



<https://karnacy.com/careers/senior-credit-underwriter/>

Senior Credit Underwriter

Description

Lead credit evaluation for anchor buyers and MSME borrowers across invoice financing & RBF products.

Reporting To

Head – Credit

Responsibilities

- Conduct detailed financial analysis
- Assess GST, bank statements, cash flows
- Evaluate anchor buyer risk
- Recommend exposure limits & pricing
- Prepare final Credit Appraisal Notes (CAN)
- Present cases to Credit Committee

Decision Authority

Approve up to delegated limit as per internal board policy

KPIs

- Approval TAT
- Portfolio performance of booked cases
- Quality of credit memos

Experience

5–7 years SME credit underwriting
Strong balance sheet & cash-flow analysis

Hiring organization

Karnacy

Employment Type

Full-time

Industry

Finance & Risk

Job Location

Hyderabad

Date posted

March 23, 2026