



NABKISAN Finance Ltd
(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.7000 Crore. NKFL provides loans for agriculture and other rural projects to various categories of borrowers viz., Producer Organizations, NBFCs, MFIs, corporates, agri startups, others etc. NKFL is also a leader in lending to Farmer Producer Organisations (FPOs).

NKFL is looking for recruitment for the post of :

Senior Manager – Credit Analyst (Agri & MSME Lending)

No. of Posts: 1

Location: Mumbai

Sr. Credit Analyst will be responsible managing complex credit assessments and work closely with senior management to shape credit policies. He/she will also be responsible for underwriting agri and MSME loan proposals, with a primary focus on agriculture and allied activities.

Key Responsibilities

- Contribute to the development of internal credit policies and guidelines to help define the criteria for lending, risk tolerance, and credit approval procedures.
- Review the agri/agri-allied/MSME loan proposal or 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.
- Ensure compliance with internal credit policy, KYC norms, and RBI guidelines
- Coordinate with field teams for ground verification, farm visits, and end-use validation
- Identify early warning signals such as crop failure risk, price volatility, or cash flow stress
- Maintain defined turnaround times (TAT) and quality benchmarks in underwriting
- 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	<ul style="list-style-type: none"> • 6 years of relevant experience in preferably in banking/NBFC domain • For Chartered Accountants, 2 years of experience preferably in banking/NBFC domain
Other Criteria	Maximum age limit is 40 years as on the date of application.
Key Skills & Competencies	<ul style="list-style-type: none"> ✓ 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. ✓ Understanding of agriculture value chains, cropping patterns, and rural cash flows ✓ Basic knowledge of MSME financial assessment and informal income evaluation ✓ Ability to interpret bank statements, GST data, and surrogate income indicators ✓ Familiarity with credit bureau reports (CIBIL/Experian/Equifax) ✓ Good field orientation and ability to understand ground realities in rural markets ✓ Proficiency in MS Excel and basic financial analysis ✓ Strong communication skills for coordination with field and business teams
Place of Posting	<ul style="list-style-type: none"> ✓ The place of posting 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 lakhs ✓ CTC includes Basic, DA, Other Allowances as per rules in force from time to time, Variable Pay, 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 applications is 26th June 2026