



NABKISAN Finance Limited
(A subsidiary of NABARD)

NABKISAN Finance Limited (NKFL), a subsidiary of NABARD is registered as Non-Banking Finance Company (NBFC) with a balance sheet size of more than Rs.5000 Crore. NKFL provides loans for agriculture and other rural projects to various categories of borrowers viz., Producer Organizations, NBFCs, MFIs, corporates, agri start ups, others etc. It is also a leader in lending to Farmer Producer Organizations (FPOs).

NKFL is looking for recruitment for the following post:

Assistant Manager Credit Operations (1 post: Mumbai, Maharashtra)

Key responsibilities:

Credit Operations:

- Oversee end-to-end Credit Operations including appraisal support documentation, disbursement & Past disbursement activities.
- Ensure timely completion of loan processing within defined TATs while monitoring quality and compliance standards.
- Fulfil the responsibilities assigned in terms of credit appraisal process of retail loans within specified TAT.
- Support business and credit team in closing any other activities related to closure of loan proposals.
- Ensuring all compliance, documentation and other reporting requirements
- KYC verification as per the norms.
- Processing Loan applications and Organising/ Digitising of KYC and Login Docs details
- Dedupe and other verifications including credit bureau and CERSAI checks and other screening activities as per process.
- Thorough checking of the loan documents. Coordinating with Sales, Credit, internal accounts and operations for loan disbursements.
- Ensure mortgage creation in compliance with mortgage requirements as per technical and legal reports and disbursing the loans.
- Support business teams with insights on emerging sectors and risk trends.

Audit: Responsible to coordinate the internal and external auditors and close all the queries with respect to operations and respond.

Customer Service: Manage and increase the effectiveness and efficiency of Support Services by providing the necessary documents whenever required and EMI collections tracker to be maintained. Prepayment, Part payments of loans to be handled. ensures resolution of customer complaints/ issues within the prescribed TAT.

Closure of loans: Processing the loan closures by closely working with Accounts team, Property documents handover to customer, issuing NOCs, discharging the property.

MIS: Updating loan repayment entries in the LMS. Submission of the timely monthly MIS & ad-hoc reports based on the management requirements. Maintaining various trackers as required.

Coordination: Close interaction with Credit /Sales/ Product/IT and other key stakeholders - for understanding business plans and aligning deliveries with the same. Help set up and lead vendor due diligence, empanelment and payout processing of commissions for the services rendered. Team Management required.

Educational Qualification & Experience	<ul style="list-style-type: none"> ✓ Graduate / Postgraduate in Commerce, Finance, Economics, Business Administration, or a related field (MBA/CA/CFA preferred). ✓ 0-2 years' of relevant experience.
OTHER CRITERIA	<ul style="list-style-type: none"> ✓ Maximum age limit is 30 years at the time of application ✓ Strong understanding of the co-lending model, regulatory framework (including RBI norms), and operational requirements. ✓ Proficient in using Excel, MIS tools, and loan management systems. ✓ Excellent negotiation, communication, and analytical skills.
PLACE OF POSTING	<ul style="list-style-type: none"> ✓ The place of posting for the present will be Mumbai, Maharashtra. ✓ However, depending on administrative requirement of NABKISAN, candidate may be placed anywhere in the country in future.
Remuneration	<ul style="list-style-type: none"> ✓ Annual CTC – Minimum 6.28 ✓ of 2 years. The employee may be absorbed on regular roll based on satisfactory performance. For staff candidates, earlier experience will be reckoned towards probation period.

Interested candidates may visit <https://www.nabkisan.org/career> and apply online

Last date of receipt of applications is 16th January 2025.