Sudhir Bhargava

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CONSULTATIVE SALES & PARTNERSHIPS: CRYPTOCURRENCY, FINANCE & TECHNOLOGY

A driven, collaborative and customer focused Crypto Finance 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 Mgmt, 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

PROFESSIONAL EXPERIENCE

Latoken   **February 2023 – Current**
Listing (IEO) Partnerships Manager   **New York, NY**

- Business development for and partner with clients/startups to assist with crypto IEO listings
- Network, call and partner with businesses to effectively and successfully match clients to crypto trading and payment solutions

Upwork/Independent   **October 2018 – Jan 2023**
Business Finance Consultant   **New York, NY**

- Partnering with both startups and banks, freelancing as a Cryptocurrency, as a Payments, Ecommerce, Web/App development and Banking/lending 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.   **April 2016 - Aug 2018**
VP, CCB Business Relationship Manager III   **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   **April 2012 - July 2015**
VP, Senior Business Relationship Manager   **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   **Jan 2004 – Dec 2011**
Business Banking Manager   **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.

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

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)**