

# Krishi Care & Management Services Pvt. Ltd.

Regd. & Head Office: 501, 5th Floor, Atlanta Estate, Near Virwani Industrial Estate, Off Link Road, Goregaon (East), Mumbai - 400063.

Email: administrator@krishicare.in Website: www.krishicare.com

# **4** About KCMS

- A young and vibrant agriculture technology company with 650+ manpower working pan India. State wise details are given in same profile at page no. 4.
- We offer customized yield and farm monitoring solutions.
- Complete array of services benefitting the entire agriculture value chain
- Customers include agriculture stakeholders in Government, insurance companies and Private Sectors.
- Team of experts with in-depth understanding and practical experience of end user needs.
- Ability to deploy manpower rapidly as per project requirements.
- Ushering state-of-the-art technology for successful implementation of agricultural schemes.

# Services Provided by KCMS

- Publicity (Awareness program for farmers viz. Gram Sabha's, door to door meeting with farmers, capacity building etc.)
- Crop Surveys- Sown Acreage assessment for area discrepancies and Yield estimation.
- Witnessing of Crop Cutting Experiments (CCEs) and Monitoring
- Crop tracking through remote sensing e.g., NDVI.
- Weakly published Weather forecast report based on rainfall, temperature and humidity.
- MIS & Data Handling
- Market assessment and entry strategy for identification of potential clusters.
- Premium collection through associate broking company.
- Liaison with stake holders (Govt Authorities/Bankers/Insurers/Farmers)
- Loss Assessment (Localised & Wide Spread Calamities), On-account settlement etc
- Other technical & advisory services

# Crop Cutting Experiments procedure

 Recording the details of experimental plot, location details (latitude & longitude) and CCE outcome (yield) in our structured format (similar to Form-2) and taking signature of both farmer and the officials. Sending these data through Mobile App from the field.



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- Monitoring the conduct of CCEs as per norms and procedure adopted by the concerned State Governments.
- Taking good quality digital photographs with GPS tag (latitude & longitude up to 6 decimals each) using mobile phone/app capturing:
  - **(A)** South-West (SW) corner of the Experimental field, preferably with the farmer present;
  - **(B)** Experimental plot- one meter away from each corner of the experimental plot before conduct of CCE
  - **(C)** Weighing process of produce;
  - **(D)** Irrigation facility available, if any.
- Around half-one-minute video during the conduct of cutting/picking.
- Co-ordinate with concerned officer to get schedule of CCEs.
- Co-ordinate with Revenue Officer to get letter issued to all the Lekhpals/Patwaris for CCE and ensure to monitor cces in presence of officer designated by the district magistrate.
- Ensure wet weight is recorded at the farm level only at n the day of CCEs.
- To collect Form 1 from the Statistical Officer before Crop Cutting and ensure to have filled Form 2 after the CCE duly signed by all the designated officer.
- Follow up on dry weight with the farmer and/or Patwari/village accountants wherever fixed driage factor is not available.

# **CCE Monitoring Resources**

- Experienced field team comprising more than 650 full time and contractual employees spread across the country.
- On district level, we deploy post/graduate in agriculture personnel.
- All field force employees have agriculture experience/education background.
- Ability to deploy rapidly to new locations using reserve personnel enrolled during past assignments.
- Our own CCE app and portal in place.

# KCMS

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### 🦊 Loss Assessment Procedure

- Details of farmer's Bank A/C, Land record, Insurance premium, Crop name etc. in prescribed format
- Photographs of affected area and entire field
- Four geo coordinates of Field from four corners
- Observation/Eye estimation for % of loss in the field
- Crop Stage at the time of loss
- Crop condition during Loss- Good/Average/Poor
- Copies of supporting documents
- Interview with farmers
- Signature of farmer, Revenue officer, Agri officer etc.
- We use mobile app for all crop surveys. Real-time data capture on mobile app are available on our portal for better control on field activities.
- Regular Crop survey services for Govt. and Private clients for crops like Onion, Potato, Paddy, Guar seed, Soybean, Wheat, Sugarcane, Coriander seed, Castor, Cumin seed and Maize etc.

# **KCMS Mobile App for CCE**

- Android based application that captures all aspects of a CCE
- The CCE app interface can successfully:
  - a. Capture co-ordinates of a field or experimental plot
  - b. Input information like CCE size, crop, type, sowing/harvesting date, average yield, last year's yield, farmer's name/number, farm/field details, wet/dry weight and more
  - c. Capture geo-tagged pictures of the experiment embedded with date and time stamps.
  - d. Capture videos of the experiment embedded with date and time stamp
- Capability of storing images and videos on mobile devices' temporary memory and transferring them as and when it receives mobile internet network.
- Customized form with validations
- Real time data for client
- Drop down menu for ready available list
- Captures the Geo-coordinates, photos, date and time etc.
- Custom dashboard for client to view online data of CCEs



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### Professional strength of KCMS

Below is the state wise manpower which we can manage from our existing team at HO.We can increase resource at our Head Office or open temporary office at State as per need and scale of the project. As on date total manpower who are working on field are 674 no's.

Sr No.	States	No. of Manpower available								
1	Andhra Pradesh	25								
2	West Bengal	30								
3	Bihar	200								
4	Chhattisgarh	80								
5	Gujarat	236								
6	Haryana	117								
7	Madhya Pradesh	48								
8	Maharashtra	60								
9	Jharkhand	60								
10	Rajasthan	11								
11	Karnataka	79								
12	Uttar Pradesh	372								
13	Telangana	20								
	Total	1338								
	*40+ Agri Graduates/PG									

### Clientele

- RelianceGeneralInsuranceCo.Ltd. -UP,Karnataka,Gujrat, Chhattisgarh.
- BhartiAxaGeneralInsuranceCo.Ltd.-Gujrat,Karnataka, Maharashtra.
- BajajGeneralInsuranceCo.Ltd. UP, Chhattisgarh, Jharkhand, Gujrat, Maharashtra
- **UniversalSompoGeneralInsuranceCo.Ltd.** -Karnataka,Gujrat, Haryana,UP,WB.
- IFFCO-TOKIOGeneralInsuranceCo.Ltd.-Chhattisgarh,Ma harashtra,Karnataka, Rajasthan,Telangana.
- Agriculture Insurance Company of India Ltd-Karnataka, Rajasthan, HP, UP.
- Royal Sundaram GeneralInsuranceCo.Ltd: Jharkhand



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- United India General Insurance Karnataka, Bihar.
- Tata AIG General Insurance Co. Ltd. Karnataka.
- Future Generali India Insurance Co. Ltd. Karnataka.
- ICICI Lombard General Insurance Limited. Madhya Pradesh
- SBI General Insurance. Rajasthan

### Past experience of KCMS

Below are the year wise details of the crop cutting experiments and field surveys for loss assessment conducted by us for various insurance companies under PMFBY.

### **CCE Experience:-**

F. Year	2014	4-15	2015	5-16	201	6-17	2017-18		2018-19		2019-20		202	0-21	Total	Clients	
State/Sseason	Kharif	Rabi	Kharif	Rabi	Kharif	Rabi	Kharif	Rabi	Kharif	Rabi	Kharif	Rabi	Kharif	Rabi		iotai	
Utar Pradesh	0	1250	9578	4592	4400	5600	14000	10700	20000	0	87782	23603	24563	0		206068	USGI, AIC, Reliance, Bajaj, ITGI
Rajasthan	0	0	2788	4764	2650	3711	0	0	2200	0	734	0	19791	2946		39584	USGI, ITGI,AIC,Bajaj
Chhatti arh	0	0	0	0	1224	0	2968	0	0	0	0	0	3833	194		8219	ITGI, Reliance
Karnataka	0	0	0	0	33084	2842	31584	399	6345	2548	10929	545	11379	1444		101099	USGI, TATA AIG, Bharti A a, AIC, UIIC, Reliance, FGI
Maharashtra	0	0	0	0	395	0	0	0	3250	1819	2746	1394	3444	330		13378	ITGI, Bagic, Bharti A a
Himachal Pradesh	0	0	0	0	115	0	0	0	0	0	0	0	0	0		115	AIC
Bihar	0	0	0	0	0	4200	0	0	0	0	0	0	0	0		4200	UIIC
West Bengal	0	0	0	0	0	0	0	0	2138	0	0	0	0	0		2138	USGI
Gujarat	0	0	0	0	0	0	0	0	11500	805	18029	1280	0	0		31614	Bhari Axa, USGI, Reliance
Jharkhand	0	0	0	0	0	0	0	0	1500		2085	0	0	0		3585	Bajaj, Royal Sundaram
Haryana	0	0	0	0	0	0	0	650	16756	0	1146	400	3032	0		21984	USGI, Bajaj
Madhya Pradesh	0	0	0	0	0	0	0	0	0	0	5552	2242	0	0		7794	Bajaj, Reliance, ITGI
Telangana	0	0	0	0	0	0	0	0	0	0	1315	0	0	0		1315	ITGI
Grand Total	0	1250	12366	9356	41868	16353	48552	11749	63689	5172	130318	29464	66042	4914		441093	

### **IndividualLoss Assessment:**

F.Year	2014	4-15	2015-16		2016-17		2017-18		2018-19		2019-20		2020-21		Total	-B-mt-
state/Season	Kharif	Rabi	Kharif	Rabi	Kharif	Rabi	Kharif	Rabi	Kharif	Rabi	Kharif	Rabi	Kharif	Rabi	iotai	clients
Utar Pradesh	0	30	0	0	0	0	596	0	432	200	8330	561	1313	0	11462	USGI,RELIANCE
Rajasthan	0	0	10	0	0	116	0	0	0	0	9255	0	7464	0	16845	USGI,ITGI,BAJAJ
Chatti arh	0	0	0	0	172	0	0	0	0	0	0	0	1048	0	1220	ITGI
Karnataka	0	0	0	0	1662	0	1258	0	84	0	64	277	37493	0	40838	TATA AIG,USGI,Bharti xa
Maharashtra	0	0	0	0	202	0	0	0	140	25	8193	469	13077	4197	26303	ITGI,BAJAJ
Gujarat	0	0	0	0	0	0	0	0	4680	0	65150	0	0	0	69830	USGI
Madhya Pradesh	0	0	0	0	0	0	0	0	0	0	2497	0	0	0	2497	RELIANCE
Haryana	0	0	0	0	0	0	0	20	33100	1000	440	7500	6000	0	48060	USGI,BAJAJ
Grand Total	0	30	10	0	2036	116	1854	20	38436	1225	93929	8807	66395	4197	217055	