

RUBNJEET KAUR

FINANCIAL SERVICES REPRESENTATIVE - Client Relationship, Referral Generation, & Banking Operations

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SKILLS

- **Retail Banking Products:** Accounts, Deposits, Loans, Credit Cards, Transaction Processing, Product Servicing
- **Mutual Funds & CSC:** Investment Products, Portfolio Servicing, Fund Transactions, Compliance, Documentation
- **Financial Assessment:** Client Evaluation, Product Alignment, Analytical Evaluation, Actionable Recommendations
- **Sales & Referrals:** Advice-Based Sales, Account Expansion, Referrals, Advisory Execution, Revenue Growth Tracking

WORK EXPERIENCE

Team Member **June 2025 – Present**
Spice Symphony *British Columbia*

- Directed transaction processing across payment terminals, reconciling daily receipts with system records to verify accuracy within 0.5% variance threshold, ensuring compliance with financial governance protocols and standards.
- Coordinated customer order fulfillment by verifying specifications, managing queue prioritization, and communicating preparation timelines, reducing average wait durations by 18% through systematic workflow optimization methods.
- Maintained operational standards by implementing systematic inventory rotation protocols, conducting quality inspections, and enforcing sanitation procedures, achieving 100% adherence to regulatory and safety compliance requirements.

Cashier & Customer Service Associate **October 2025 – Present**
Woodland Convenience Store *Cranbrook*

- Processed more than 150 transactions daily across different payment systems, reconciling cash drawers with point-of-sale data, maintaining accuracy within 99.5% threshold, and adhering to internal control framework standards.
- Diagnosed customer inquiries through active questioning, identified solutions leveraging product knowledge, and escalated complex issues following defined protocols, achieving 95% first-contact resolution rate across all interactions.
- Directed end-of-shift reconciliation procedures by balancing registers, documenting variances, and preparing deposit summaries, reducing discrepancies by 30% through systematic verification and control process implementation.

Team Member **April 2024 – June 2025**
Rajdhani Sweets & Restaurant *Scarborough*

- Executed customer service operations by processing orders, managing payment transactions, and coordinating with kitchen staff, serving 200+ customers daily while maintaining established service quality standard performance metrics.
- Reconciled cash registers by verifying transaction records, balancing tender types, and documenting variances, achieving 99% accuracy rate and reducing financial discrepancies by 25% through systematic control measure implementation.
- Optimized table turnover by coordinating seating logistics, managing reservation systems, and streamlining order-to-delivery workflows, increasing capacity utilization by 20% during peak service hours and weekend operational periods.

Customer Service Executive **April 2023 – November 2023**
SBI Cards *India*

- Conducted needs-based analysis using financial assessment frameworks to recommend credit and insurance products aligned with client requirements, achieving 30+ conversions monthly through consultative selling approach methods.
- Exceeded sales targets by implementing systematic lead qualification, pipeline management, and conversion tracking methodologies, surpassing monthly quotas by 15% and earning Star Performer quarterly recognition award designation.
- Managed KYC checking procedures by validating documentation, cross-referencing databases, and ensuring compliance with regulations, maintaining 100% adherence to audit standards across 250+ client onboarding transaction processes.

Customer Service Executive **November 2021 – December 2022**
HDFC Bank Ltd. *India*

- Advised clients on banking products through consultative selling techniques, analyzing financial profiles to recommend accounts, deposits, loans, and insurance, achieving 110% of monthly KPI performance and supporting business growth.
- Facilitated account openings by processing documentation, conducting verification procedures, and coordinating with operations teams, completing 40+ applications monthly with 98% audit compliance and accuracy rate performance.
- Promoted digital banking adoption by conducting product demonstrations, training clients on mobile applications, and troubleshooting technical issues, increasing platform usage by 35% among assigned customer portfolio accounts.

Sales Coordinator **November 2020 – November 2021**
De Heus India Pvt. Ltd. *India*

- Coordinated sales operations by generating performance reports, tracking pipeline metrics, and analyzing conversion data, supporting business development initiatives that contributed to 25% quarterly revenue growth performance.
- Executed client follow-up protocols through systematic outreach schedules, CRM documentation, and escalation procedures, maintaining relationship continuity for 150+ accounts with 95% engagement and response rate achievement.
- Facilitated cross-functional collaboration by liaising between sales, operations, and logistics departments, streamlining communication workflows, and reducing response time to client inquiries by 40% across all communication channels.

Customer Service Associate
Randstad India (Client: SBI Cards)

July 2019 – November 2020
India

- Managed customer inquiries across phone and email channels, processing 80+ interactions daily while maintaining quality metrics above 92% and adhering to defined response time service level agreement parameter requirements.
- Updated CRM records with transaction details, interaction logs, & resolution notes, maintaining data accuracy at 99.5% & supporting analytics for service improvement initiatives & management reporting requirement documentation.
- Performed multi-query handling by prioritizing cases based on urgency matrices, implementing parallel processing techniques, & maintaining reporting standards, improving efficiency by 28% quarter-over-quarter performance results.

PROJECT EXPERIENCE

Live Stock Market Trading Simulation
Class Project, Centennial College

February 2025

- Performed 50+ simulated equity trades using market and limit orders to track price movements and order execution.
- Analyzed portfolio allocation across 15 securities with risk assessment metrics and comprehensive trade documentation.

Financial Sales & Advisory Role-Play
RRSP / TFSA, Centennial College

2025

- Conducted 10 simulated client discovery sessions covering registered account products, contribution limits, tax rules.
- Delivered solution presentations addressing 20+ client scenarios using needs assessment and referral frameworks.

EDUCATION

Postgraduate Certificate – Financial Planning
Centennial College, Ontario

2024 – 2025

Postgraduate Certificate – Marketing Management
Georgian College, Ontario

2023 – 2024

Master of Commerce (M.Com)
Punjabi University, India

Bachelor of Commerce (B.Com)
Punjabi University, India

CERTIFICATIONS

- **Canadian Securities Course (CSC) – CSI**
- **Income Tax & Retirement Planning – CIFP**
- **Risk & Estate Planning – CIFP**