# **Keshihanan Thavakirinathan**

# Oshawa, ON L1G 7X9 | kc.thava@gmail.com | +1 416 951 3319

**Objective**

Certified Mortgage Agent and Insurance professional with an LLQP certification, seeking to further a successful career in the financial services industry. Offering strong analytical and problem-solving skills, extensive knowledge of diverse banking and investment products, and a proven track record in customer relationship management.

**Certifications**

* Mortgage Agent Certificate - Ontario
* Life License Qualification Program (LLQP)

**Professional Experience**

**Mortgage Agent**, Dynasty Wealth Management, Toronto, ON | 2023 - Present

* Evaluate creditworthiness and eligibility for mortgages and guide clients through the mortgage application process.
* Conduct in-depth financial analysis on client’s financial situation.
* Identify and recommend suitable mortgage options to clients, explaining the legal and financial implications.
* Liaise between lenders and borrowers, ensuring timely completion of transactions.
* Manage a portfolio of clients, building and maintaining strong relationships through exceptional customer service.

**Insurance Agent Intern**, Toronto, ON | March 2022 - 2023

* Trained extensively in diverse insurance products and services.
* Displayed high commitment to the company, demonstrating strong customer service and sales skills.

**Shift Manager**, Aroma Espresso Bar - Vaughan, ON | July 2017 - September 2020

* Streamlined operational procedures to increase efficiency and profitability.
* Managed staff scheduling, time off requests, and coordinated shift coverage.
* Developed and implemented promotional strategies to enhance customer engagement and growth.

**Education**

Advanced Diploma in Business Administration, Durham College - Oshawa, ON | May 2022

**Skills**

* **Mortgage and Insurance Sales**: Certified Mortgage Agent with proven experience in selling diverse mortgage and insurance products, contributing to profitability and business growth.
* **Client Relationship Management**: Demonstrated expertise in building and maintaining strong relationships with clients, leading to high client satisfaction and retention rates.
* **Financial Analysis**: Strong proficiency in conducting detailed financial analysis, assisting clients in making informed financial decisions.
* **Regulatory Compliance**: Comprehensive understanding of financial and insurance laws and regulations in Ontario, ensuring all transactions are compliant.
* **Business Development**: Proven ability in identifying and capitalizing on opportunities to drive business growth and revenue.
* **Risk Assessment**: Skilled in evaluating clients' financial situations and risk profiles to recommend suitable financial products and strategies.
* **Negotiation Skills**: Excellent negotiation abilities, instrumental in securing favorable terms for clients in mortgage and insurance contracts.
* **Team Leadership & Management**: Demonstrated leadership skills, with experience managing teams and coordinating shift schedules in a fast-paced environment.
* **Customer Service & Complaint Resolution**: Proven record of providing excellent customer service and effectively resolving client complaints.

**Languages**

* English - Advanced
* Tamil - Fluent