



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 post of **Assistant Manager – Credit** under its NBFC vertical.

No. of post – 2

Location: Mumbai

Asst. Manager (Credit) will be responsible for mobilising, underwriting and monitoring of the loan products pertaining to NBFCs, MFIs and other clients.

Key Responsibilities of Assistant Manager – Credit

1. Credit Appraisal & Underwriting

- Conduct detailed credit appraisal of proposals relating to NBFCs, MFIs, corporates, and other eligible borrowers in line with internal credit policies and risk appetite.
- Analyze financial statements, cash flows, leverage, liquidity, and repayment capacity to assess creditworthiness.
- Evaluate business models, management quality, governance standards, sectoral risks, and regulatory compliance of borrowers.
- Assess risks and mitigants, including collateral, guarantees, covenants, and structural protections.
- Prepare high-quality credit appraisal notes and sanction memoranda for presentation to sanctioning authorities and credit committees.

2. Due Diligence & Structuring Support

- Undertake comprehensive due diligence, including analysis of operational, financial, legal, and regulatory aspects of credit proposals.
- Support structuring of loan facilities (tenor, pricing, repayment structure, covenants, security package) aligned with borrower profile and risk assessment.

- Review deviations and policy exceptions, providing reasoned recommendations with appropriate risk justification.

3. Policy & Credit Standards Adherence

- Ensure all underwriting decisions are fully compliant with internal credit policies, underwriting standards, and applicable RBI guidelines.
- Apply consistent credit judgment and document rationale for credit decisions and recommendations.
- Support periodic review and refinement of underwriting practices based on portfolio experience and market intelligence.

4. Portfolio Review & Feedback Loop

- Support post-sanction review of accounts to validate underwriting assumptions and identify early warning signals.
- Provide underwriting feedback based on portfolio performance trends to strengthen credit assessment frameworks.

5. Stakeholder Coordination

- Coordinate with Business, Risk, Legal, and Operations teams to ensure completeness and accuracy of credit proposals prior to sanction.
- Clarify underwriting observations and credit conditions to internal stakeholders to ensure proper implementation.
- MIS & Analytical Support
- Maintain and analyze underwriting-related data and MIS to support credit assessment, policy review, and portfolio analysis.
- Assist in preparation of underwriting-focused reports for management and committees.

6. Other Responsibilities

- Assist in feasibility studies, sectoral assessments, and special assignments as assigned by the organization from time to time.
- Additional items of work, if any, assigned by NABKISAN from time to time

Educational Qualification and Experience	<ul style="list-style-type: none"> ✓ Graduate / Postgraduate in Commerce, Finance, Economics, Business Administration, or related disciplines. ✓ Professional qualifications such as MBA / CA / CFA will be preferred. ✓ Minimum 2 years of relevant experience, preferably in NBFCs or Banks, in credit underwriting.
Other Criteria	<ul style="list-style-type: none"> ✓ Maximum age limit is 30 years at the time of application. ✓ Proficiency in using tools such as MS Office and other computer related functions for day-to-day functioning

	<ul style="list-style-type: none"> ✓ Proficiency in reading, writing and speaking English.
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"> ✓ Min. Annual CTC – Rs. 6.28 lakhs ✓ Eligible for Basic, DA, Other Allowances as per the rules in force from time to time, Performance Incentive, Group Insurance Policy for employees & family, Group Personal Accident Policy for employees and other statutory benefits. ✓ Initial appointment will be on probation for a period of 02 years. The employee may be absorbed on the 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 1st February 2026.