

## NOR KUMAR BISTA

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### Customer Relationship Associate

Dynamic, friendly, customer-centric, experienced associate with an MBA and Bachelor of Business Studies. Possesses 9 years of banking experience in both customer-facing and back-office roles. Has dynamic communication, relationship-building, negotiation and dispute-handling skills.

#### Skills

Detail oriented | Teamwork | Analytical Skill | Joyful customer experience | Adaptability & Flexibility | Problem solving | Interpersonal communication | Issue resolution | Customer Engagement | Customer Service | Financial Products | Standard Compliance | Digital Literacy | Financial Products | Client Relationship Building

#### EXPERIENCE

##### Operation Associate | Crate & Barrel, Oakridge Park, Vancouver, BC

October 2024

- Performed prompt and accurate stock checks by maintaining an organized and efficient stockroom, resulting in improved inventory accuracy and operational efficiency
- Executed visual merchandising standards by strategically organizing the sales floor, resulting in increased customer and associate engagement with the product
- Assisted in maintaining product availability by ensuring displays on the sales floor were appropriately stocked, resulting in improved customer purchasing experience
- Practiced loss prevention, safety and security standards by adhering to the Associate Policy Guide, ensuring a secure and compliant workplace environment

##### Customer Relationship Officer | Siddhartha Bank Ltd. | Kathmandu, Nepal

August 2023-Sept 2024

- Assessed and addressed customer's needs with discretion, ensuring confidentiality and fostering trust
- Resolved customer concerns by providing tailored advice and guidance on credit options and debt management strategies, ensuring customer satisfaction and financial confidence
- Achieved goals and business objectives by promoting customized solutions and accurately executing business processes, driving efficiency and results
- Built strong customer relationships by providing clear advice on banking solutions and processes, enhancing trust and satisfaction
- Engaged in personal performance development while contributing to a positive, diverse, and equitable work environment, fostering growth, team spirit and collaboration

##### Customer Dispute Handling Officer | Siddhartha Bank Ltd. | Kathmandu, Nepal

2015-August 2023

- Addressed cardholder and mobile banking user complaints promptly and effectively, ensuring customer satisfaction and issue resolution
- Reviewed and processed retrieval requests, chargebacks, arbitration, and compliance cases for VISA, UPI, and MasterCard, ensuring accuracy and timely resolution
- Supervised, reported and processed daily fraud-related operational concerns, ensuring swift resolution and enhancing security measures
- Liaised with multiple networks to manage disputed transactions, authorization, authentication and settlement, ensuring accurate and efficient resolution
- Facilitated POS Acquiring, UPI transactions, and QR merchant onboarding by managing activation, engagement, documentation, and support, ensuring seamless integration and merchant satisfaction

#### EDUCATIONAL QUALIFICATION

Master of Business Administration | University Canada West, Vancouver, BC 2024

Bachelor's Degree in Business Studies | Tribhuvan University, Kathmandu, Nepal 2014

#### REFERENCE

- **Cassandra Ho** | Assistant Store Leader (Operations) at Crate & Barrel, Oakridge, BC | [cho@crateandbarrel.com](mailto:cho@crateandbarrel.com)