

# BHAWNA

## CLIENT ASSOCIATE - Customer Relationship Management & Financial Reporting

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### SKILLS

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- **Client Services & Relationship Management:** Conflict Resolution, Upselling, Client Retention Strategies.
- **Banking & Financial Transactions:** Cash & Deposit Management, Insurance Referrals, Banking Support.
- **Compliance & Regulatory Standards:** KYC/AML Adherence, Fraud Detection, Policy Documentation.
- **Sales & Business Development:** Lead Conversion, Revenue Growth Strategies and Target Achievement.
- **Tools & Technology:** MS Suite, Excel Dashboards, POS Systems, Digital Banking Platforms, CRM Software.

### WORK EXPERIENCE

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#### Client Associate

*D&S Mattress*

**February 2023 - Present**

*London, ON*

- Exceeded monthly sales targets by 22% by delivering tailored product recommendations and resolving 95% of post-sale concerns within 48 hours.
- Strengthened customer retention by 27% by maintaining detailed client profiles and executing personalized follow-ups with over 150 repeat customers.
- Accelerated store revenue growth by \$180K annually by launching 6 targeted promotional campaigns aligned with seasonal customer buying trends.
- Optimized cash handling workflows, reducing transaction discrepancies by 30% and improving checkout processing speed across daily 120+ transactions.
- Generated 200+ accurate billing statements monthly, ensuring 100% compliance with company policies and improving payment clarity for customers.
- Designed demographic-driven marketing initiatives that increased store foot traffic by 35% and expanded first time customer acquisition rates.
- Elevated average transaction value by 19% through strategic product bundling and cross-selling premium mattress accessories and warranty plans.
- Resolved over 90% of customer complaints and returns on first contact, preserving brand loyalty and reducing negative service escalations by 25%.
- Collaborated with a 6-member sales team to refine floor operations, improving customer engagement efficiency and increasing store conversion rates by 18%.

#### Single Window Operator & Teller

*Canara Bank*

**August 2017 - January 2023**

*India*

- Processed monthly deposits, withdrawals, and transfers with 99.7% accuracy, reducing reconciliation errors by 28% across multi-currency accounts.
- Executed daily cash reconciliation averaging \$250K transactions, maintaining 100% audit compliance and minimizing financial discrepancies across branch operations.
- Increased fixed and term deposit enrollments by 21% by analyzing client portfolios and recommending customized savings and investment plans.
- Maintained and updated 2,000+ customer profiles, improving data accuracy by 30% and strengthening regulatory reporting and service personalization.
- Enforced KYC and AML protocols across 500+ account verification annually, ensuring full regulatory adherence and preventing fraudulent activity risks.
- Generated insurance referrals that improved policy conversion rates by 10% by coordinating lead follow-ups with wealth advisory specialists.
- Accelerated adoption of digital banking platforms by 40% by educating 300+ customers on mobile applications, online banking, and transaction automation.
- Reduced average customer wait time by 32% by redesigning teller workflow systems and optimizing transaction queue management processes.
- Introduced enhanced verification procedures improving transaction validation accuracy by 24%, strengthening customer confidence and branch service reliability.

### EDUCATION

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#### Bachelor of Commerce

*D.A.V. College, Jalandhar, India*

July 2012 – May 2015

### CERTIFICATIONS

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- **IFIC (Investment Funds in Canada)** January 2026
- **JAIIB - Junior Associate of Indian Institute of Bankers**
- **CAIIB - Certified Associate of Indian Institute of Bankers**