

SB

# Sudhir Bhargava

## Professional Summary

CONSULTATIVE SALES & PARTNERSHIPS:: BUSINESS FINANCE /TECH

A driven, collaborative and customer focused Business Development and Partnerships Manager with a depth of finance experience combined with a zest for technology in business. 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. Skills include:

- Effective communication & collaboration
- Account Management & Client retention
- Networking, Sales & Consultative solutions
- Sales pipeline management & CRM
- Successful External & Internal Partnerships
- Business banking, Lending, Cash Management,
- KYC Blockchain: Uses, Currencies & Regulation
- Crypto currency and trading, IEO listing
- FX, Trade Finance, Payments & Ecommerce
- Web/App Development & UX Design

## CAREER HIGHLIGHTS

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

## Work History

### Metafin.biz - Business Finance Consultant/Listing Partner

New York, NY

11/2018 - Current

- Proficient Finance Consultant with knowledge of wide range of financial systems and technology solutions, expanded operations as crypto listing partner. Possess strong business expansion, interpersonal communication and research skills. Successful experience encouraging and guiding individuals or teams on risks and solutions.

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## Skills

- Critical Thinking
- Analyzing Finances
- Professional Relationship Development
- Business Development
- Partnership Management
- Strategic Selling
- CRM Tracking
- Business Relationship Cultivation
- New Business Generation
- Client Relationships
- Consultative Selling
- Stakeholder Relationship Development

## Education

06/2021

**Wharton School, University of Penn Cert**  
Penn, PA

Certificate: Fintech: Foundations & Applications

11/2020

**University of California, Berkeley**  
Berkeley, CA

Professional Certificate: Blockchain Fundamentals

06/2019

**Harvard University Extension School**  
Graduate Certificate: Front End Development,

- Starting as freelancer with Upwork and 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
- Currently Listing Partner with Bdex (CMC top 20), Latoken and Enor Digital exchanges
- Projects include UX/Web design for Ecommerce website, 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 global crypto 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
- Excellent loan approval and project completion rates as per timeframes and goalposts for projects
- Resolved problems, improved operations and provided exceptional service.
- Passionate about learning and both committed to and achieved continual improvement and education over this period

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

New York, NY

04/2016 - 08/2018

- Managed and grew portfolio of business clients successfully for their lending and banking needs - 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 and more
- Partnered effectively with Retail, Private and Commercial banking as well as product specialists
- Maintained proactive interaction with and healthy understanding of client businesses to identify key service and product needs and foster strong partnerships
- Ensured strong client retention and satisfaction rates as well as excellent sales, lending and profit growth for portfolio
- Maintained active networks/partnerships and strong sales pipeline to achieve and exceed sales goals. This included strong partnerships and interaction within team
- Mentored junior Relationship Managers and used team based approach to achieve client success
- Performed responsibilities included Risk Management (including KYC), Financial Analysis, Underwriting,
- Networking and active business development

07/2003

**University of Melbourne**

Australia

Master of Science: Finance

#### 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
- Performed regular KYC and AML reviews
- 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.

Represented organization at industry conferences and events.

#### 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 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 NSW Australia, NSW 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 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 , NSW 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