



**Kissandhan Agri  
Financial Services Pvt. Ltd.**

(A SLCM Group Company)

# SLCM GROUP THE TRENDSETTER OF AGRICULTURE SECTOR

Advancement of agriculture sector benefits the small & marginalized farmers the most who are directly engaged with the sector. Proficient way of production, stabilized prices, higher income from agriculture would create more conducive environment in the country for the development of the economy.

India is the 2nd largest producer of food in the world. Despite of strong dependence on agriculture sector, India has inefficient warehousing practices that lead to heavy losses in perishable & non-perishable commodities. India annually loses 10% of grain being produced (in dry goods alone) which in value amounts to ~Rs 1,00,000 Cr.

The data shows that losses during warehousing period are said to result in 7% loss of food grains and 30% loss of fruits and vegetable while 10% of valuable spices are lost during the storage period. But, the actual figures are much higher. In India, where post harvest losses are pegged at an average of 10% of the entire produce, SLCM has devised technology to cut these losses to 0.5% which translates into savings of 9.5% to the country. The Group has tested & proven the model in two distinct geographies like India & Myanmar. In India, SLCM has managed a technology enabled network of more than 1880 warehouses and 19 cold storages pan India with a total capacity of over 3.88 Million MT spread over 34.61 Million sq ft. and throughput of more than 491 Million MT. With the view to offer scientific support to agricultural economies of developing nations, the Group forayed into Myanmar market in April 2014 & has expanded its footprints to 34 Industrial Zones by managing an area of 8.60 Million Sqft, handling 157 commodities with a throughput of 1.87 Million MT.

The Group has been the trendsetter in the infrastructure-heavy domain & shifted the focus from infrastructure to services & made it a services-driven sector. SLCM is challenging the sector with process driven scientific warehousing practices irrespective of the condition of

the warehouse while the other companies have been focused on creating world-class warehouses. There have been several warehousing companies in the sector but the entire peer group has been focusing on creating world-class infrastructure of warehouses. While SLCM has devised SOPs amalgamated with technology & agriculture domain expertise to store any kind of agricultural crop agnostic to infrastructure, location & weather pattern. The Group stresses upon the importance of scientific warehousing practices wherein commodities can be stored irrespective of the warehouse & its condition & thus SLCM is changed the paradigm.

SLCM has devised Standard Operating Procedures which amalgamates technology with Agri domain expertise & allows SLCM to operate any warehouse agnostic to infrastructure, location, weather pattern across any kind of agriculture crop christened as AGRI REACH (Patent Pending).



Agri Reach can be defined as an algorithm which combines series of processes, audits and real time tracking of the facilities to give error free results and deplete the risks of crop damage. It uses techniques like

geo-fencing to real-time tracking, bar-coded storage receipts, 79 internal audits along with a 'Maker & Checker Policy' at each level. In short, we can say, it is culmination of defined processes, its execution without any deviation & finally the monitoring for overall control.

After solving the major problem of agri sector i.e. post harvest losses, the Group initiated efforts to address another challenge of farm credit in the sector. With the vision to solve the credit availability problem, SLCM set-up 'Kissandhan' in March 2014 to offer agriculture financing to the small & marginal farmers, kaccha & pucca artiyas & other stakeholders involved in the agri value chain. It helps all the stakeholders of the value chain to store the harvest safely and get finance against their collateral. Now, the farmer gets funding on their collateral while SLCM ensures the quantity & quality of the commodity & the collateral can be sold at best available price at the discretion of the farmer which eventually reduces the risk of distress selling.

Kissandhan processes agri loans agnostic to the balance sheet of the borrower and the disbursement of finance is done in hours instead of weeks thus making the adequate capital available to the borrower in the real time of need. Kissandhan has set examples by sanctioning & disbursement of loans within 24 hours of approval.

SLCM has been at the forefront of not only the services offering & innovation but by introducing our NBFC vertical, we have added the missing link of financial inclusion and empowerment to the supply chain. ■

### What Makes Us Different

- We are the only group in India that offers Centralized Real Time MIS that is virtually connected across India with an alert facility akin to a card swipe with SAP in backend & Jelly Bean on the frontend.
- We have the ability to start operation in just 48 hours at any location in India with our robust in-house SOPs that have been devised after constant research with 24X7 helpline numbers for any urgency linked to exigencies in this domain
- Modern techniques like geo-fencing to real-time tracking, bar-coded storage receipts, 79 internal audits along with a "Maker & Checker Policy" at each level provide error free results and deplete the risks of crop damage
- Group's wholly owned subsidiary, 'Kissandhan' assist all the stakeholders of the value chain to get finance against their collateral. With Kissandhan, the crop holder gets funding on their collateral while SLCM ensures the quantity & quality of the commodity & the collateral can be sold at best available price at his discretion which eventually reduces the risk of Distress Selling



### Mr. Sandeep Sabharwal Group CEO - Sohan Lal Commodity Management Pvt Ltd (SLCM)

SLCM Group is the brain child of Mr. Sandeep Sabharwal who has been instrumental in establishing it as one of the leading companies in post harvest management services. Sandeep has been the Promoter & CEO of SLCM since its incorporation in 2009 and has driven it from a single warehouse at one location to a network of more than 1486 warehouses with a throughput of more than 462 Mn MT.

Recently, Mr. Sabharwal was conferred with Entrepreneur of the Year in Services Business by Entrepreneur Magazine; Asia HRD Awards for outstanding contribution in the field of Human Resource Development; The Bharat Excellence Award by Friendship Forum of India; Mahatma Gandhi Ekta Samman & Bharat Jyoti Award for redefining the agriculture sector of India. He was also listed amongst 35 Most Innovative CEOs by Inc India recognizing his innovations in the sector. He has also been awarded with Certification on US Warehouse Receipt System from The Norman Borlaug Institute for International Agriculture and The Texas A & M University. He is a member of Executive Committee of Warehouse Development and Regulatory Act (WDRA). He is also a member of FICCI Committee which was appointed by the Government of India to study the warehousing model of United States of America.

Sandeep is an MBA from FSM, Delhi & prior to SLCM; he has managed businesses across the agriculture value chain.