Oct 2020 to Dec 2020**

*J.P Mo*r*gan Chase Bank,* Toronto, Ontario

* Preparing batches of work by extracting checks and remittances from envelopes
* Inputting data into the system while following standard operating procedures and customer specific instructions for processing
* Operating Imaging/Extraction Equipment (iTRAN, IBML, OPEX 7200, OPEX 150)
* Verifying negotiability of checks through customer specific instructions for processing
* Re-associating check images to corresponding material while validating quality of images
* Maintaining site productivity and quality standards
* Contributing to meeting team goals in addition to individual responsibilities
* Working in all areas/departments of production as needed
* Making judgment calls regarding routine duties but refer non-routine situations to a supervisor and/or manager

**Customer Service Representative (Part Time) Mar 2019 to Aug 2019**

*Bank of Montreal,* Edmonton, Alberta

* Identify and assess customers’ needs to achieve satisfaction
* Generate sales leads
* Build sustainable relationships and trust with customer accounts through open and interactive communication
* Provide accurate, valid and complete information by using the right methods/tools
* Meet personal/customer service team sales targets and call handling quotas
* Handle customer complaints, provide appropriate solutions and alternatives within the time limits; follow up to ensure resolution
* Keep records of customer interactions, process customer accounts and file documents
* Follow communication procedures, guidelines and policies
* Take the extra mile to engage customers

**Customer Service Representative (Full- Time) Apr 2018 to Sept 2018**

*National Money Mart (Dollar Financial Group),* Edmonton, Alberta

* Executed financial transactions related to check cashing, loans and other services; according to policies and procedures of the company
* Responded to customer inquiries, providing information on accounts, policies, products, and services
* Educate customers on product options, assess needs of customers and services accordingly
* Researched and resolved service-related problems
* Awareness of Compliance requirements
* Created a positive and friendly relationship with the customer’s , which brought good business revenue with more references coming in to buy the services

**Executive Assistant to Joint President- Projects Apr 2015 to Mar 2016**

*Cadila Pharmaceuticals Ltd,* Ahmedabad, India

* Managed effectively travel and logistics arrangements such as booking domestic and international flights, visa processing, and hotel bookings
* Handled confidential information including MIS & routine databases
* Ensured proper coordination and followed up with various departments and business associates

**Secretary to Project Head Aug 2010 to Feb 2015**

*IL & FS Transportation Networks Limited,* Ahmedabad, India

* Prepared and issued monthly reports
* Researched and ordered supplies for the office
* Ensured a high degree of orderliness in the project head’s office
* Performed various office tasks as needed and assigned by the project head

**Personal Assistant to the Director Aug 2005 to Dec 2009**

*Raajratna Metal Industries Ltd,* Ahmedabad, India

* Created expense reports, budgets, and filing systems
* Conducted research to prepare, gather, and proof briefing materials, agendas, and decks for all executive-level meetings
* Developed and maintained alert system for upcoming deadlines on incoming requests, projects, and events
* Assisted with team building initiatives and overall support for maintenance of organizational culture and employee morale
* Distributed company-wide announcements, book conference rooms, and coordinated catering for annual staff development forum
* Located and attached appropriate files to incoming correspondence requiring replies

**Volunteer Experience:**

Volunteer in Employment Readiness Program **Jan 2018**

*Beyond Food*, Edmonton, Alberta