

MyKrishiFriend




Empowering 50,000 Farmers in 24 Months

Agentive AI • Soil IoT • Marketplace • Financial Enablement



1. Farmer Onboarding

The entry point for every farmer into the digital ecosystem.



-  **Voice-based registration** in vernacular languages.
-  **KYC & Land Parcel Mapping** for accurate data.
-  Initial **soil test scheduling** is automated.






2. AI Core (Agentive + Generative)

The intelligent engine driving personalized and automated actions.

Agentive AI

-  **Automates tasks:** soil test bookings, reminders, crop cycle tracking.
-  **Executes tasks** on behalf of the farmer, simplifying operations.

Generative AI

-  Personalized **crop advisory** and best practices.
-  Market & weather **predictions** for better planning.
-  Pest & disease **image diagnosis** via smartphone.



3. Soil IoT + Soul Clinics

Bridging digital data with on-ground support and verification.

- IoT sensors** measure critical soil parameters: pH, moisture, NPK.
- Data is **auto-uploaded** to the MKF cloud for analysis.
- Soil/Soul Clinics** provide physical verification and farmer emotional support.

Soil Sensors & Village Clinic

4. Revenue Avenues



Soil Testing

₹500/test × 2 yearly



Loan Brokerage

1-2% commission



Insurance

Policy commissions



Marketplace

2-5% on crop sales







Advisory

Premium subscriptions



5. Cost Lifecycle

Investment cycle to build and scale the ecosystem.

-  **Farmer Acquisition:** ~₹5400 per farmer.
-  **AI & Cloud Infra:** Core platform development.
-  **Field Ops:** Minimal staff due to tech-driven model.
-  **Marketing & Training:** Farmer adoption drives.



6. Revenue Lifecycle

Farmer value growth over time.

Short-term (Year 1)

Focus on foundational services: Soil test fees and initial loan brokerage.

Mid-term (Year 2-3)

Expand into insurance brokerage and build marketplace activity.

Long-term (5-7 Years)

Achieve full AI advisory adoption, creating high lifetime farmer value.

7. Overall Impact

50,000

Farmers Onboarded

Strengthened

India's Food Security

Digitally Attractive

Farmers for Loans & Insurance