



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 Organisations (FPOs).

NKFL is looking for recruitment for the post of Sr. Credit Analyst for its Underwriting Vertical under **Sr.Manager Cadre.**

No. of posts – 01

Location: Mumbai

We are looking for Sr. Credit Analyst for responsible for overseeing a team of Credit Analysts, manage complex credit assessments and work closely with senior management to shape credit policies.

Key Responsibilities:

- ✓ Review the work of Credit Analysts to ensure accuracy, thoroughness, and that all relevant risk factors are considered in credit evaluations.
- ✓ Review the loan proposal of FPOs/PACs of any other retail portfolio of NABKISAN for detailed financial analysis, including reviewing financial statements (e.g., income statements, balance sheets, cash flow) and assessing the borrower's capacity to repay debt.
- ✓ Conduct comprehensive assessments of external risks, including macroeconomic conditions, industry-specific factors, and regulatory changes that could impact the borrower's ability to meet obligations.
- ✓ Assign or review the credit risk ratings of borrowers, considering a wide range of financial, operational, and qualitative factors.
- ✓ Work closely with senior management, risk committees, and other key stakeholders, providing them with in-depth analysis and insights that inform strategic decisions on credit risk management.
- ✓ Prepare and present detailed reports on credit assessments, risk analysis, and recommendations for credit approval or denial to decision-makers
- ✓ Recommend or sanction credit limits, interest rates as per policy, repayment schedules, and loan structures based on risk analysis.
- ✓ Ensure that all credit decisions comply with regulatory requirements, industry standards, and the organization's internal policies.
- ✓ Prepare and present reports on the status of the credit portfolio, highlighting areas of concern, potential risks, and recommended actions to mitigate any negative impact.
- ✓ Collaborate with other departments such as risk management, legal, sales, operations, and collections to ensure that credit decisions align with the company's broader goals and that risks are properly mitigated.
- ✓ Contribute to the development of internal credit policies and guidelines to help define the criteria for lending, risk tolerance, and credit approval procedures.

- ✓ Any other items of work assigned by the Management, from time to time.

Educational Qualification:	CA/MBA Finance/M.Com/PG Diploma in Finance
Experience	6 years of relevant experience in preferably in banking/NBFC domain For Chartered Accountants, 2 years of experience preferably in banking/NBFC domain
Key Skills and Competencies:	<ul style="list-style-type: none"> ✓ Advanced Analytical Skills: Proficient in advanced financial analysis, financial modelling, and using various software tools. ✓ Strong Communication Skills: Ability to present complex financial data clearly and effectively to non-financial stakeholders, senior management, and clients. ✓ Leadership and Mentoring: Strong leadership skills for managing a team of junior analysts and collaborating across departments. ✓ Risk Management Expertise: Deep understanding of credit risk management practices and techniques, as well as regulatory compliance. ✓ Decision-Making: Strong judgment and decision-making abilities, especially when assessing complex credit situations or large-scale loans.
Other Criteria	Maximum age limit is 40 years as on the date of application.
Place of Posting	The place of posting for the present will be Mumbai. However, depending on administrative requirement of NABKISAN candidate may be placed anywhere in the country in future.
Emoluments and service conditions	<ul style="list-style-type: none"> ✓ Minimum Annual CTC: Rs. 12 lakh ✓ Eligible for Basic, DA and 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 application is 03rd February 2026**