



# Sudhir Bhargava

## Professional Summary

CONSULTATIVE SALES & PARTNERSHIPS: BUSINESS FINANCE, PAYMENTS & TECHNOLOGY

A driven, collaborative and customer focused Fintech Sales Executive with a depth of banking/lending experience combined with a zest for technology in business. Passionate about the startup sector as an innovation driver and fintech/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 work exposure and perspective.

## CAREER HIGHLIGHTS

- Ranked in the top quarter of team in first 4 months at Xplor (2023)
- 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 Chase 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

**Xplor Technologies - Sales Account Executive, Fintech/Payments**

New York, NY

08/2023 - Current

- Business development to build and manage my client portfolio, working with businesses to provide technologically savvy fintech, payment and cash flow solutions
- Establish and maintain strong and effective business referral partnerships with small banks, credit unions and CPA firms for ongoing business growth
- Maintain strong relationships and partnerships with associated business departments and fintech partners for consistent, timely and effective customer results and solutions.

Achievements:

- Top quarter team ranking within first 4 months in role (2023)
- Established active referral partnerships and, phased/robust pipeline within first quarter in market

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## Skills

Business Development  
Partnership Management  
CRM Tracking & Management  
Client Relationships  
Consultative Selling  
Referrals and Networking  
Business Finance, Payments & Ecommerce  
Banking, Lending, Trade Finance & FX  
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: Web Development

01/2013

**Moody's Analytics, New York**

Certificate: in Commercial Lending

11/2020

**University of California, Berkeley**

Professional Certificate: Blockchain Fundamentals

**Metafin.biz - Founder/Finance Consultant/Crypto Listing Partner**

New York, NY

11/2018 - Current

- Proficient Finance Consultant with exposure to a wide range of banking systems and technology solutions. 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 and Latoken
- Projects include Listing Partnerships with Bdex (CMC top 20), Latoken, Coinmarket and Enor Digital exchanges, 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 a 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

**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, 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

06/2021

**Wharton School, University of Penn Cert**

Certificate: Fintech: Foundations & Applications

06/2019

**Certified Professional for usability and User Experience (CPUX-F)**

UXQB (International Usability & UX Qualification Board)

- 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
- 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 assistants 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