The Need for an Agri DPI

India has ~120 million farmers – a majority with landholdings under 2 hectares - contributing significantly to rural livelihoods and national food security.
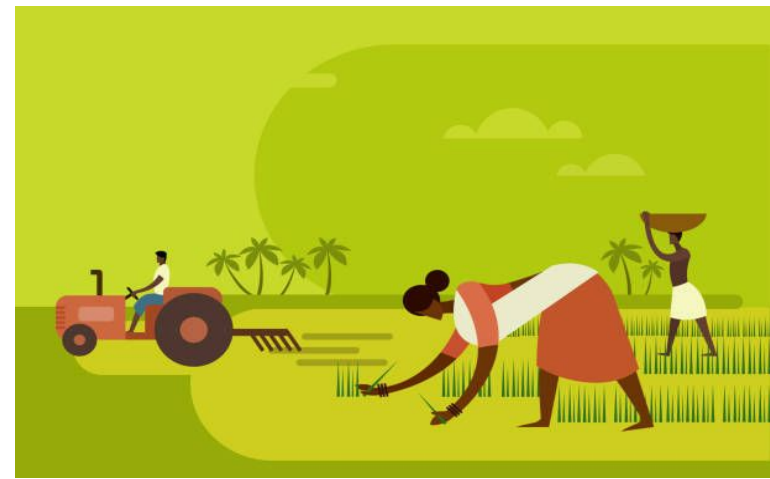
What does Digital Public Infrastructure solve for?

Enabling Data Standardization

Establishes uniform data formats and definitions, ensuring consistency, accuracy, & compatibility across systems

Catalysing Interoperability

Ensures systems & applications operate harmoniously, supporting efficient integration and service delivery.

Accelerating Ecosystems

Broadens access to essential services, making digital infrastructure available to ALL.

01
FARMER

02
FARM

03
CROP

What Agristack Solves for

Agri Stack will address the fundamental lack of reliable data in agriculture and empower stakeholders to focus on developing impactful solutions and services.

Who is a Farmer?
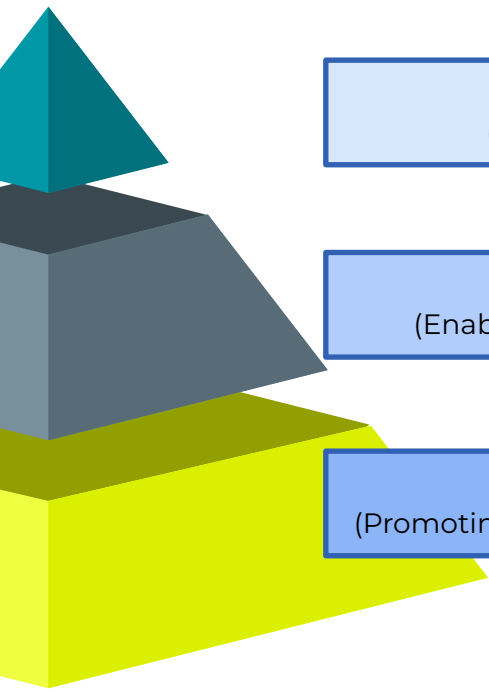If someone is a farmer or not?

What plots do they own?
Where are the Farmer-owned plots located?

What crops do they grow?
How much area per crop is sown?

Architecture of a Modern-Day Agri DPI

Data Exchange Layer
(Standardised Data in Open Source)

Consent Layer
(Enabling consented & secure sharing of Data)

Access & Innovation
(Promoting transparency, interoperability & innovation)

Agristack Design Elements

01 **Core Databases & Registries**
Central data registry to streamline access to services (credit, market info, etc.) and improve targeting

02 **Unified Farmer Service Interface**
APIs and Infra enabling a federated architecture and Interoperability between AIUs & AIPs

03 **Consent-driven Data Sharing**
Empower farmers with control over their data, enhancing transparency & encouraging participation

04 **Technology and Infrastructure**
Core Infrastructure, Data, Applications and Tools with Dashboards, that enable seamless operation of DPI

Consent Management

Protean is the First Agency to architect and operationalize a full-fledged Agri Consent Manager (ACM) for Agristack & is also an operational Account Aggregator under RBI

Online PSB Loans is requesting your data by May 28 2024
Purpose: CREDIT_KCC

Demographic Data

Farmer Name	🟢
Date of Birth	🟢
Gender	🟢
Caste Category	🟢
Alternate of PAN ID	🟢
Alternate of PAN ID Number	🟢
Family Member Details	⚪
Farmer ID	🟢
Father Name	🟢
Occupation	🟢
PAN Number	🟢
Permanent Address	⚪
Permanent Pincode	⚪
Permanent State LGD Code	🟢
Permanent Village LGD Code	🟢
PM KISAN ID	🟢

Assets Data

Crop Data	🟢
Land Data	🟢

Initiate Asset Data Request

Consent request will be valid till **May 28 2024** from today

🟢 Initiate Asset Data Request

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Deny | Grant

Customized Template

Ability to Customize Consent form for States based on data available

DPDP Compliance

Designed to ensure 100% compliance to DPDP laws

Accessibility

Designed to support the Farmer in self-service as well as via Assisted Modes

Enabling a Unified Data Exchange

- Demographic Details of Farmer & Farm Household
- Land Ownership & Number of Plots
- Crop Production (current year & historical)
- Government schemes & benefits enrolled
- Agri-input Utilisation (Seeds/Pesticides/Fertilizers)
- Agri-market connect (Institutional/Local)
- Livestock owned
- Farm Machinery owned/leased
- Membership with SHGs/Farmer Groups/ NGOs
- Credit History and Access to Financial Services

- Registries for Data Standardization
- Data Exchange Protocols for Interoperability
- Consent Mechanism for enablement

AgriStack Case study: Agri-Lending in India

WITHOUT AGRISTACK

Farmer & Farm Households	Banks/NBFCs	Loan Application	Underwriting & Assessment

- Demographic Details
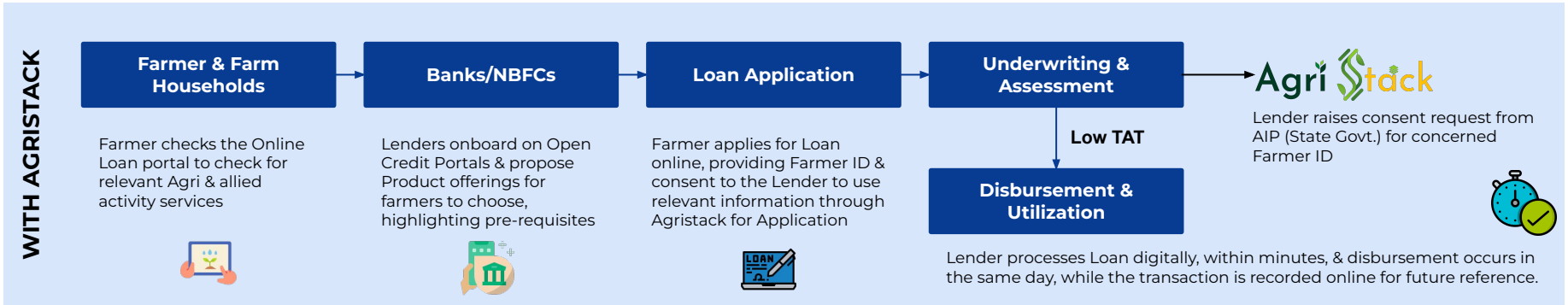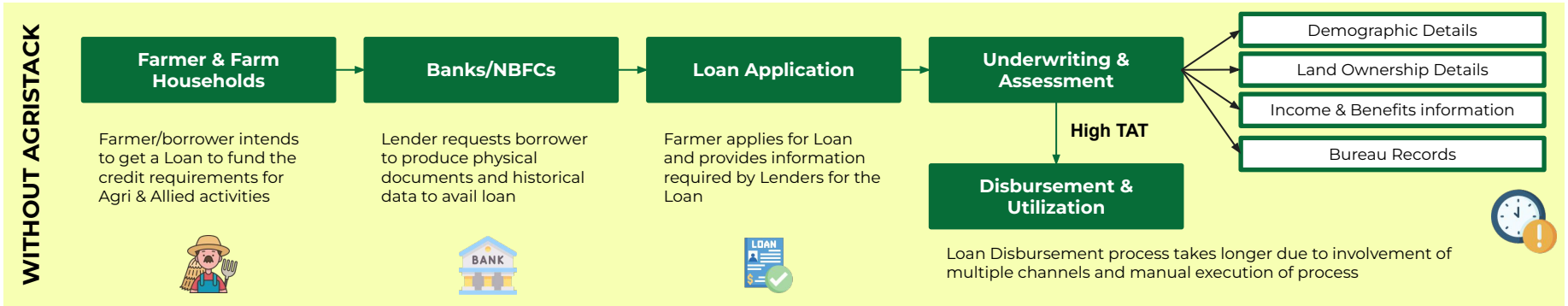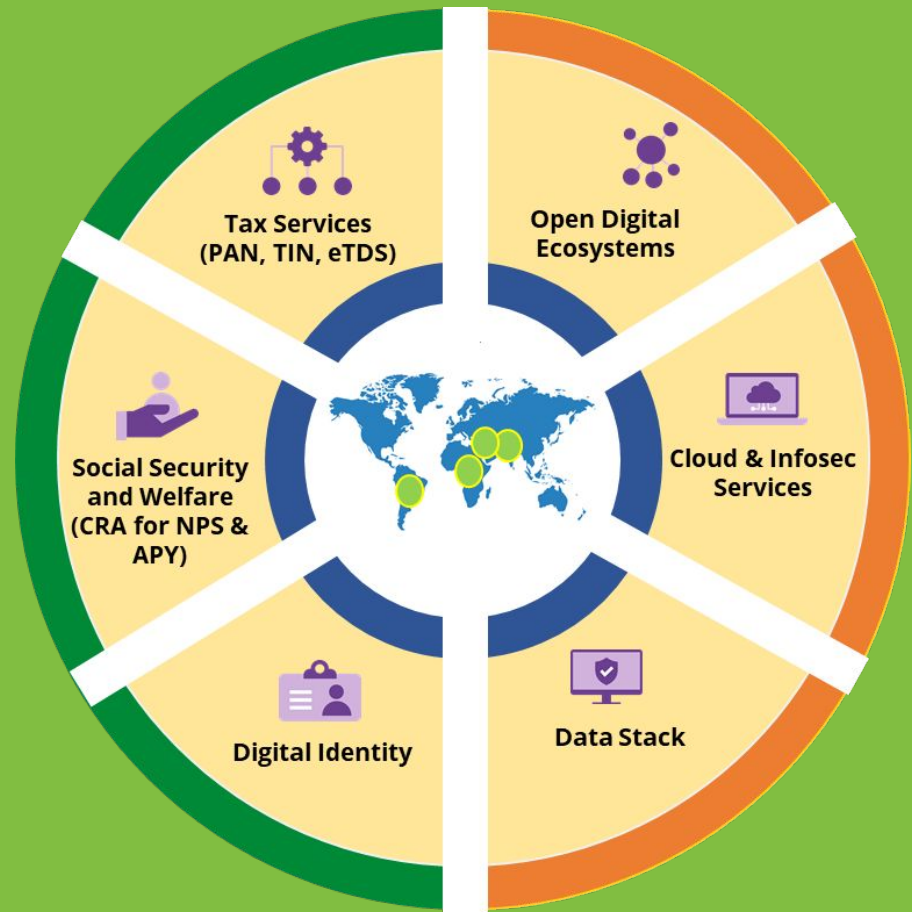- Land Ownership Details
- Income & Benefits information
- Bureau Records

High TAT

Disbursement & Utilization

Farmer/borrower intends to get a Loan to fund the credit requirements for Agri & Allied activities

Lender requests borrower to produce physical documents and historical data to avail loan

Farmer applies for Loan and provides information required by Lenders for the Loan

Loan Disbursement process takes longer due to involvement of multiple channels and manual execution of process

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WITH AGRISTACK

Farmer & Farm Households	Banks/NBFCs	Loan Application	Underwriting & Assessment

Agri Stack

Low TAT

Disbursement & Utilization

Farmer checks the Online Loan portal to check for relevant Agri & allied activity services

Lenders onboard on Open Credit Portals & propose Product offerings for farmers to choose, highlighting pre-requisites

Farmer applies for Loan online, providing Farmer ID & consent to the Lender to use relevant information through Agristack for Application

Lender raises consent request from AIP (State Govt.) for concerned Farmer ID

Lender processes Loan digitally, within minutes, & disbursement occurs in the same day, while the transaction is recorded online for future reference.

Protean eGov Technologies Limited

28+ years of 'Building for Billions'

HQ – Mumbai, India