



RITIKA KHULBE

Customer Service Representative



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SUMMARY

Motivated and customer-focused customer service representative with over 6 years of experience in resolving customer complaints, enhancing customer satisfaction, and handling fraud investigations. Proven track record in consistently meeting KPIs and achieving high satisfaction rates. Strong communication, problem-solving, and organizational skills, with a passion for delivering exceptional service and quickly adapting to new technologies.

EXPERIENCE

Advisory Control

Dubai Islamic Bank (Raqmiyat), Dubai, UAE
December 2024 – March 2025

- Investigated and analyzed unauthorized withdrawal cases and suspected fraud activities affecting customers
- Ensured all customer dispute cases are accurately logged into the system, including Visa Online and relevant platforms. (FinnOne, Power card)
- Retrieved necessary documents from Visa Online for dispute resolution and issuance
- Monitored disputes for Pre-Arbitration and Arbitration stages on Visa Online, making informed decisions based on case assessments
- Efficiently resolved issuer-related fraud and dispute tickets related to issuer transactions by prioritizing them based on urgency and severity, ensuring timely resolution and high customer satisfaction
- Assigned and escalated tickets to the relevant departments for further assistance and resolution
- Collaborated with other departments to resolve complex issues concerning transaction processing
- Generated reports and retrieved information as required
- Adhered to company policies and data security protocols, consistently exceeding performance goals while taking on additional tasks to contribute to team success

Customer Service Representative

Genpact, Financial Services, Delhi, India
April 2019 – January 2022

- Worked on Genpact Projects for Latitude Financial Services (Australia & New Zealand) and Citi Bank (USA)

- Responded to an average of 70+ customer inquiries and complaints regarding credit and debit cards via phone, email, and live chat, achieving a 98% customer satisfaction rate
- Ensured compliance with bank policies and local regulations by securely handling sensitive customer data, verifying information, and using CRM tools like Zendesk and Genesis to reduce risk and maintain proper communication protocols
- Handled diverse customer service inquiries, including account management, payment processing, fraud investigations, card services, billing issues, promotional offers, and international usage, ensuring efficient and accurate resolution of concerns
- Maintained customer records by updating customer history through service requests, complaints and notes
- Met and exceeded performance targets (KPIs) such as schedule adherence, first call resolution, net promoter score, average resolution time, and quality checks
- Collaborated with team members and other departments to deliver tailored financial solutions for customers
- Served as the primary point for first-level escalations, making informed decisions within the scope of the role and escalating issues appropriately when necessary
- Trained and mentored 25+ new employees in customer service best practices and operational procedures

Contact Center Agent

Jabong.com, E-commerce, Delhi, India

July 2017 - February 2019

- Managed high-volume inbound calls, addressing customer inquiries related to product information, order tracking, returns, and exchanges
- Consistently achieved key performance indicators (KPIs) such as first-call resolution, average handling time, and customer satisfaction scores
- Utilized CRM software to document customer interactions, ensuring accurate and up-to-date records for future reference
- Collaborated with cross-functional teams to resolve complex issues, enhancing overall customer experience and satisfaction
- Participated in regular training sessions to stay updated on product knowledge, company policies, and customer service best practices

Sr. Customer Service Representative

Limeroad.com, E-commerce, Delhi, India

June 2015 - June 2017

- Responded to an average of 60+ customer inquiries daily via phone, email and live chat maintaining a 96% customer satisfaction rate
- Assisted customers with order status, returns, refunds, order cancellations, NDA issues, and other customer complaints
- Met or exceeded performance targets (KPIs) such as schedule adherence, first call resolution, net promoter score (NPS), average resolution time, ensuring high operational efficiency and customer satisfaction
- Maintained accurate customer interaction records in CRM software (Genesis and Fresh Desk) to ensure detailed documentation of all communications
- Followed QA checks on interactions to ensure accuracy, professionalism, and adherence to

company guidelines

- Actively displayed a courteous and empathetic attitude toward customers, contributing to a net promoter score over 45
 - Documented all customer interactions accurately, contributing to a knowledge base that enhanced team performance
 - Acted as the primary point of contact for first-level escalations, ensuring timely and effective resolution of customer complaints and issues
 - Trained and mentored new employees in call script usage, conflict resolution, and data entry practices to improve customer satisfaction and operational effectiveness
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EDUCATION

- **Bachelor of Engineering in Electronics and Communications Engineering**
Teerthankar Mahaveer University, Moradabad, India
July 2009 - December 2013
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SKILLS

- Strong communication (verbal and written) and interpersonal skills
- Escalation and complaint resolution
- Problem-solving, conflict resolution, adaptability
- Verification, Documentation and compliance management
- Upselling and cross- selling banking products
- Customer Retention, Fraud Investigation and Dispute Resolution
- Strong computer proficiency (Excel, PowerPoint, MS Office)
- Language- English and Hindi (verbal and written)