

Sudhir Bhargava

Location: New York, NY 10031, Mobile: 646 209 1290

LinkedIn: <https://www.linkedin.com/in/sudhir-bhargava/> Email Sudhir.Bhargava@hotmail.com

CONSULTATIVE SALES & PARTNERSHIPS - BUSINESS, FINANCE & TECHNOLOGY

A driven and customer focused Account/Relationship Manager with International Banking exposure, an aptitude for technology and focus on successful User Experience. Passionate about the business sector and have the ability to quickly understand the financial drivers of a business. Possess a track record of sales/relationship success from effective client partnerships, a goal focused approach and strong analytical skills. Primary education is in Finance but have also completed graduate study in web/app development at Harvard and possess exposure to both Technology and Finance. Skills include:

- Effective communication
- Negotiating successful outcomes
- Account Management & Client retention
- Networking & Consultative selling
- Sales pipeline management & CRM
- Successful Client/Internal Partnerships
- International perspective & work experience
- Commercial Banking: Credit, KYC & Risk
- FX, Trade Finance & Ecommerce
- Digital technology & UX in Business

CAREER HIGHLIGHTS

- Current customer feedback score of 4.85 out of 5 as Upwork Consultant in 2019 and 2020
- 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)

PROFESSIONAL EXPERIENCE

Upwork/Independent

November 2018 – Current
New York, NY

Independent Business Consultant: UX/Web Development & Finance

- Freelance as a Banking, Ecommerce and Web/App development consultant with "Upwork", "GLG" and "Guidepoint".
- Projects include Remote/Virtual Business Banking Advisory for an Investment Bank, Client Off-boarding Strategy (relationship perspective) for a Finance startup, Finance for a start-up online wholesaler and UX and Web design for an Ecommerce/distributor website
- Additionally work on a long-term assignment with TechGroupAmerica.

Key skills include effective and proactive communication, successful identification of key issues, successful delivery, effective customer service, staying up to date with technology/trends and establishing strong networks/relationships.

Achievements

- Current customer feedback score of 4.85 out of 5 through Upwork
- Excellent completion rate as per pre-determined timeframes and goalposts for projects

JP Morgan Chase & Co.

April 2016 - Aug 2018

VP Business Relationship Manager III

Brooklyn, NY

- Managed and grew a portfolio of commercial clients successfully for their lending and banking needs.
- Maintained pro-active interaction with and healthy understanding of client businesses to foster strong partnerships. This resulted in strong client retention and satisfaction rates as well as excellent lending and profit growth for my portfolio.

- Maintained active networks/partnerships and a strong sales pipeline to achieve and exceed sales goals.
- Mentored junior Relationship Managers and used a team based approach to achieve client success. Worked with different departments and specialists to get results across product lines for customers..
- Performed responsibilities included Risk Management (including KYC), Financial Analysis, Networking Business Development and underwriting.

Achievements

- I closed the largest commercial mortgage in my team in 2017 yielding 190% portfolio growth
- I was at 147% of lending target as of December 2016
- I was at 135% of target for fee income as of December 2016

HSBC USA -

VP, Senior Business Relationship Manager

April 2012 - July 2015

Brooklyn, NY

- Maintained pro-active and effective interaction with clients to understand the financial needs and operations of their businesses and ensure a strong partnership while managing their commercial portfolios.
- Developed strong client relationships resulting in high client retention and satisfaction as well as strong portfolio growth. Maintained an active sales pipeline to achieve and exceed sales goals.

Achievements

- Highest new to bank deposits in Brooklyn team as of July 2015 yielding 140% portfolio growth
- 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 Business Banking Manager

**Sydney, Australia
Jan 2004 – Dec 2011**

- Worked with Australia's largest Business Bank on a portfolio of businesses to partner with them for their banking and lending needs. Supervised an assistant to ensure optimum service and sales results.
- Completed underwriting for new loans and renewals. Aimed to maximize asset and revenue growth and minimize risk for the portfolio. This was a sales/service role with sales goals, pipeline requirements (through CRM system), target of 10% growth year on year and both customer service and risk/audit standards.

Achievements

- Consistent customer satisfaction scores (of 81% and 85% - highest for my business unit)
- Portfolio growth of 181% for financial year 2011
- Portfolio Risk Asset Review score of 90.30% for credit quality and 90.80% for loan management.

Business Banking, Credit Analyst

**Sydney, Australia
Jan 2004 – Dec 2008**

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

Achievements

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

EDUCATION

Harvard University Extension School	Graduate Certificate in Front End Dev - GPA 3.75	(completed 2019)
CPUX/ISQI Germany	User Experience certification	(completed 2019)
MoodyAnalytics (through HSBC)	Certificate in Commercial Lending	(completed 2013)
University of Melbourne, Australia	Master of Applied Finance	(completed 2003)