

SB

Sudhir Bhargava

Professional Summary

CONSULTATIVE SALES & PARTNERSHIPS: BUSINESS FINANCE & TECHNOLOGY

A driven, collaborative and customer focused Business Finance Consultant with a depth of business finance experience combined with a zest for technology in finance. Passionate about the startup sector as an innovation driver and web3 as a way of improving financial access and inclusion. Possess a strong track record of sales success from effective partnerships, a goal focused approach and strong analytical skills. Have a strong global perspective.

CAREER HIGHLIGHTS

- Customer feedback score of 4.85 out of 5 as Upwork Consultant over 2019, 2020, 2021 and 2022
- Consistent client sales growth in loan book at JP Morgan and HSBC: 108% in 2018, 121% in 2017, 141% in 2016 & 148% in 2014
- Award for highest portfolio revenue for region in 2014 (HSBC)

Work History

Metafin.biz - Business Finance Consultant/Listing Partner

New York, NY

11/2018 - Current

- Proficient Finance Consultant with exposure to and knowledge of a wide range of banking systems and technology solutions, expanded operations into crypto currency as exchange listing partner. Possess strong business expansion, interpersonal communication and research skills.
- Started as freelancer with Upwork, expanding into finance consulting and then expanding into blockchain space with my business, metafin.biz, - partnering with startups, businesses, banks and community lenders, as Cryptocurrency, Finance, Banking/lending, Payments, and Ecommerce consultant on assignments with Upwork, GLG, Guidepoint' NYC Dept of Business Services (long term) and Latoken
- Projects include Listing Partnerships with Bdex (CMC top 20), Latoken and Enor Digital exchanges, UX/Web design for Ecommerce website,

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Skills

- Business Development
- Partnership Management
- CRM Tracking
- Client Relationships
- Consultative Selling
- Referrals and Networking
- Banking, Lending, Cash Management, FX, Trade Finance, Payments, Ecommerce
- Crypto currency & trading, IEO listing
- Web/App Development & UX Design

Education

07/2003

University of Melbourne

Australia

Master of Applied Finance: Finance

06/2019

Harvard University Extension School

Graduate Certificate: Front End Development,

11/2020

University of California, Berkeley

Berkeley, CA

Professional Certificate: Blockchain Fundamentals

Finance for start-up online wholesaler, Global banking industry and fintech advisory for Korean bank, Client Off-boarding Strategy for Finance startup,, technology in private banking for Russian bank, small business lending/crowdfunding at NYC Business Solutions and IEO/CEX Listings for startups with crypto exchange Latoken

Achievements:

- Highest funding of loans for startups (in excess of \$12 mill, 147 loans) during assignment with NYC Business Solutions
- Current customer feedback score of 4.85 out of 5 through Upwork
- Passionate about learning and advancement: achieved continual technical education and growth over this period

JP Morgan Chase & Co - VP, CCB Business Relationship Manager III

New York, NY

04/2016 - 08/2018

- Developed and cultivated lucrative relationships with both new and existing clients through effective communication and exemplary interpersonal skills. Assisted with their business banking needs by providing sales, underwriting, KYC and service for Equipment Finance, Receivables Finance, Commercial Mortgages, SBA loans, Lines of Credit, Trade Finance, Commercial Card, Term Loans, FX Lines, International Payments, Cash Management and more
- Partnered effectively with Retail, Private banking and product specialists as well as external referral sources
- Ensured strong client retention and satisfaction rates as well as excellent sales, lending and profit growth for portfolio
- Mentored junior Relationship Managers and used team based approach to achieve client success

Achievements

- Closed largest commercial mortgage in team in 2017 yielding 190% portfolio growth
- Was at 147% of lending target as of December 2016
- Was at 135% of target for fee income as of December 2016

HSBC USA - VP, Senior Business Relationship Manager

New York, NY

04/2012 - 07/2015

- Maintained proactive and effective interaction with Enterprise clients to understand financial needs and operations of their businesses and ensure strong partnership
- Developed strong client/internal relationships resulting in high client retention and satisfaction as well as strong portfolio sales growth
- Maintained active sales pipeline to achieve and exceed sales goals
- Identified opportunities to improve business process flows and productivity.

Achievements

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

06/2021

Wharton School, University of Penn Cert

Penn, PA

Certificate: Fintech: Foundations & Applications

- New fee income from cross sales of \$272,000 for year 2014 - ranked highest in fee income for year
- Sold and managed biggest Purchase card in Business Banking for 2014

National Australia Bank - Business Banking Manager

Sydney, Australia

01/2004 - 12/2011

- Worked with Australia's largest Business Bank on portfolio of businesses to partner with them for their banking and lending needs
- Supervised assistant to ensure optimum service and sales results
- Achieved/exceeded sales/revenue goals through combination of business development and retention

Achievements

- Consistent customer satisfaction scores (of 81% and 85% - highest for 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.

National Australia Bank - Business Banking Credit Analyst

Sydney, Australia

01/2004 - 12/2008

- Managed credit process for Business Banking lending applications in assigned portfolio of businesses
- Monitored credit quality of assigned book including managing loan renewal process
- Worked well in team setting, providing support and guidance.
- Used strong analytical and problem-solving skills to develop effective solutions for challenging situations.
- Proved successful working within tight deadlines and fast-paced environment

Achievements

- Excellent customer satisfaction scores and loan approval rate
- Strong portfolio audit scores