

Ravi Bansal is Senior Assistant Vice President – Co-lending at NABKISAN Finance Limited, overseeing credit underwriting, credit operations, and portfolio monitoring for Co-lending and Direct Assignment businesses, while ensuring strong credit governance and strict adherence to RBI regulatory frameworks.

An MBA in Finance with nearly 14 years of experience in the banking and financial services sector, he specializes in retail lending, risk management, and credit operations.

He has previously worked with leading institutions including HDB Financial Services, Kotak Mahindra Bank, Tata Capital, Capital Float (now Axio), and Vayana Finserv.

His expertise spans secured and unsecured lending, supply chain finance, credit assessment, and strengthening credit and risk frameworks within Co-lending and LSP ecosystems.