

PRAJNA AMIN

Financial Service Representative – Retail Banking, Loan Disbursement, Credit Operations

✉ prajnaamin1711@gmail.com ☎ +1 (437)-366-9346 📍 Mississauga in [LinkedIn](#)

SKILLS

- **Retail Banking & Customer Service:** Client onboarding, account servicing, transactions, branch operations.
- **Loan Disbursement & Credit Operations:** Processing loans, evaluating credit, & compliance management.
- **Product Sales & Investment Support:** Investment planning, mutual funds, credit cards, insurance services.
- **Financial Services & Client Advisory:** Personal banking guidance, savings strategies, and wealth building.
- **Technical Systems:** Oracle databases & financial applications, POS platforms, Orion Lite, core banking tools.

WORK EXPERIENCE

Customer Service Associate

July 2023 – Present

BarBurrito

Ontario

- Delivered exceptional customer service to over 100 customers daily across the channels, leveraging transactional accuracy, team coordination and real-time problem resolution protocols to enhance operational throughout.
- Resolved client issues on first contact, executed strategic upselling of menu add-ons, and collaborated with team members to increase average transaction volume while sustaining service delivery metrics, workflow optimization.
- Administered credit and digital payments with 100% accuracy using POS systems, conducted end-of-day reconciliations, discrepancy reporting and aligned transactional data with operational compliance and requirements.

Senior Associate

June 2021 – April 2023

Yes Bank

India

- Administered credit limit structures for fund-based and non-fund-based products across large corporate accounts, performing regulatory validation, monitoring credit exposure, and ensuring compliance for 200+ client accounts.
- Managed end-to-end loan disbursement for Working Capital, Term Loans, and Foreign Currency Loans, while ensuring workflow optimizations reducing processing timelines by 20% and improved operational throughput.
- Streamlined rollover processes for short-term and FCNR loans, executing timely renewals, monitoring portfolio health, mitigating exposure, and ensuring adherence to internal credit and regulatory policies for 150+ accounts.
- Coordinated fee recovery, penal charge assessment, and compliance tracking across internal teams, generating efficient, accurate, and audit-ready reports while achieving 100% accuracy for regulatory and internal reviews.

Banking Intern

December 2020 – February 2021

The Bharat Co-operative Bank

India

- Processed more than 100 daily cash deposits, withdrawals, and internal fund transfers with precise transactional accuracy, ensuring data integrity, audit regulatory compliance, and optimized back-office processing efficiencies.
- Coordinated 50+ clients daily by resolving account inquiries, complaints, and transaction issues, coordinating with the teams to enhance client satisfaction scores and operational responsiveness within branch workflows.
- Facilitated in monitoring daily branch operations, maintaining organized account records, and ensuring timely completion of administrative tasks, thereby facilitating effective service delivery and operational continuity.

Retail Advisor

January 2020 – June 2020

Motilal Oswal Financial Services Ltd

India

- Managed and reactivated 50+ dormant client investment portfolios by analyzing account activity, executing re-engagement strategies, & increasing utilization and active participation across equity & mutual fund holdings.
- Delivered client advisory on equities and mutual funds, applying market research and trend analysis to design growth-focused strategies, optimize allocations, and expand product penetration throughout client portfolios.
- Monitored client account performance, generated risk and performance reports, ensured alignment with risk profiles and investment objectives, and increased portfolio management and monitoring coverage by 22%.
- Achieved Top 15 departmental recognition within 6 months by strengthening client relationships, conducting needs assessments, & executing follow-ups that improved retention, satisfaction, & overall portfolio engagement.

EDUCATION

Post Graduate Certificate in Professional Accounting

May 2024 – April 2025

Sheridan College, Mississauga, Ontario

Post Graduate Certificate in Financial Planning

May 2023 – December 2023

Seneca College, Markham, Ontario

Post Graduate Diploma in Banking & Financial Management

August 2018 – November 2020

NMIMS Global, India

CERTIFICATIONS

- Canadian Securities Course (CSC) – Canada (In Progress)