K S Nagabhushana, who served as the Deputy General Manager, Risk Management Department, Canara Bank, is now with NABKISAN as the Chief Risk Officer (CRO). He holds Post Graduate degree in Commerce, Masters in Business Administration (Finance), Diploma in Treasury, Investment and Risk Management (DTIRM of IIB) and is a Certified Associate of Indian Institute of Bankers. He has served in various capacities as Head of the Branch, Head of Central Processing Centre, and Dy. General Manager in Risk Management wing in Canara Bank. He has vast experience in Retail Credit, MSME, Housing and Risk Management solutions. He has also served in Infomerics Analytics and Research private ltd as Director-Ratings, providing expert opinion on Grading and Ratings of MFIs, SMEs, and other institutions.