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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



2-days online MDP | September 11 – 12, 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



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ABOUT THE PROGRAM

The convergence of agriculture, finance, and technology is transforming the landscape of rural credit, insurance, and financial services for farmers and agri-enterprises. However, agri-finance remains inherently risky due to weather variability, price volatility, and credit defaults. This MDP on **"Risk Management in Agri-Finance & FinTech for Financial Sustainability"** aims to build capacity among stakeholders to understand and manage financial risks using conventional and emerging tools including FinTech, AI, and data analytics. The programme emphasizes practical approaches to de-risking agricultural finance and enhancing the resilience and sustainability of financial systems supporting the agri-sector.

PROGRAM OBJECTIVES

- To understand the types and sources of risks in agri-finance and their implications.
- To explore risk mitigation strategies using credit scoring, crop insurance, and weather-based models.
- To examine how FinTech solutions are redefining access to finance and risk management in agriculture.
- To equip participants with analytical tools and frameworks for evaluating and managing agri-financial risks.
- To promote sustainable, inclusive, and resilient financial systems in the agriculture sector.

BENEFITS OF THE PROGRAM

- Gain practical insights into agri-financial risk types: credit, market, operational, and climate risks.
- Learn how FinTech and digital innovations enhance risk management and financial inclusion.
- Understand regulatory frameworks, risk models, and insurance instruments in agri-finance.
- Exposure to credit analytics, forecasting tools, and dashboards.
- Network with industry experts, financial institutions, and technology providers.



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CONTENTS

1. **Introduction to Agri-Finance and Risk Landscape**
 - Structure of agri-finance ecosystem in India
 - Risk taxonomy: credit, market, climate, liquidity, and operational risks
2. **Risk Assessment and Modelling**
 - Risk identification, measurement, and prioritization
 - Financial risk indicators and early warning systems
 - Role of credit rating and scoring models
3. **Risk Mitigation Tools and Strategies**
 - Collateral management and portfolio diversification
 - Weather-based crop insurance and yield-based models
 - Price risk hedging through derivatives and MSP frameworks
4. **FinTech in Agri-Finance**
 - Digital lending, peer-to-peer financing, blockchain in agri-credit
 - Use of AI, ML, IoT in risk profiling and credit decision-making
5. **Data-Driven Approaches**
 - Data sources for agri-financial risk (weather, satellite, credit history)
 - Dashboards and decision-support tools using Excel, Python/R
6. **Case Studies and Regulatory Perspectives**
 - Successful models from NBFCs, MFIs, and agri-fintech startups
 - RBI, NABARD, and SEBI guidelines on agri-finance and risk regulation

PEDAGOGY

The programme will be delivered through a **hybrid of theoretical and practical sessions** involving:

- Conceptual lectures and discussions
- Real-life case studies and policy insights
- Group exercises and role plays
- Hands-on data analysis using analytics tools
- Expert talks from FinTech companies and financial institutions



WHO SHOULD ATTEND

- Professionals from banks, NBFCs, MFIs, and insurance firms
- Officers from NABARD, SFAC, FPOs, and commodity boards
- FinTech professionals and agri-tech innovators
- Academics and researchers in rural finance, risk management, and agri-business
- Policy makers, regulators, and financial planners working with the agriculture sector
- Entrepreneurs and start-ups offering financial solutions for farmers

PROGRAM FEE: Rs.6,195/-+ Rs. 1,115 (GST)= Rs.7,310/-

PROGRAM COORDINATOR

Dr. S. Sudha, Asst. Professor (Finance & Accounting); Faculty In Charge- 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. 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.

PROGRAM CO-COORDINATOR

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 and research. He has worked with Deloitte USI and HSBC EDPI as part of the Financial Analytics Team. His primary focus was on Credit Risk Analytics, specifically in validating financial risk models for large bank holding companies. This involves conducting methodology assessments, data process flow, and performing comprehensive model performance tests.



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HOW TO APPLY

Kindly visit our website www.iipmb.edu.in for more information

Filled-up forms to be sent to; mdp@iipmb.edu.in

<p>For Registration and payment, click the link or Scan QR Code below</p> <p>https://portal.vmedulife.com/public/admission/#/form/iipmb-bengaluru/MjY4Mw==</p> 	<p>OR</p>	<p>NEFT to this account</p> <p>Bank Name: Punjab National Bank Bank Branch: IIPM Campus Branch, Bangalore Account Number: 1586050000611 IFSC Code: PUNB0158620 (Fifth character “0” read as Zero) Swift Code: PUNBINBBPHM, MICR NO: 560024073</p>
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For More Details Contact

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Last Date to Confirm Participation: 5th September 2025