

Juhi Agrawal

Head of Credit & Lending

London, United Kingdom | [LinkedIn](#)

Senior Credit Analyst and Investment Professional with 9+ years of experience in leveraged finance, fundamental credit analysis, and portfolio management across buy-side and advisory settings.

EXPERIENCE

Head of Credit & Lending

Sep 2024 — Present

Blue Park Ventures

Remote

Leading credit strategy and lending operations for a fast-growing Indian street food chain. Structured 10+ corporate lending deals with rigorous credit assessments and DCF valuations compliant with UK regulations. Secured £200M+ in lending volume and designed scalable credit frameworks that reduced processing time by 30%.

Credit Sector Specialist (AVP) – Metals & Mining

Nov 2022 — Sep 2024

Sumitomo Mitsui Banking Corporation

London Area, United Kingdom

Executed sovereign, semi-sovereign, and corporate transactions contributing \$500M+ revenue in EMEA. Authored 10+ sector research and issuer reports, built 50+ detailed financial forecast models for complex credit underwriting, and initiated 15+ issuer coverage across UK/Europe to expand deal pipeline and investor confidence.

Senior Business Analyst – Restructuring Advisory

Apr 2022 — Oct 2022

Metis Partners

Glasgow, Scotland, United Kingdom

Delivered complex asset valuations for restructuring, M&A, and lending collateral, enabling clients to unlock £150M+ in transaction value. Produced detailed valuation models and presentations for C-suite and legal teams, and refined management information processes to improve efficiency for repeat mandates.

Senior Credit Analyst – Buy Side Support

Jul 2020 — Sep 2021

SG Analytics

Pune Division, Maharashtra, India

Managed hedge fund fixed income portfolio across Oil & Gas, Financials, and Real Estate, achieving 10%+ annual returns through active credit analysis. Completed 50+ deep-dive credit analyses with counterparty risk reviews and standardised 7+ credit MI outputs. Led cross-border teams of 8–10 analysts ensuring timely delivery of high-quality analysis.

Senior Research Associate

Jul 2016 — Jul 2020

India Ratings & Research - A Fitch Group Company

New Delhi Area, India

Conducted 100+ corporate credit ratings across manufacturing and steel sectors, establishing foundational expertise in fundamental credit risk. Directed issuer due diligence meetings and engaged with corporate management to validate financial models. Authored 50+ credit notes and earnings updates used by investors and banks.

Research Associate

Jul 2016 — Jun 2017

India Ratings & Research - A Fitch Group Company

New Delhi Area, India

Finance Manager

Sep 2015 — Feb 2016

Shri Balaji Infradevelopers Pvt. Ltd.

Noida Area, India

- Performed efficiency, economy and value for money audits in regional and country offices and to ensure that utilization of resources is in accordance with plans and budgets.
- Developed audit work plans for assigned audit engagements;
- Wrote draft and final audit reports in a clear, concise and timely manner.
- Assessed the reliability and propriety of accounting and financial information provided to Management on which decision and/or policy formulation are based;
- Supervised other audit staff and consultants, and provide training/technical guidance as required.

CA Intern

Sep 2012 — Sep 2015

Deepak Yashdeep & Co

New Delhi Area, India

- Calculation and depositing of Advance tax, making all company's tax computation, e-filing of Income tax return, etc.
- Deduction and on line deposits of TDS, preparation of quarterly E-TDS return, compliances against show cause, etc.
- Handled quarterly and annual audits of trusts like Juna Akhara.

EDUCATION

Aston Business School

Sep 2021 — Sep 2022

Master of Business Administration - MBA in Business and Personal/Financial Services Marketing Operations

Activities and societies: Business Consultancy Project: SAGA Plc – Proposed a business restructuring plan to turn around the travel business.

Dissertation: Intellectual Property Identification and Valuation of a Company for Fundraising Purposes

The Wall Street School

Jan 2016 — Jan 2016

Certification Course in Investment Banking & Business Valuations in Financial Planning and Services

Performed Company Valuations utilizing:

- Markets Approach (Relative Valuation – Trading Comps & Deal Comps)
- Income Approach (Future Cash Flows - Discounted Cash Flows)

Comfortable with equity & debt instruments

Built fully-integrated financial statements projection models including the ability to run sensitivities within models

Worked on company profiles, sector analysis, competitive benchmarking, industry analysis etc.

Indira Gandhi National Open University

B.com (Hons.) in Commerce

Sep 2013 — Jun 2015

Digital Vidya

Certification in Social Media Marketing

Oct 2013

Insolvency Professional Agency of Institute of Cost Accountants of India

Certificate Course on Insolvency and Bankruptcy Code

Jun 2020

CERTIFICATIONS

ICAEW Top 100, Institute of Chartered Accountants in England and Wales Apr 2022

Certification in Insolvency and Bankruptcy Code, Institute of Cost Accountants of India Jun 2020

Certificate in Financial Modeling and Valuations, The WallStreet School Mar 2016

Certification in Social Media Marketing, Digital Vidya Oct 2013

SKILLS

Commodity Markets · Presentation Skills · Market Analysis · Corporate Credit · Energy Transition · Bloomberg Terminal · Valuation Modeling · Credit Rating · Report Writing · Intellectual Property Strategy · DCF Valuation · Credit Risk Management · Strategic Planning · Tax · Accounting · Public Speaking · Market Research · Management Consulting · Team Management · Business Strategy · Start-ups · Financial Accounting · Social Networking · PowerPoint · Analysis · Strategy · Microsoft Excel · Budgets · Teamwork · Project Finance · Microsoft Office · Leadership · English · Business Planning · Financial Advisory · Financial Analysis · Finance · Investment Management · Corporate Finance · Hedge Funds · Financial Forecasting · Credit Analysis · Fixed Income · Fundamental Credit Research · Leveraged Finance · High Yield Bonds · Distressed Debt · Primary & Secondary Market Underwriting · LBO · EBITDA Forecasting · Sensitivity Analysis · Stress Testing · Scenario Generation · Asset Management · Credit Monitoring · Risk Assessment · Performance Reporting · Moody's · Fitch · CapitalIQ · Advanced Excel · Stakeholder Engagement · Corporate Management Access · Financial Valuation · Portfolio Management · Restructuring Advisory