



<https://karnacy.com/careers/credit-analyst/>

Credit Analyst

Hiring organization

Karnacy

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 Karnacy's lending ecosystem.

Employment Type

Full-time

Job Location

Vizag

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.

Working Hours

9:30AM – 6:00PM

Date posted

July 28, 2025

Qualifications

- Bachelor's/Master's degree in Finance, Accounting, Economics, or related field.
- 2-5 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.

Job Benefits

Why Join Karncy?

- Be part of a mission-driven team unlocking capital for India's growth engines – MSMEs.
- Shape innovative financial products in a rapidly evolving sector.
- Enjoy flexibility, ownership, and a collaborative work environment.