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SLCM Group appoints Deepika Aggarwal as Chief Risk Officer for NBFC Arm Kissandhan

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Leadership move underscores sharper focus on governance as agri-focused lender scales Rs 3,400+ crore loan book nationwide

Sohan Lal Commodity Management Ltd. (SLCM), India's largest post-harvest logistics and agri-solutions company, has appointed Deepika Aggarwal as Chief Risk Officer (CRO) of its wholly owned NBFC subsidiary, Kissandhan Agri Financial Services.

The appointment comes at a pivotal phase of growth for Kissandhan, as the agri-focused lender scales a loan book exceeding Rs 3,400 crore and deepens its footprint across India's rural and agri-enterprise ecosystem. The move signals a strengthened institutional focus on risk governance, regulatory compliance, and sustainable lending.

In her new role, Aggarwal will lead Kissandhan's enterprise-wide risk management framework, overseeing credit risk, compliance, portfolio quality, and governance systems aligned with the NBFC's long-term growth strategy.

Commenting on the appointment, Sandeep Sabharwal, Group CEO, Sohan Lal Commodity Management Ltd., said: "As Kissandhan scales its agri-financing platform, disciplined risk management becomes a strategic imperative. Deepika brings a rare combination of deep credit expertise and regulatory insight across banks and NBFCs. Her leadership will be critical in strengthening governance while enabling inclusive, resilient lending for farmers, FPOs, and agri-enterprises."

With over 18 years of experience across banking and financial services, Aggarwal is a seasoned risk professional with deep expertise in credit appraisal, compliance, portfolio management, and governance frameworks. An MBA from NIT Allahabad, she also holds leading professional certifications including JAIIB, CAIIB, and KYC/AML.

Expressing her views on joining Kissandhan, Deepika Aggarwal, Chief Risk Officer, said: "Kissandhan is at an inflection point where scale must be matched with strong risk architecture. Robust governance and credit discipline are foundational to sustainable financial inclusion. I look forward to strengthening risk frameworks that support innovation in agri-lending while protecting stakeholder interests across the value chain."

Prior to joining Kissandhan, Aggarwal served as Zonal Credit Manager at Shivalik Small Finance Bank, and earlier held leadership roles at Reliance Capital. She also spent nearly a decade with Karnataka Bank, gaining extensive experience across credit and branch operations, and managing diverse lending portfolios.

Kissandhan has emerged as a key growth engine within the SLCM Group. The NBFC has impacted the lives of over 700,000 farmers, extended financing support to 129 Farmer Producer Organizations (FPOs), and established presence across 245 locations nationwide. Its growth has been driven by fast, paper-light loan disbursement models designed to improve credit access at the grassroots level.

With this leadership strengthening, Kissandhan reinforces its commitment to building a scalable, compliant, and future-ready agri-financing platform aligned with India's evolving agricultural economy.