



Enabling **agri credit**  
**risk mitigation**  
through **farm data**  
**synthesis**



# India has agricultural credit NPAs as high as 16% of overall agricultural loan portfolio

## Key challenges in agri credit risk management



Access to data for credit worthiness assessment



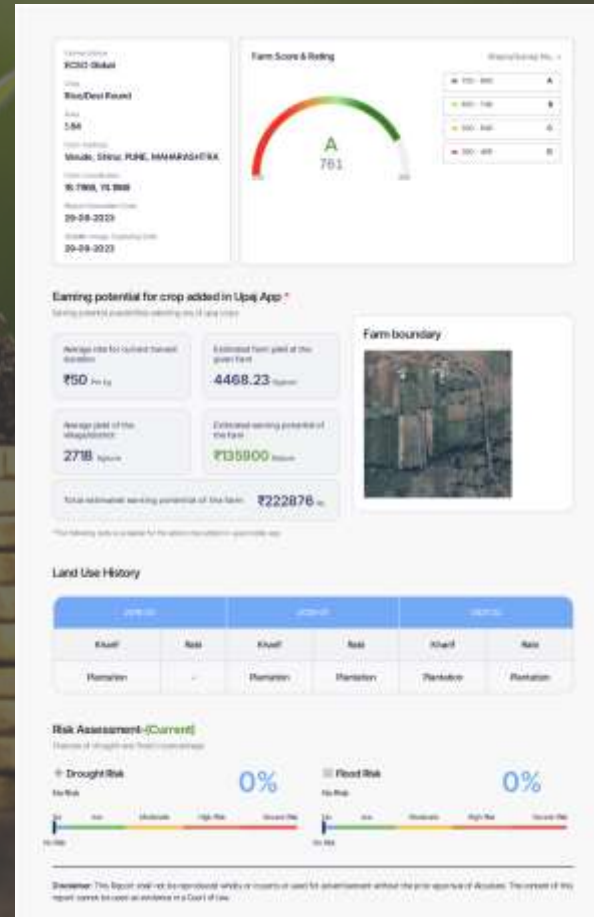
External conditions impacting crop yield



Post loan risk tracking and management measures

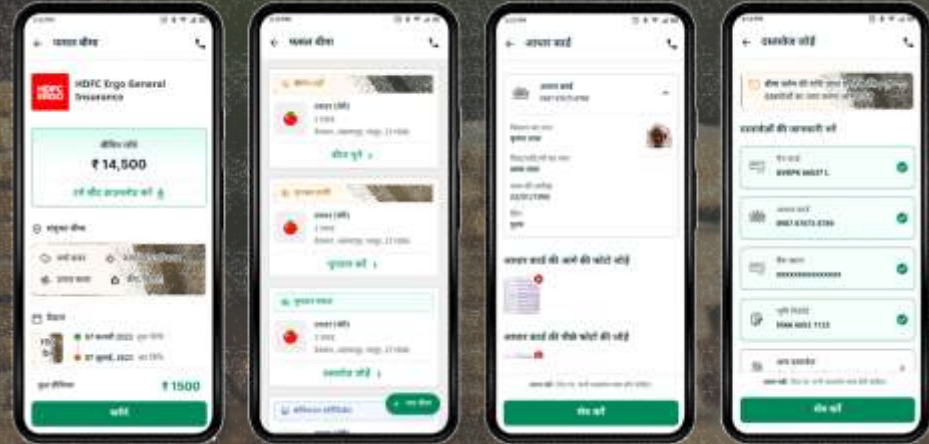
# Integrating bureau and behavior score to undertake farm credit worthiness assessment

- Yield and earning potential assessment
- Land use history insights
- Comparative analysis with village
- Drought / flood risk insights
- Irrigation sources information



# Bundling agri insurance products for external risks protection and mitigation

- DIY crop insurance platform
- Multi-category agri insurance products  
(crop, cattle, flood, fisheries)
- Low ticket size and pincode level customization





# Satellite based farm monitoring and custom advisory for post loan risk management

Real time farm monitoring



Dynamic advisory



List of SOPs



See Full Detail



Task Done

**THANK**  
YOU