



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 Monitoring (4 posts: Mumbai, Maharashtra)

Key responsibilities:

1. Credit Risk & Portfolio Oversight

- End-to-end monitoring of the wholesale lending portfolio to ensure portfolio quality and adherence to the organization's risk appetite.
- Track portfolio performance, identify early warning signals (EWS), and conduct root cause analysis (RCA) for policy breaches or risk threshold deviations.
- Recommend corrective actions and coordinate with relevant teams to ensure timely and effective implementation.

2. Credit Policy & Market Intelligence

- Conduct peer benchmarking and obtain market intelligence on industry trends, risk practices, and competitor frameworks, and incorporate relevant insights into policy formulation.
- Provide timely policy clarifications and guidance to business teams to support sound and consistent credit decisions.

3. Stakeholder Coordination

- Collaborate closely with Business, Underwriting, Finance, Risk Analytics, and Operations teams to ensure alignment on portfolio risks, credit strategies, and product structures.
- Present portfolio insights, risk assessments, market intelligence, and policy updates to senior management and internal committees.
- Support training and communication initiatives to ensure effective dissemination of credit policies across stakeholder groups.

4. Portfolio Monitoring & Risk Analytics

- Develop and maintain dashboards covering key risk indicators (KRIs), exposures, concentration risks, and overall portfolio health.
- Monitor transactions and exposures to ensure compliance with approved credit norms and limits.

- Provide analytical insights to identify emerging risks, sectoral trends, and evolving market risks to support strategic decision-making.

5. Other Responsibilities

- Identify opportunities for automation of monitoring workflows, improvement in data quality, and enhancement of analytical rigor within the wholesale credit monitoring function.
- Additional items of work, if any, assigned by NABKISAN from time to time

Educational Qualification & 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 areas such as credit monitoring, credit risk, portfolio management, or underwriting.
OTHER CRITERIA	<ul style="list-style-type: none"> ✓ Maximum age limit is 30 years at the time of application ✓ 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"> ✓ 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.