

SHIVA KAKKAR

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INTRODUCTION

I am a fourth-year Bachelor of Commerce, Finance major, and a co-op student at Saint Mary's University. I consistently strive to achieve excellence in all my endeavors. I have strong Sales, relationship-building, and problem-solving skills. I am enthusiastic about learning new things related to Real estate inside and out. Pursues opportunities to gain experience and new skills and contribute to group success.

HIGHLIGHTED SKILLS

Teamwork and Collaboration: Successfully collaborated with colleagues while managing the mortgage book of business for 12 branch locations. Despite challenges like miscommunication with the Stakeholders virtually, the team worked together to ensure a successful fiscal year. Understands the value of cooperation and leverages it to achieve shared goals.

Communication: I have recognized the importance of effective communication through previous work experiences. I learned from instances where communication was crucial. In my tenure at various organizations- Scotiabank and President's Choice Financial, we had many higher management members involved in the Sales flow for an agreement. I ensured we gave clear and concise details regarding the agreement information, fostering a collaborative environment where diverse opinions are valued for better outcomes.

Leadership: My strong leadership skills were tested when I handled a demanding customer situation as a Team Leader at President. I calmly resolved the issue, provided constructive feedback to the cashier, and offered guidance for similar future incidents. This experience showcased my leadership, problem-solving abilities, and commitment to customer service excellence.

EDUCATION

Seneca College Toronto, ON

(Mar 2025- Dec 2027)

Delivered by *University of British Columbia Vancouver, BC*

Real Estate Appraisal Designation- AACI/CRA

Relevant courses-

- Microeconomics AIC 101
- Macroeconomics AIC 102
- Introduction to Appraisal Industry AIC 100
- Foundations of Real Estate Appraisal BUSI 100

Saint Mary's University Halifax, NS

(Sept 2023- April 2026)

Bachelor of Commerce (Finance Majors)

Relevant courses-

- Business Finance
- Financial Statement Analysis
- Managerial Accounting
- Operation Management Quantitative Methods 1
- Intro Data Analytics Business
- Marketing Research
- Industrial relations

RELEVANT EXPERIENCE

Scotiabank Canada Halifax/Dartmouth Cluster, NS

(Mar 2022- Sep 2023)

Mortgage and Real Estate Administrator

- Advised over 500+ mortgage clients annually on financial strategies and product mixes, contributing to a 20% growth in the mortgage portfolio year over year.
- Promoted real estate lending and insurance products, achieving a 120-130% performance on quarterly sales targets and earning recognition as a top performer within the team.
- Managed and valued real estate portfolios worth \$30M+ for clients, supporting investment strategies and asset management outcomes.
- Facilitated referrals for 50+ clients monthly to banking partners for lending and investment needs, enhancing service offerings and driving a 25% increase in cross-departmental revenue.
- Managed a diverse client base of 500-600 mortgage clients across 4-10 branches within the Halifax Regional Municipality (HRM), contributing to regional business growth by achieving a 15% year-over-year increase in client retention.

Customer Solutions Advisor

(Sept 2023- Present)

- Connected with over 100+ customers daily via telephone, delivering personalized experiences and championing the Scotiabank brand, resulting in a 95% customer satisfaction score.

- Promoted retail banking products in line with Scotiabank's Values, Code of Conduct, and Global Sales Principles, ensuring compliance with operational standards and contributing to a 30% increase in product cross-sales over six months.
- Resolved 90% of customer issues on the first call, effectively troubleshooting and multitasking across multiple system interfaces in a fast-paced call center environment.

President's Choice Financial Moncton, NB/ Rothesay, NB

(Nov 2020– Mar 2022)

Senior Payments and Rewards Representative (Team Leader)

- Building relationships with customers and offering them need-based financial products.
- Demonstrating leadership as a product expert among your teammates in your district and creating coaching sessions to achieve district sales targets.
- Submitting the required credit documentation and performing KYC to prevent anti-money laundering and comply with the President's Choice Services Inc., Corporate Privacy Policy and escalate suspicious activities.
- Assisting the Sales Manager in developing, motivating, and coaching the team.

Payments and Rewards Representative, Credit, Banking and Financial Services

(Feb 2020- Nov 2020)

- Taking ownership to enhance customer experience, assisting customers by utilizing approved consultative selling practices and guidelines
- Meeting or exceeding associate contribution/department productivity standards
- Processing customer transactions in the Point-of-Sale system, including sales, returns, exchanges, etc. in accordance with authorized procedures
- Maintaining current knowledge of merchandise lines, product features, benefits, and availability, and, if applicable, delivery, installation and/or service options, to respond to customer needs.

CERTIFICATE

Negotiation Skills

Date of Completion- Sept 2024

LinkedIn

The Three Pillars of Effective Communication

Date of Completion- Mar 2024

Project Management Institute

Getting Started with Power BI

Date of Completion- Mar 2024

LinkedIn

Building Skills to Become a Powerhouse Negotiator

Date of Completion- Mar 2024

LinkedIn

SIMNET - Level 2

Date of Completion- Mar 2022

McGraw Hill

COMMUNITY INVOLVEMENT | MEMBERSHIP

Appraisal Institute of Canada Halifax, NS

(Dec 2023 - Present)

Student Member- working towards AACI designation

Dalhousie Real Estate Society Halifax, NS

(Sept-2023-Present)

Student Member

Senate of Canada Ottawa, ON

(May 2025)

Model Senator

Canada Revenue Agency Halifax, NS

(Jan 2025 -Present)

Community Tax worker

Model United Nations Halifax, NS

(Jan 2024)

Delegate

Halifax Hindu Temple Halifax, NS

(Aug 2022 - Present)

Volunteer

Elections Canada Halifax, NS

(Nov 2024 - Nov 2024)

Student Representative