

Shri N. M. Mohan Karthik is an Assistant General Manager (AGM) at NABARD, currently serving as Senior Vice President – National Lead (FPO Vertical) at NABKISAN Finance Limited. With over a decade of experience, he has expertise in rural development, sustainable finance, agricultural value-chain financing, climate change and environmental sustainability.

A Civil Engineer by qualification, he holds a Master's degree in Environmental Science and is pursuing a Ph.D. in Environmental Science. He holds professional certifications in Green Economy and Sustainable Finance from the United Nations and Sustainability & Climate Risk (SCR) from GARP, besides certifications in climate change, sustainable development and water resource management.

During his tenure with NABARD, he served at the Haryana Regional Office and as District Development Manager for Tiruchirappalli and Karur districts in Tamil Nadu. His experience spans FPO promotion, watershed and tribal development, climate adaptation, GCF and NAFCC interventions, agri-business incubation, startups promotion and rural entrepreneurship.

At NABKISAN, he leads the FPO vertical nationally, focusing on innovative financing solutions, strategic partnerships, institutional strengthening, value-chain development and sustainable, climate-resilient agricultural enterprises.