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## SLCM Group Strengthens Leadership with Appointment of Deepika Aggarwal as Chief Risk Officer in its NBFC subsidiary

January 15, 2026 Mansi Praharaj business 0



**New Delhi, Jan 15:** Sohan Lal Commodity Management Ltd. (SLCM), India's largest post-harvest logistics and agri-solutions company, today announced the appointment of Deepika Aggarwal as the Chief Risk Officer (CRO) of its wholly owned subsidiary, Kissandhan Agri Financial Services (Kissandhan), a leading multi-asset non-banking financial company (NBFC) focused on providing financing & credit solutions to farmers, agri-entrepreneurs, and the trader community.

In her new role, she will oversee the company's enterprise-wide risk management framework, strengthening governance and credit quality, compliance, and risk controls in line with Kissandhan's growth strategy.

**Commenting on the appointment, Sandeep Sabharwal, Group CEO, Sohan Lal Commodity Management Ltd., said,**

*"We are delighted to welcome Deepika Aggarwal to the Kissandhan leadership team. Her deep understanding of credit risk, compliance, and regulatory frameworks will be instrumental as Kissandhan continues to scale its agri-financing solutions while maintaining the highest standards of governance and risk discipline. Her experience across banks and NBFCs aligns well with our vision of building a resilient and inclusive financial ecosystem for farmers, FPOs, and agri-businesses."*

With over 18 years of specialized experience in credit and risk management, Deepika Aggarwal is a seasoned professional in the banking and financial services sector. An MBA postgraduate from NIT Allahabad, she also holds prestigious professional certifications, including JAIIB, CAIIB, and KYC/AML. Her expertise spans risk assessment, regulatory compliance, portfolio management, and governance frameworks, making her a strong addition to Kissandhan's leadership team.

**Expressing her thoughts on joining Kissandhan, Deepika Aggarwal, Chief Risk Officer (CRO), said,**

*"I am delighted to join Kissandhan at a pivotal stage of its growth when the organization is strengthening its leadership in agri-financing. A strong risk framework is the backbone of sustainable lending and a key enabler of financial inclusion. My focus will be on maintaining robust governance, ensuring credit discipline, and supporting innovation in lending while safeguarding the interests of all stakeholders. I look forward to contributing to Kissandhan's mission of empowering the agricultural ecosystem sustainably."*

Prior to joining Kissandhan, Deepika held key leadership roles across reputed financial institutions. She served as the Zonal Credit Manager at Shivalik Small Finance Bank, and earlier worked with Reliance Capital for over two years. She also spent nearly a decade at Karnataka Bank, where she handled Credit and Branch Operations, gaining hands-on exposure to diverse portfolios and strengthening her analytical and policy-driven approach to risk management.

Kissandhan has emerged as a strong pillar of growth for SLCM, making significant strides in Agri financing. With a loan book exceeding ₹ 3,400 crores, Kissandhan has been able to impact the lives of more than 7,00,000 farmers. With its special focus on the empowerment of farmers at the grassroots level, Kissandhan has extended loans to over 129 FPOs and is present across 245 locations in India. Key drivers for this growth have been Kissandhan's hassle-free, quick loan disbursement, with very little paperwork involved, facilitating enhanced acceptance at the ground level amongst the farming community. (as on 31st December 2025)