



सत्यमेव जयते

NITI Aayog

NASSCOM[®]



Center of Excellence - IoT

A joint initiative of MeitY, ERNET, NASSCOM
Supported by Govt. of Karnataka

YES Global Institute

YES BANK



#FutureAgritech

Transformational Role of Digital Technologies in Driving Agribusiness Growth



About #FutureAgriTech Summit

YES BANK and its practicing think tank YES Global Institute are partnering with the NASSCOM Centre of Excellence for the inaugural edition of #FutureAgriTech Summit - Digitization & Business of Agriculture on October 13, 2017 in New Delhi. The Summit is also supported by NITI Aayog as part of the 'Road to GES' initiative to promote the 2017 Global Entrepreneurship Summit, which will be held during November 28-30 in Hyderabad.

The Summit aims to bring together key decision makers and stakeholders from the agribusiness sector to deliberate on best practices in ICT & drive innovation across the entire agri value chain. The Summit will focus on the following themes:

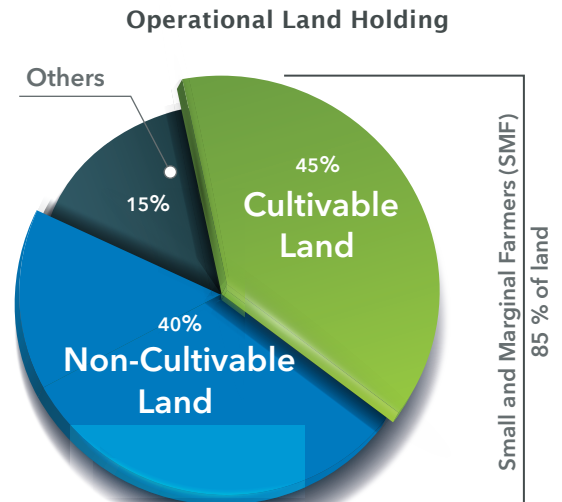
- 1) Transformational Role of Digital Technologies in India's Food & Agribusiness sector
- 2) Innovative Financing for adoption of Digital Technologies in Food & Agri & allied sectors
- 3) Start-Up/Innovator Presentations
- 4) Agri Today & Tomorrow - A Digital Perspective

Indian Agriculture and Doubling farmers' Income



- ✓ Food and Agri (FnA) Sector contributes ~17% to the Gross Value Added (GVA) (at current prices in 2015-16) as primary source of livelihood for about 58% of India's population.
- ✓ Any demand generation in agri sector has a multiplier effect on Per Capita income generation and GDP, thus strengthening Indian Economy.

Complexities of the Food & Agri Sector in India is enormous by the virtue of various aspects - Political, Administrative, Cultural, Geographic and Climate, Variety of Crops, Different Practices, Cultural / Traditional and so on, that needs to be dealt with in the above context.

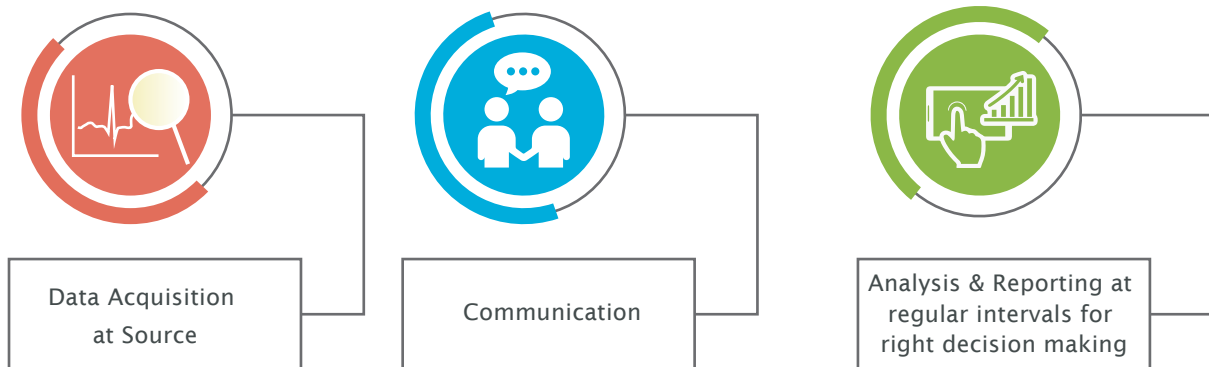


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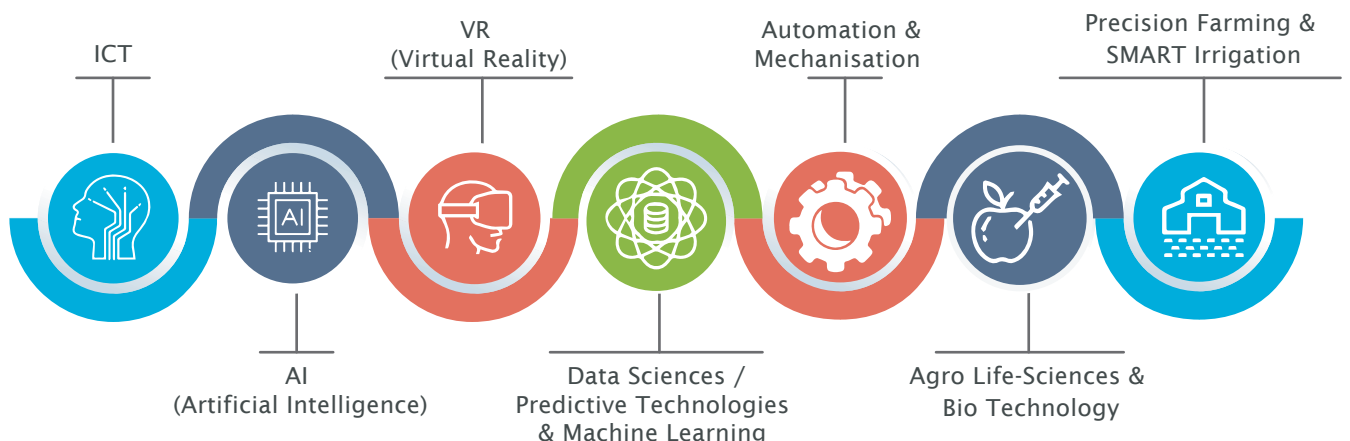
Digital Technology and the Transformational Change



Key To Transform India's agri economy & Impact lives of Indian farmers

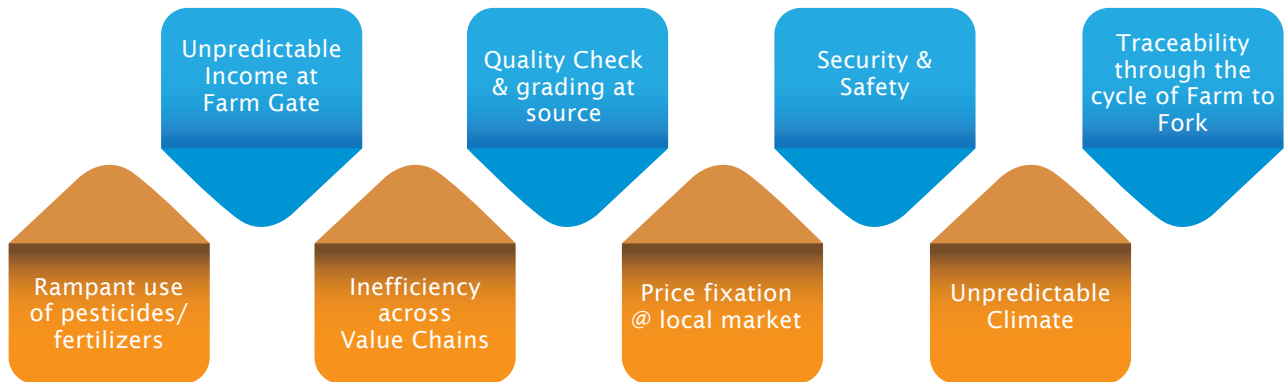


Enabler of emerging technology - Leveraging various technologies available as part of Internet of Things (IoT) for decision support in Agriculture and Food Sector



Change enablement for sustainable technology adoption

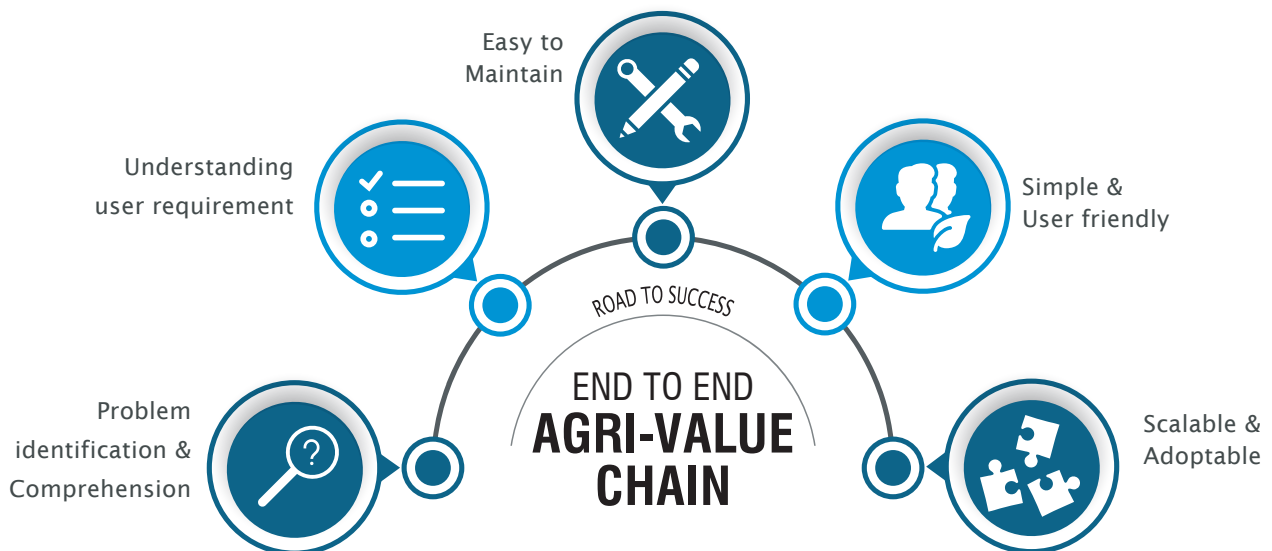
Challenges:



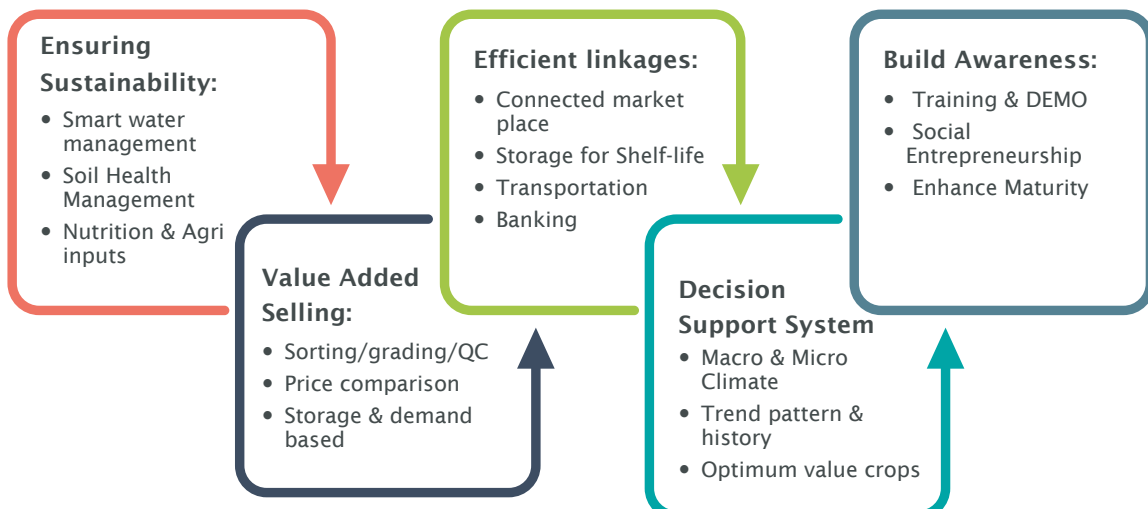
✓ The agri-system requires a severe revamp to boost efficiencies and minimize risks / losses.

✓ The Indian agribusiness sector stands to greatly benefit from the digital technologies by gradually adopting end to end connected systems and the information flow covering the entire agri-business footprint

Solution:



Potential of Digitization in Agri value-chain



#FutureAgriTech Summit 2017

Proposed Opportunities for ICT / IOT adoption

Pre-harvest

- Crop Programming
- Monitoring
- GPS Application
- Agri Inputs
- Weather Forecasting
- Smart Irrigation
- Soil Mapping
- Precision Farming

Harvest

- Crop Planning
- Production (soil health & inputs)
- Planning
- Crop programming
- Yield Forecasting
- Decision Support (Satellite/Drone base)
- Automation & Mechanisation

Post-harvest

- Processing related applications
- Cold Chain/Dry Change
- Transportation
- Remote Temperature Control
- eNAM
- Marketing (logistics, prices, arrivals etc.)
- Food Block Chain
- Storage & Warehousing

Role of Digital technology in Pre and Post-harvest



On Farm / Pre-Harvest

- Soil Testing
- Soil Health Monitoring
- Input selection and usage
- Crop Health Management
- Crop insurance
- Credit
- Weather advisory
- Pest & Disease advisory

Post harvest

- Right timing to harvest
- Harvesting techniques
- Storage options and availability
- Processing

Logistics

- Logistics management
- Tracking
- Security
- Quality Checks
- Alerts and Risks

Marketing

- Market information on arrivals and prices
- Demand trends
- Traceability

Given immense scope for Technology Applications in the Food & Agri Sector, deliberations and key takeaways from the Summit will be encapsulated into a knowledge paper for presentation to NITI Aayog for the Global Entrepreneurship Summit. This is a priming work that is intended to ultimately carve out the specific and measurable projects for technology adoption and deployments of ICT/ IOT for Food & Agri Sector by Nasscom IOT COE and YES BANK.

YES BANK's Digital Solution

Collaborate & Co-Create through Technology-led innovation

YES BANK provides state of the art digital solutions to enable smooth and secure banking for Food & Agri-business.

PRODUCT

YES TRANSACT: ON-THE-GO

- ✓ App based mobile banking for Promoters, Directors & Authorized signatories while travelling

YES TRANSACT: INVOICEEXPRESS

- ✓ Automation of order management, invoice presentment, collections and reconciliation

Digital Subsidy Disbursement Solutions

- ✓ Direct Benefit Transfer (DBT) based instant subsidy disbursement solution for farmers

YES TRANSACT: SMART TRADE

- ✓ Digital solution for secure and seamless trade services and cross border payments

Digital Supply Chain Finance Solutions

- ✓ Digital solutions for end-to-end management of financial supply for Food & Agribusiness chain via API/ Host to Host technology

API Banking

- ✓ Bank from ERP' with the 1st Indian bank to introduce API technology for digitizing the B2B financial supply chain

YES MONEY

- ✓ Technology driven multi-channel outward domestic remittance service for migrant farmers and laborers

YES SIMsePAY

- ✓ Secure mobile payments without internet, through any mobile phone, any SIM card, and any mobile network

E-Collect

- ✓ Timely Collection of funds via electronic mode with ease in reconciliation

Aadhar Based Payment System (ABPS)

- ✓ Seamless transfer of funds to Beneficiaries based on Aadhar enabled bank accounts

INDUSTRY CASE STUDY

YES BANK'S DIGITAL SOLUTION SOLVING HATSUN AGRO'S TRANSACTIONAL CHALLENGES

E-payments enabling financial reach and inclusion of 3 lakh+ milk producers of Hatsun Agro.

Hatsun Agro is one of the leading dairy product manufacturer and retailer with a supply chain covering Tamil Nadu, Karnataka, Andhra Pradesh, Telangana, Kerala and Maharashtra

Challenges earlier for Hatsun Agro

- ✓ High risks, costs and losses associated in manually delivering cash to milk producers through intermediaries
- ✓ Manual nature of cash disbursement process led to inefficiency in reconciliation and operations

YES BANK's Innovative E-payments Solution

- ✓ Hatsun Agro bulk uploads payment files electronically via YES BANK's NetBanking platform
- ✓ Transactions are automatically processed by YES BANK's system and get directly credited to Beneficiary bank accounts, eliminating the need for intermediaries
- ✓ Daily reconciliation files provide Hatsun Agro the status of payments and the tracking numbers, enabling effective automation and reconciliation



YES BANK, India's fifth largest private sector Bank with a pan India presence across all 29 states and 7 Union Territories of India, headquartered in the Lower Parel Innovation District (LPID) of Mumbai, is the outcome of the professional & entrepreneurial commitment of its Founder Rana Kapoor and its Top Management team, to establish a high quality, customer centric, service driven, private Indian Bank catering to the future businesses of India.

The Food & Agribusiness Strategic Advisory & Research (FASAR) at YES BANK works closely with State & Central Government, Embassies, Corporate, Small & Medium Enterprises, Multinationals as well as Multilateral Agencies to develop strategic advisory, policy research and thought leadership across the entire food and agri value chain.



The NASSCOM Center of Excellence-IoT is a joint initiative MeitY, NASSCOM, ERNET & Government of Karnataka. It enables startups in areas of IoT, Big Data, AR/VR, AI, and Robotics to reach their maximum potential. With dedicated focus on AgriTECH for deployment of ICT/IoT and related technologies in the Food and Agri Sector



1,040 Branches Pan India | 1,800 ATMs | 20,000+ YES BANKers

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