



## **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).

NABKISAN is looking for recruitment for the following post:

### **Assistant Manager - Credit Operations (2 posts: Mumbai, Maharashtra)**

Responsible for managing end-to-end wholesale credit monitoring and operational activities, ensuring strong governance across underwriting documentation, disbursements, compliance, and portfolio monitoring for large-ticket and structured lending products.

#### **Key responsibilities:**

##### **Credit Operations & Documentation**

- Manage end-to-end credit operations including appraisal support, documentation review, disbursement coordination, and post-disbursement activities for wholesale lending.
- Ensure timely processing of loan cases within defined TATs while maintaining high quality and compliance standards.
- Assist the credit team in verification and validation of documentation as per approved terms and sanction conditions.
- Conduct thorough scrutiny of facility agreements, security documents, financials, and conditions precedent (CP)/conditions subsequent (CS).

##### **KYC, Verification & Compliance**

- Conduct KYC verification for entities, promoters, directors, and guarantors as per regulatory and internal guidelines.
- Perform Dedupe checks and other verifications including credit bureau checks (where applicable), CERSAI, negative list screening, AML checks, litigation searches, etc.
- Ensure adherence to documentation, compliance, and audit requirements across wholesale lending activities.

##### **Disbursement & Security Perfection**

- Coordinate with Sales, Credit, Legal, Technical, Treasury, Accounts, and Operations for accurate and timely disbursement of wholesale loans.
- Ensure security creation and perfection including mortgage creation, charge registration, execution of security documents, and ROC/registry filings.
- Verify adherence to sanction terms before disbursement through CP/CS tracking.

## **Audit & Governance**

- Coordinate with internal and external auditors; provide all required information and ensure timely closure of audit observations.
- Ensure adherence to regulatory guidelines, internal policies, operational risk frameworks, and documentation standards.

## **Customer Service & Loan Servicing**

- Handle queries from borrowers related to statements, documentation, repayment schedules, interest calculations, etc.
- Manage prepayment, part-payment, and restructuring requests as per policy.
- Ensure timely resolution of customer issues within prescribed TATs.

## **Loan Closure**

- Process loan closures by coordinating with Accounts and Legal teams.
- Handle lien release, charge satisfaction, property document handover, NOC issuance, and closure documentation.

## **MIS & Reporting**

- Update repayment entries in the Loan Management System (LMS).
- Prepare and submit monthly MIS reports, portfolio monitoring reports, and ad-hoc analyses as required by management.
- Maintain trackers covering disbursements, repayments, covenants, documentation, insurance, and operational deliverables.

## **Other Responsibilities**

- Additional items of work, if any, assigned by NABKISAN from time to time

<b>Educational Qualification &amp; Experience</b>	<ul style="list-style-type: none"><li>✓ Graduate / Postgraduate in Commerce, Finance, Economics, Business Administration, or related disciplines.</li><li>✓ Professional qualifications such as MBA / CA / CFA will be preferred.</li><li>✓ Minimum 2 years of relevant experience, preferably in NBFCs or Banks, in Credit Operations/Loan Operations/Credit Administration.</li></ul>
<b>OTHER CRITERIA</b>	<ul style="list-style-type: none"><li>✓ Maximum age limit is 30 years at the time of application</li><li>✓ Proficient in using Excel, MIS tools, and loan management systems.</li><li>✓ Strong understanding of wholesale lending products, security structures, and financial covenants.</li><li>✓ Ability to interpret financial statements and monitor borrower performance.</li><li>✓ Familiarity with regulatory guidelines applicable to wholesale credit operations.</li><li>✓ Detail-oriented with strong process discipline and documentation accuracy.</li></ul>

	<ul style="list-style-type: none"> <li>✓ Ability to manage multiple stakeholders and handle time-sensitive deliverables.</li> </ul>
<b>PLACE OF POSTING</b>	<ul style="list-style-type: none"> <li>✓ The place of posting for the present will be Mumbai, Maharashtra.</li> <li>✓ However, depending on administrative requirement of NABKISAN, candidate may be placed anywhere in the country in future.</li> </ul>
<b>Remuneration</b>	<ul style="list-style-type: none"> <li>✓ Min. Annual CTC – Rs. 6.28 Lakhs</li> <li>✓ Eligible for Basic, DA, Other Allowances as per the rules in force from time to time, Performance Incentive, Group Insurance Policy for employees &amp; family, Group Personal Accident Policy for employees and other statutory benefits.</li> <li>✓ 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.</li> </ul>

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

**Last date of receipt of applications is 1<sup>st</sup> February 2026.**