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 Monitoring (1 post: Mumbai, Maharashtra)

Key responsibilities:

- Own accountability for credit losses and portfolio quality for the lending business, collaborating with business & underwriting teams to balance growth & credit risk as per profitability targets.
- Provide feedback loops to underwriting and policy design based on portfolio performance and loss trends, influencing credit strategies and guardrail settings.
- Monitor portfolio health, identify early warning indicators, and perform RCA (Root Cause Analysis) for any breaches of defined risk thresholds; ensure corrective actions are implemented.
- Partner with cross-functional teams (business, data science, finance) to align stakeholders on risk estimates, portfolio actions, and strategic priorities.
- Facilitate risk communication through well-structured presentations and reports for senior leadership, board committees, and external stakeholders.
- Continuously identify opportunities for process improvements, automation, and analytical enhancement within credit risk management.

Credit Policy

- Independently manage and continuously enhance credit policies, balancing business needs with risk appetite.
- Conduct market studies and peer benchmarking to integrate best practices into product policies.
- Provide timely guidance and responses to policy queries to support business decisions and foster a strong risk culture.
- Engage with senior and top management to present policy updates, portfolio insights, and innovative risk strategies.

Stakeholder Collaboration

- Offer ongoing feedback to Business, Analytics, Technology, Operations, and Credit teams to support product innovation and market responsiveness.
- Disseminate policies effectively through training, knowledge tools, and clear communication to all relevant stakeholders.

Portfolio Monitoring & Risk Analytics

- Develop and maintain dashboards to monitor key risk indicators and portfolio health.
- Conduct real-time transaction monitoring to ensure policy compliance and uphold risk standards.
- Provide analytical insights to maintain portfolio quality and pre-empt emerging risks.

Educational & Qualification Experience	✓ Graduate / Postgraduate in Commerce, Finance, Economics, Business Administration, or a related field (MBA/CA/CFA preferred). ✓ 0-2 years' of relevant experience.
OTHER CRITERIA	✓ 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	✓ 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	✓ Annual CTC- Minimum 6.28 ✓ Initial appointment will be on probation for a period 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 2026.