



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 Credit Analyst for its Underwriting Vertical in **Manager Cadre**.

No. of posts – 02

Location: Mumbai

We are looking for hiring Credit Analysts for assessing the creditworthiness of new and existing clients by evaluating the financial data, market conditions, and other relevant factors and determine the level of risk and provide informed recommendations on credit applications to the Company.

Key Responsibilities:

- ✓ Evaluate the financial health of applicants (FPOs/PACS or any other retail portfolio of NABKISAN), analyse credit reports, credit history, credit discipline, bank & financial statements, and other relevant financial documents as a part of analysing the credit applications.
- ✓ Verification of all supporting documents for appraisal of loan
- ✓ Collaborate with other loan officers and other stake holders while exercising due diligence.
- ✓ To underwrite and ensure that all underwriting decisions comply with legal regulations and company policies including preparation of cashflow.
- ✓ Recommend approval or rejection of loan applications based on established guidelines and risk factors through submission of MoS.
- ✓ Any other items of work assigned by the Management, from time to time.

Educational Qualification:	MBA Finance/PG Diploma in Finance/M.Com/ CA
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Experience	2 years of relevant experience in preferably in banking/NBFC domain Fresh Chartered Accountants without experience are also eligible to apply.
Key Skills and Competencies:	<ul style="list-style-type: none"> ✓ Financial Analysis: Proficiency in financial statement analysis, financial modelling, and ratio analysis. ✓ Attention to Detail: Ability to spot discrepancies and assess complex financial data accurately. ✓ Communication Skills: Strong written and verbal communication skills to report findings and recommendations clearly. ✓ Problem-Solving: Ability to assess financial risk and make sound, objective decisions. ✓ Technical Skills: Familiarity with applications like Excel, credit scoring systems etc.
Other Criteria	Maximum age limit is 35 years as on the date of application.
Place of Posting	<ul style="list-style-type: none"> ✓ 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 8.50 lakhs ✓ CTC includes Basic, DA, Other Allowances as per 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 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 application is 3rd February 2026**