



<https://karnipuna.com/careers/business-development-manager/>

Business Development Manager

Description

KARNCY is a pioneering fintech platform focused on unlocking working capital for MSMEs through credit-insured invoice discounting and institutional investor participation. We enable businesses to access timely liquidity by converting receivables into cash while mitigating risk through structured credit solutions. Our goal is to bridge the working capital gap for MSMEs using secure, compliant, and scalable financial infrastructure.

We are looking for a dynamic and experienced Business Development Manager with deep expertise in B2B lending and working capital financing. The ideal candidate will play a critical role in sourcing and onboarding businesses, developing strategic lending partnerships, and expanding KARNCY's ecosystem across sectors and geographies.

Job Location

Hyderabad

Responsibilities

- Identify and onboard eligible MSMEs and mid-market enterprises in need of working capital financing.
- Source and structure invoice discounting and supply chain finance opportunities through strong industry networks.
- Cultivate relationships with CFOs, finance heads, and treasury teams of corporates and vendors.
- Collaborate with banks, NBFCs, and institutional lenders to co-lend or participate in deals on the KARNCY platform.
- Liaise with credit insurance partners to structure and secure insured lending solutions.
- Educate clients on KARNCY's lending model, credit coverage, escrow flow, and deal settlement framework.
- Build and maintain a pipeline of high-quality leads and ensure conversion through consultative sales efforts.
- Track performance metrics, deal closure timelines, and continuously optimize the sales process.

Qualifications

- Bachelor's degree in Business, Finance, or Economics (MBA or equivalent is preferred).
- 5-10 years of relevant experience in B2B lending, banking, NBFCs, or financial institutions focused on working capital products.
- Strong understanding of invoice discounting, factoring, dealer/vendor financing, and credit insurance.
- Proven track record of deal origination, structuring, and closure in the SME or mid-market segment.
- Excellent relationship-building and client management skills.
- Ability to work in a fast-paced, data-driven, and entrepreneurial

Hiring organization

Kar Nipuna

Employment Type

Full-time

Industry

Accounting and Finance

Working Hours

9:30 AM – 6:30 PM

Date posted

June 13, 2025

environment.

Preferred Background

- Prior experience with platforms or institutions offering receivable finance, TReDS, or anchor-led supply chain finance.
- Exposure to digital lending or embedded finance models.
- Familiarity with credit underwriting frameworks and escrow-based deal execution.

Job Benefits

- Competitive compensation with incentive-based performance rewards.
- Opportunity to be part of a high-impact fintech transforming MSME finance.
- Collaborative team culture with room for ownership and leadership.
- Direct access to leadership and strategic decision-making.