

Sudhir Bhargava

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SUMMARY

A mid-career banker who got curious about technology – now an innovative web developer with a passion for CSS, UX and client satisfaction. A people person with excellent client empathy, strong savvy in both business as well as responsive web design and a track record of success through positive client outcomes/relationships. Have a Graduate Certificate in Front-End Web Development from Harvard (GPA 3.75) and UX certification from UXQB. Currently freelancing and looking for the right full-time opportunity. Skills include:

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|---|------------------------------------|
| ✓ Effective communication | ✓ Ecommerce/Commercial Credit |
| ✓ Negotiating successful outcomes | ✓ Business to Business Sales |
| ✓ Account Management & Client retention | ✓ Innovative Solutions to problems |
| ✓ Consultative/Solution selling | ✓ Digital/Web tech savvy |

CAREER HIGHLIGHTS

- Completed Graduate Certificate from Harvard with GPA of 3.75 in May 2019
- Closed the largest commercial mortgage within my team in 2017
- Award for highest portfolio revenue in 2014
- Consistent lending growth for my portfolio (140% in 2016, 148% in 2014, 131% in 2011 & 320% in 2010)
- Consistent customer satisfaction scores (of 81% and 85% - highest for my business unit)

WORK EXPERIENCE

Upwork/Independent Freelancer – November 2018 onwards **UX/Web Development & Business Consultant/Freelancer**

Freelancing as a Business consultant, web/mobile developer and UX designer both independently and with "Upwork". Projects include an Ecommerce website and subscription database for a US based distributor currently being worked on, and a website and with the award-winning writer, playwright and poet Javant Biarujia from Melbourne, Australia (can be viewed at polari.bizsb.com).

JP Morgan Chase & Co. - April 2016 to September 2018 **VP Business Relationship Manager III, New York**

Managed a portfolio of business clients for their lending and banking needs. Maintained pro-active interaction, prompt service delivery, effective listening and active communication with clients creating healthy understanding of their businesses and strong partnerships. This resulted in strong client retention and satisfaction rates as well as excellent lending and profit growth for my portfolio.

Achievements

- I was at 120% of lending target as of December 2016 – my first 6 months in the portfolio
- I was at 135% of target for fee income as of December 2016 – my first 6 months in the portfolio
- I closed the largest commercial mortgage within my team in 2017

HSBC USA - April 2012 to Feb 2016**VP, Senior Business Relationship Manager, Brooklyn**

Managed a portfolio of businesses (revenues up to \$100 million) for their lending and banking needs. Maintained pro-active and effective interaction with clients to understand the financial needs and operations of their businesses and ensure a strong partnership. Developed strong client relationships resulting in high client retention and satisfaction as well as strong portfolio growth.

Achievements

- Highest new to bank deposits in Brooklyn team as of July 2015
- New fee income from cross sales of \$272,000 for the year 2014 - ranked highest in fee income for the year
- I closed and managed the biggest Purchase card in Business Banking for 2014

National Australia Bank January 2004 – December 2011**Business Banking Manager, Sydney, Australia (January 2009 – December 2011)**

Worked with Australia's largest Business Bank on a portfolio of small to medium businesses to partner with them for their banking and lending needs. Aim to maximize asset and revenue growth and minimize risk for the portfolio. Complete underwriting for new loans and renewals. Supervised an assistant to ensure optimum service and sales results

Achievements

- Portfolio growth of 131% for financial year 2011
- Portfolio Risk Asset Review score of 90.30% for credit quality and 90.80% for loan management.
- Recognition from State Office for New to Bank Lending growth

Business Banking, Credit Analyst, Sydney, Australia (January 2004 – Dec 2008)

Managed the credit process for Business Banking lending applications in an assigned portfolio of businesses. Also monitored the credit quality of the assigned book including managing the loan renewal process. Confer with clients, Relationship Manager and Credit Manager to effectively understand and manage requests

Achievements

- Consistent portfolio growth over my tenure and excellent loan approval rate

EDUCATION

Graduate Certificate in Front End Web Dev from Harvard University Extension School (completed 2019)

User Experience (UX): The Ultimate Guide to Usability and UX from Udemy (completed 2019)

Master of Applied Finance, University of Melbourne, Australia (completed 2003)