

Sudhir Bhargava

Location: New York, NY 10031, Mobile: 646 258 9396

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

CONSULTATIVE SALES & PARTNERSHIPS: BUSINESS, FINANCE & DIGITAL TECHNOLOGY

A driven, collaborative and customer focused Account Manager with a depth of business banking experience combined with a zest for technology in business to improve financial inclusion and user experience. Passionate about business finance and have the ability to quickly understand cash flow needs. Possess a strong track record of sales success from effective partnerships, a goal focused approach and strong analytical skills. Primary education is in Finance but have also had detailed exposure to technology. Skills include:

- Effective communication & Negotiation
- Account Management & Client retention
- Networking, Sales & Consultative solutions
- Sales pipeline management & CRM
- Successful External & Internal Partnerships
- Banking: lending, underwriting, risk & AML
- FX, Trade Finance, Payments & Ecommerce
- Fintech: Digital currency, API's & AI lending
- Web/App Development & UX Design
- Blockchain: Uses, Currencies & Regulation

CAREER HIGHLIGHTS

- Currently at 269% of lending sales target for 2022
- Customer feedback score of 4.85 out of 5 as Upwork Consultant in 2019 and 2020
- Consistent portfolio sales growth (269% in 2022, 121% in 2017, 141% in 2016 & 148% in 2014)
- Award for highest portfolio revenue for region in 2014

PROFESSIONAL EXPERIENCE

NYC Business Solutions (Harlem Commonwealth Council) Business Financing Manager

**September 2021 – Current
New York, NY**

- Partner with businesses in NYC to assist with their finance and ecommerce needs. Help pre-start ups, start-ups, operating and growing businesses raise and manage business finance through a range of options.
- Partner with banks & CDFIs to effectively and successfully match clients to finance solutions
- Assist minority and immigrant businesses obtain the right finance solutions
- Assist businesses with their Covid recovery by obtaining financial assistance as well as restructure their growth through online expansion and with Ecommerce solutions. Assist with Ecommerce finance/payments.
- Explore/obtain alternate finance, factoring or crowdfunding for clients that don't meet bank finance criteria

Achievements

- Strong multi stage pipeline built in place with lending volume complete at 269% of 2022 annual target
- Strong loan approval rate (over 60%) obtained by effective lender partnerships and client needs analysis

Upwork/Independent Business Consultant

**November 2018 – Aug 2021
New York, NY**

- Freelance as a Payments, Ecommerce, Web/App development, Banking and Loans consultant with "Upwork", "GLG" and "Guidepoint"s. Developer partner with Shopify.
- Projects include UX/Web design for an Ecommerce website, Finance for a start-up online wholesaler, Global banking industry and fintech advisory for a Korean bank, Client Off-boarding Strategy for a Finance startup, and Technology in private banking for a Russian bank

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.
VP, CCB Business Relationship Manager III

April 2016 - Aug 2018
Brooklyn, NY

- Managed and grew a portfolio of SME 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 Cards. 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 my portfolio.
- Maintained active networks/partnerships and a strong sales pipeline to achieve and exceed sales goals. This included strong partnerships and interaction within the team. Mentored junior Relationship Managers and used a team based approach to achieve client success.
- Performed responsibilities included Risk Management (including KYC), Financial Analysis, Underwriting, Networking and Business Development. Managed the end to end sales process.

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 proactive and effective interaction with Enterprise clients to understand the financial needs and operations of their businesses and ensure a 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 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 sold and managed the biggest Purchase card in Business Banking for 2014

National Australia Bank
Business Banking Manager

Jan 2004 – Dec 2011
Sydney, Australia

- 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.

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

Jan 2004 – Dec 2008

- Managed the credit underwriting/risk process for Business Banking lending in an assigned business portfolio.

EDUCATION

Wharton School, University of Penn	Cert. in Fintech: Foundations & Applications, A+	(completed 2021)
University of California, Berkeley	Professional Cert. in Blockchain Fundamentals, A	(completed 2020)
Harvard University Extension School	Graduate Cert. in Front End Development, A	(completed 2019)
University of Melbourne, Australia	Master of Applied Finance	(completed 2003)
MoodyAnalytics (through HSBC)	Certificate in Commercial Lending	(completed 2013)
UXQB - ISQI	Certified Professional for Usability and User Experience	(completed 2019)