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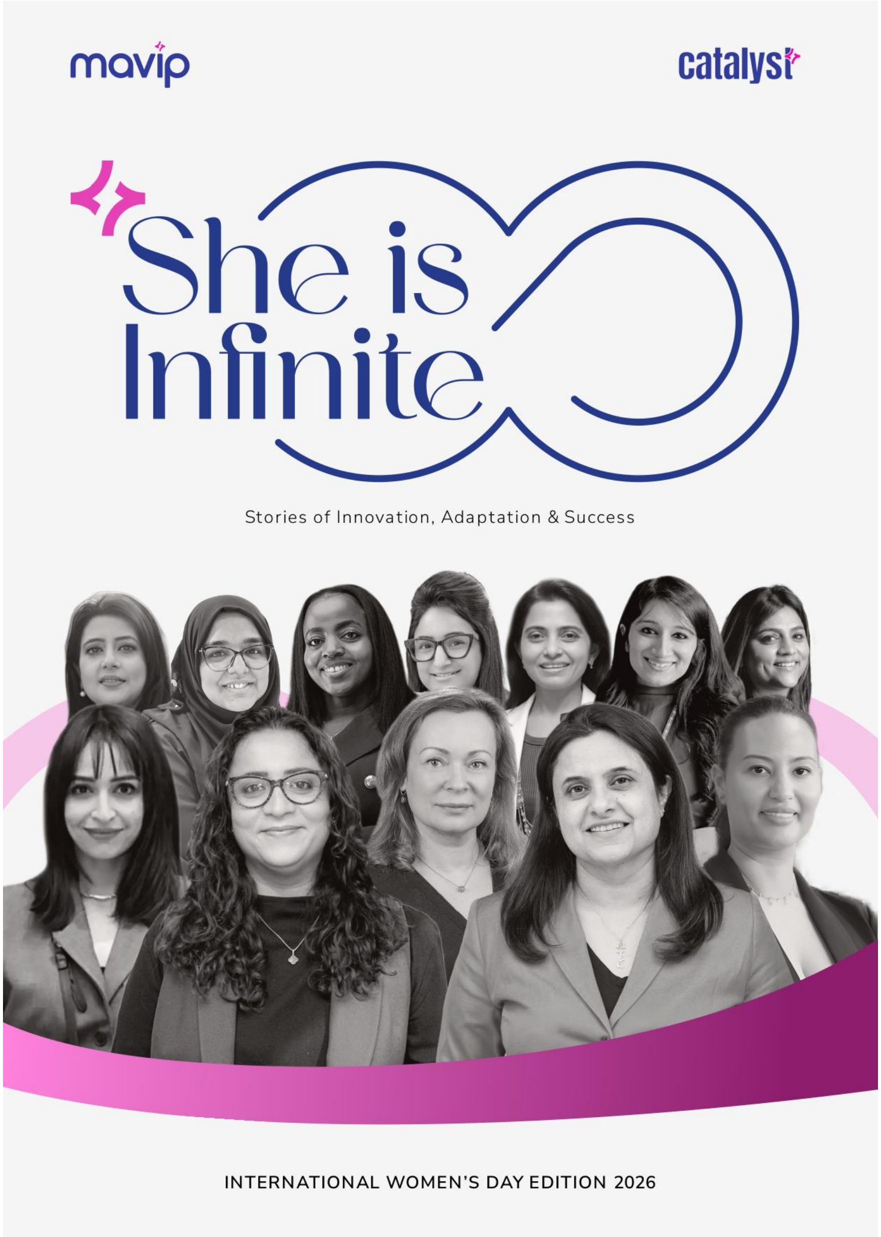

Building Resilient NBFCs

A Tech-Driven Risk Playbook

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Consider the journey of a single grain of harvest, moving from a remote farm to the consumer's plate. Alongside it travels capital — financing cultivation, storage, transport, and distribution. In the past, this financial journey was clouded by limited visibility, manual reconciliations, physical verifications, and fragmented data. Even a minor supply chain delay or sudden weather disruption could quietly cascade into financial stress, often detected only after it had already impacted the books.

Today, that narrative has fundamentally changed. The modern risk playbook is no longer a retrospective record of losses and corrections. It is dynamic, data-led, and technology-enabled — designed to provide real-time visibility, strengthen controls, and anticipate vulnerabilities before they evolve into material risks.

The evolution of NBFCs (Non-Banking Financial Companies) hinges on this transition from reactive monitoring to predictive intelligence. In the specialized world of commodity-backed lending and rural credit, the integration of Artificial Intelligence (AI) and Machine Learning (ML) has become the primary shield against volatility.

> Strategic risk leadership is not about setting limits; it is about building ecosystems of intelligent trust.

By leveraging alternative data, ranging from real-time climate tracking to digital collateral validation, institutions can now view risk through a high-definition lens. This digital-first approach ensures that credit flows to where it is most productive, while simultaneously fortifying the institution against systemic shocks.

Strategic leadership in risk management is about more than just setting limits; it is about building an ecosystem of "smart" trust. Innovation allows for the creation of dynamic credit models that adapt to the ground reality of the borrower. For instance, automated early-warning systems can now detect subtle shifts in inventory health or repayment patterns, triggering proactive solutions rather than punitive measures. This synthesis of technology and strategic foresight ensures that the institutional framework remains flexible yet unbreakable.

However, as the sector becomes increasingly digitized, the definition of resilience must also encompass data integrity and cybersecurity. A robust risk playbook prioritizes the development of secure, transparent digital pathways that protect both the lender and the borrower. By automating compliance and embedding rigorous security protocols into every transaction, an NBFC can scale without diluting its risk standards.

Ultimately, the strength of a financial institution lies in its ability to navigate uncertainty with precision. By replacing guesswork with data-driven insights and manual processes with automated rigor, the sector is setting a new benchmark for stability. Building a resilient NBFC is a continuous process of innovation ensuring that every loan disbursed and every asset managed contributes to a stronger, more reliable financial future.

About the Contributor:

Deepika Aggarwal is the Chief Risk Officer at Kissandhan Agri Financial Services Pvt. Ltd, a subsidiary of Sohan Lal Commodity Management Group, bringing over 18 years of expertise in credit and risk management within the banking and financial services sector. An MBA graduate from Motilal Nehru National Institute of Technology Allahabad and a certified professional in JAIIB, CAIIB, and KYC/AML, she is known for her strong capabilities in risk assessment, regulatory compliance, and credit strategy.

Prior to her current role, she held key leadership positions at Shivalik Small Finance Bank, Reliance Capital, and Karnataka Bank. At Kissandhan, she focuses on strengthening credit quality and driving sustainable growth while advancing responsible lending practices that support financial inclusion across India's agricultural ecosystem.