



IIPM



भारतीय बागान प्रबन्ध संस्थान बेंगलुरु

INDIAN INSTITUTE OF PLANTATION MANAGEMENT BENGALURU

(An Autonomous Organization of the Ministry of Commerce & Industry, Government of India)



Risk Management in AGRI-FINANCE & FINTECH for FINANCIAL SUSTAINABILITY



3 - day on-campus MDP | Feb 24th - 26th, 2025 | IIPM Bengaluru

**Resource Persons: IIPMB Faculty and Experts from the BFSI
(including NBFCs and FinTech subdomains)**

Indian Institute of Plantation Management, Bengaluru

Jnana Bharathi Campus, P.O. Malathalli,

Bengaluru - 560056



IIPM



भारतीय बागान प्रबन्ध संस्थान बेंगलुरु
INDIAN INSTITUTE OF PLANTATION MANAGEMENT BENGALURU
(An Autonomous Organization of the Ministry of Commerce & Industry, Government of India)

ABOUT THE PROGRAM

Lending and borrowing in agribusinesses is more complex as compared to other businesses, given the multiplicity of risks unique to the sector, viz., climate risks, risk of pests and diseases, natural calamities, volatility in agri input prices as well as commodities. Apart from the Credit risk, Interest rate risk, liquidity risk, commodity risk, forex risk, market risk, and operational risk, banks also need to manage ESG risks, which has become imperative today and mandated by the banking regulator - RBI. Today, scenario is much different and many banks and Non-banking financial companies (NBFCs) are relying upon the cash flow based lending rather than collateral based lending. The timing and the magnitude of cash inflows and outflows are also different for Rabi vs. kharif crops and more complex for agri-food and plantation products depending upon the commodity value chain. Therefore, there is clearly a need for aspiring agribusiness bankers (in both retail and wholesale banking) as well as fintech executives to learn the nature and nuances of managing the plethora of risks and attempt to mitigate them to the maximum extent possible, leveraging upon technologies alongside using the conventional methods.

FOR WHOM

The program is primarily designed for executives working in Banks & NBFCs involved in the design of Agri-Finance products and services and risk management in all types of risks and exposures including off balance sheet risks. Suitable for credit analysts/risk analysts/risk officers/executives/managers, for aspiring managers in of banks/NBFCs/FinTech companies in the areas of:

- Retail Agri Credit Product design (Retail Agri / Wholesale Agri)
- Priority sector lending / Loan portfolio management
- FinTech / Digital lending
- Agri-food entrepreneurial finance /SME finance/ Trade Finance
- Off Balance sheet financing
- Agri-food startup finance/ PE funds /VC funds



IIPM



भारतीय बागान प्रबन्ध संस्थान बेंगलुरु
INDIAN INSTITUTE OF PLANTATION MANAGEMENT BENGALURU
(An Autonomous Organization of the Ministry of Commerce & Industry, Government of India)

TOPICS

- Credit Risk assessment and management
- Liquidity risk & Interest rate risk management
- Market risk, Commodity risk & Forex risk and its mitigation
- Operational, ESG & strategic risk management
- Emerging RBI/BASEL regulations on climate risk reporting by banks

PEDAGOGY

- Lectures through Power-Point Presentations
- Facilitated discussions, Case analysis
- Interactive experience sharing talks by BFSI experts to make the sessions more of an experiential learning.

PROGRAM LEARNING OUTCOME

After attending the 3 - day program, the participants will be able to:

- Understand the various risks involved in Agri-Finance and Fintech lending
- Appreciate the use of technologies, quantitative and qualitative tools for assessing the risks
- Identify the practices followed in the industry (financial instruments and/or technologies)
- Explore the different strategies and options
- Develop suitable mitigation plan for addressing each risk

PROGRAM FEE

INR 11,700 /- including GST. It includes Institutional fee, Reading material, Program Kit, Lunch, tea and snacks during program days and the program is Non-residential.

FOR MORE DETAILS contact: MDP Office, E mail: mdp.iipmb@gmail.com ,
Phone: 080-23211716 www.iipmb.edu.in



IIPM



भारतीय बागान प्रबन्ध संस्थान बेंगलुरु
INDIAN INSTITUTE OF PLANTATION MANAGEMENT BENGALURU
(An Autonomous Organization of the Ministry of Commerce & Industry, Government of India)

PROGRAM CO-ORDINATORS : DR. SUDHA SRINIVASAN & DR. NAVEEN B. RAMU

Dr. S. Sudha, Asst. Professor (Finance & Accounting); Faculty InCharge- Centre for Sustainability & Climate Change at IIPMB.

Dr. Sudha Srinivasan has more than a decade of teaching and training experience in the areas of Financial Management (Personal finance and Corporate Finance), Banking, Agri-food project financial feasibility analysis. She has also served as Editorial Manager of Asia-Pacific Management Review, Elsevier and currently, reviewer for the journal- Management of Environmental quality (Emerald publication listed in ABDC journal quality list) and DECISION (IIM, Calcutta). At IIPMB, she has imparted training programs to various corporate entities, Farmer Producer Companies (FPCs), entrepreneurs, including women entrepreneurs in the Agri-plantation sector. Her areas of research interests are ESG, Corporate Sustainability and Financial Performance, currently exploring Carbon Credits' potential in Nature-based solutions and Socially Responsible Investing.

E mail: sudhas@iipmb.edu.in

Mobile: +91-7667899799

Dr. Naveen B. Ramu, Asst. Professor (Decision Sciences and Operations Management)

Dr. Naveen B R is an experienced Risk Analytics professional with over 13 years of expertise in analytics, research and teaching. His areas of interest include Business Analytics, Risk Analytics, Decision Sciences and International Business Management. Previous to IIPMB, Dr. Naveen has worked with Deloitte USI and HSBC EDPI as part of the Financial Analytics Team. There, his primary focus was on Credit Risk Analytics, specifically in validating financial risk models for Large Bank Holding Companies (BHCs) and Fintechs. This involves conducting methodology assessments, data process flow, and performing comprehensive model performance tests.

E mail: naveenbr@iipmb.edu.in

Mobile: +91-8197898209

Registration link:

["MDP on Risk Management in Agri-Finance & Fintech for Financial Sustainability- 24th to 26th Feb 2025"](#)

Bank Name: Punjab National Bank;

Bank Branch: IIPM Campus Branch, Bangalore

A/c No : 1586050000611; **IFSC Code :** PUNB0158620

(Fifth character "0" read as Zero)



Scan QR Code