

SACHI AGARWAL

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PROFESSIONAL SUMMARY

Credit risk analyst with 4 years of experience in corporate financial analysis and portfolio oversight. Masters in Accounting in Finance and part-qualified ICAEW ACA holder. Recognized for producing high-quality credit analysis, identifying emerging risks, and communicating complex financial insights to senior stakeholders. Proven ability to work effectively across Risk, Banking, and Underwriting functions

WORK EXPERIENCE

Citibank | Dubai, UAE

Credit Risk Senior Analyst Oct 2024 – July 2026

Credit Risk Analyst Nov 2022 – Sep 2024

- Promoted to Senior Credit Risk Analyst within 2 years, recognized as subject matter expert for process development, analytical quality, and cross-team collaboration.
- Assess the credit and financial strength of Citi's corporate clients by performing fundamental credit analysis and deriving credit ratings for a portfolio with an average total exposure of USD 300 million per month.
- Consistently produce well-reasoned, high-quality credit memos that require minimal revision, earning recognition from Risk and Banking partners, approx. 12 credit reports per month, with a 100% approval rate.
- Continuously monitor the covered portfolio, tracking industry and sovereign trends to proactively identify risk.
- Partner with regional and industry stakeholders including Independent Risk, Banking and Underwriting functions to ensure robust credit oversight.

AMFG | London, UK

Financial Analyst Aug 2022 – Oct 2022

- Partnered directly with the CEO to oversee financial operations, performance analysis, and forecasting for a high-growth fintech startup.
- Identified billing reconciliation process gaps that reduced month-end close time by 20%. Managed customer billing and financial reporting through Xero and Chargebee.

Deloitte & Touché (M.E.) | Dubai, UAE

Audit Analyst Intern Jan 2021 – Mar 2021

- Analysed financial data and prepared reports for a Fortune 500 company, including sampling and testing of accounts receivable, payable, and expenses.
- Investigated abnormalities through analytical procedures and performed materiality analysis.

Bel Groupe | Dubai, UAE

Assistant Financial Analyst Intern Aug 2020 – Dec 2020

- Analysed KPIs, cost of sales, operating expenses, and capital expenditure to support financial oversight and reporting.
- Conducted pricing simulations, including investment analysis on a USD 1 million project, and monitored the impact of new prices and products on KPIs.

EDUCATION

The London School of Economics and Political Science | London, UK

MSc Accounting and Finance Sep 2021 – Aug 2022

University of Wollongong in Dubai | Dubai, UAE

Bachelor of Commerce in Accounting Sep 2016 – Jan 2020 (Merit Scholarship)

CERTIFICATIONS & SKILLS

Certifications: ICAEW ACA – Certificate Level / CFAB (ICAEW GO Scholar)

Credit & Risk: Credit Risk Management, Obligor Risk Ratings, Portfolio Monitoring, Corporate Finance, Financial Modelling, IFRS Accounting, Stakeholder Management

Technology: Microsoft Excel, Microsoft PowerPoint, SQL, Xero, Chargebee, Confluence, S&P Capital IQ, AI Automation Tools (Claude, ChatGPT, Julius AI, Perplexity)

Languages: English, Hindi