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https://karncy.com/careers/credit-analyst/

Credit Analyst

Description
We are looking for a meticulous and forward-thinking Credit Analyst to join our underwriting and credit team. You will play a key role in evaluating creditworthiness, analyzing financial statements, assessing risk, and structuring optimal credit solutions for MSMEs across various sectors. This role will directly contribute to building a robust and scalable credit infrastructure for Karncy's lending ecosystem.

Responsibilities
• Conduct in-depth financial and operational analysis of MSME borrowers including balance sheet, P&L, and cash flow assessment.
• Evaluate customer credit applications using data from GST returns, banking transactions, trade references, and credit bureaus.
• Develop credit scoring models, risk assessment tools, and early warning systems for default prevention.
• Prepare detailed credit appraisal notes and recommendations for approval committees.
• Monitor and review existing portfolios to ensure timely risk mitigation and covenant compliance.
• Collaborate with sales, legal, and operations teams to structure and finalize credit solutions.
• Maintain strong knowledge of industry trends, sector risks, and policy frameworks impacting MSMEs.
• Engage with underwriting partners, NBFCs, and insurers to co-design risk-sharing models.

Qualifications
• Bachelor's/Master's degree in Finance, Accounting, Economics, or related field.
• 3+ years of experience in credit underwriting, preferably in MSME, NBFC, invoice discounting, or fintech domains.
• Proficiency in financial modeling, ratio analysis, and risk evaluation tools.
• Strong analytical and communication skills with an eye for detail.
• Familiarity with credit bureau reports, GST analysis, and banking transaction interpretation.
• Understanding of RBI and regulatory frameworks for MSME lending is a plus.

Preferred Attributes
• Prior experience in a fintech lending or invoice discounting platform.
• Knowledge of escrow structures, credit insurance, and alternative data underwriting.
• Proficiency with credit automation tools, Excel, and financial analytics platforms.

Hiring organization
Karncy

Employment Type
Full-time

Job Location
Hyderabad

Working Hours
9:30AM – 6:00PM

Date posted
July 28, 2025