

ITCMAARS: Cultivating Change

A Game-Changing Initiative to Usher in NextGen Agriculture



Agriculture - The Indian Context

India's agricultural sector employs over half the workforce and ensures food security but faces significant challenges. Climate change, resource depletion and low productivity impact farmer incomes. Key issues like insufficient scientific advice, inadequate quality inputs, limited access to affordable credit, and lack of fair, transparent markets also need redressal. Rising consumer demand for food safety, nutrition, traceability, and sustainability further necessitates shifting value chains from production-focused to demand-driven.



ITC - India's Leading Agri Business

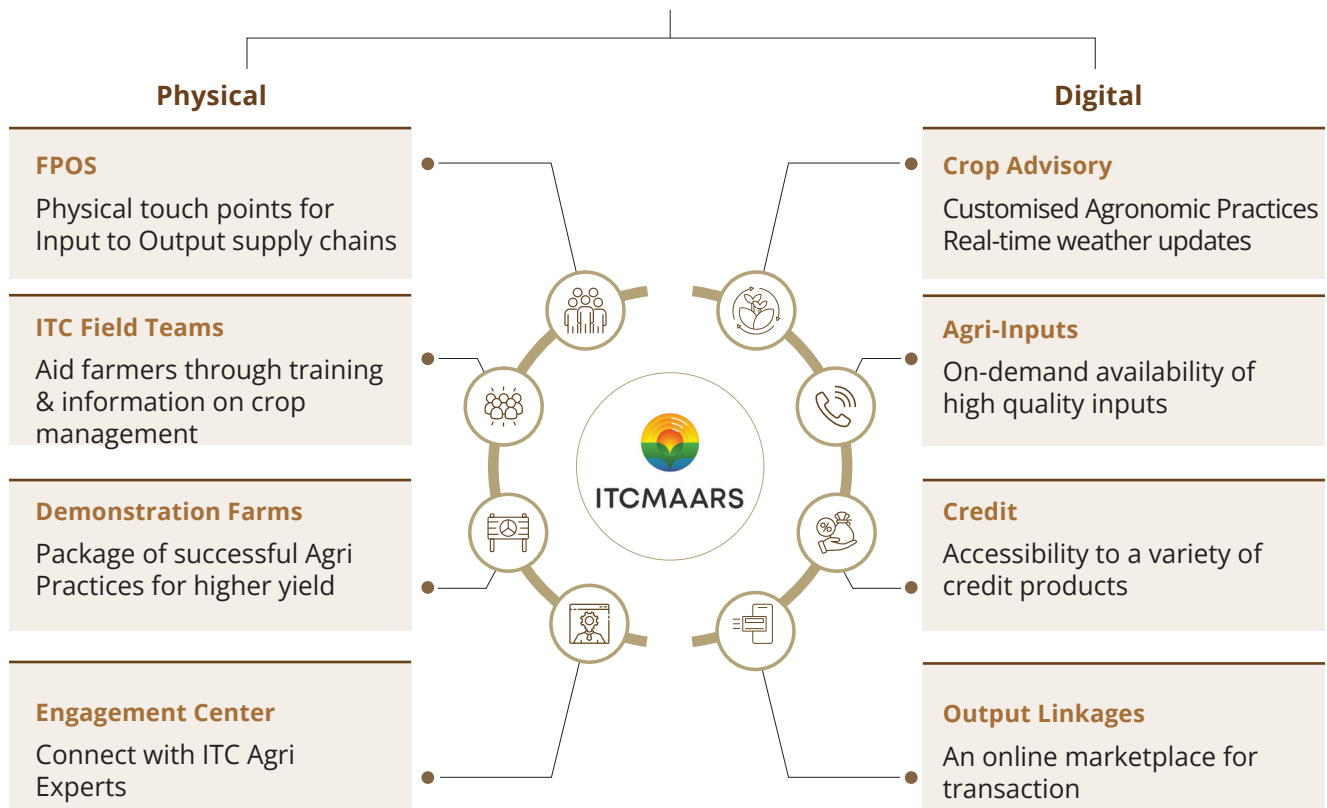
ITC, one of India's leading Agri Businesses, has been extensively engaged with Indian agriculture over decades, designing and implementing large-scale rural development programmes that support millions of livelihoods. To unleash next generation agriculture, ITC's Agri Business has now embarked on its next phase of transformation. The objective is to foster market-responsive value-chains, promote climate-smart agriculture and digitally empower farmers.

ITCMAARS - A New-Age Solutions Integrator

ITC has introduced ITCMAARS (Meta Market for Advanced Agricultural Services), a 'phygital' eco-system that enables wider agri-tech adoption, enhances efficiencies and access to markets as well as financial services. Leveraging NextGen agri technologies, ITC offers farmers an integrated early warning system featuring weather forecasts, crop advisory, and other essential insights, to enhance climate resilience. Supporting Farmer Producer Organisations (FPOs) on the ground, the ecosystem, also helps farmers implement recommended practices to address climate challenges.

ITCMAARS

A "PHYGITAL" ECOSYSTEM



The 4-fold objective of ITCMAARS



Enhancing Farm Productivity Sustainably



Building Rural Enterprises to Capture Value Locally



Creating Demand Responsive Agri System



Climbing Up the Agri Value Ladder

ITCMAARS – Impact and Reach

11

States

2050+ FPOs

supported

2,000+

women directors and digipreneurs

100+

partners

21 lakh+

farmer registrations

Upto 30%

net increase in farmer returns

2030
Target



Cover
4,000 FPOs

Empowering
1 crore
Indian farmers

ITCMAARS - Leveraging Technology to Enhance Productivity Sustainably

Delivering World-class & Customised Digital Solutions

To advance NextGen Agri and boost productivity, ITCMAARS seamlessly delivers personalised solutions to Indian farmers leveraging world-class digital tools. Crop, location, weather forecasting data, access to the latest crop prices at nearby mandis, and a community forum for farmers with voice, video and vernacular-based advisory content are provided by the platform.

Crop Calendar

AI-enabled nudge engine helping farmers to scientifically plan crop cycles



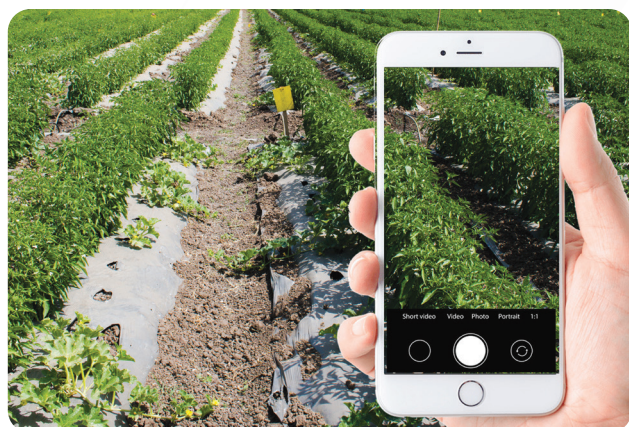
Crop Doctor

AI-enabled image analytics for real-time resolution of crop infestation



Fertiliser Calculator

Site-specific nutrient management through instant soil tests



Krishi Mitra, the world's first Gen AI-based voice chatbot for farmers developed in collaboration with Microsoft, responds to farmer queries in voice and regional languages.

ITCMAARS provides farmers with advisory backed Agri Inputs such as:



Crop Protection



Seeds



Crop Nutrition



Soil testing at ITC FPO

Providing New Age Technologies through AgTech Startups



Enables AgTechs to bring their innovations to farmers at scale



Technologies like Soil Testing, IoT, Drones, Remote Sensing, etc. are available to farmers from multiple AgTechs



Offers startups with platform to 'Plug & Scale' their solutions across geographies



Supporting Farm Mechanisation

ITCMAARS supports farm mechanisation with zero-till, seed drills and other climate-smart agriculture tools.



Building Rural Ecosystem

ITC's **Digipreneur FPOs** address the challenges of fragmented farms by aggregating farmers into collectives led by entrepreneurial and digitally empowered leaders. These collectives function as virtual mega-farms, enabling farmers to pool resources, integrate supply and demand, and achieve scale.

ITCMAARS enables the agri ecosystem with formal credit in partnership with multiple banks. The FPOs are provided with pre-approved working capital loans. Kisan Credit Cards and input loans are provided to farmers.



100%
digital adoption by ITCMAARS FPOs,
with 75% FPO partners active in business

Climbing up the Agri Value Chain

ITCMAARS enables higher income for farmers through production premiumisation. It offers traceable production for food-safe and organic products by:



Leveraging Farm & Farmer Identity



Phygital Farm Tracking



Farm-Level purchasing



Creating a Demand-Responsive Agri-Production System

ITCMAARS helps in building a demand-responsive agri-production system that addresses the challenges of glut and shortage through supply-demand prediction.



Smart Farmer and FPO App – Provides demand-supply intelligence

ASTRA – an AI/ML and advanced analytics-based digital platform that supports smart & optimal buying decisions, leading to efficient price discovery and enhanced operational efficiency

ITCMAARS SAMPARK – Omnichannel selling to processors and primary consumers

TradeNext – Reverse auction platform to connect with traders

ITCMAARS strengthens the competitiveness of ITC's Agri and Foods Businesses by enabling traceability and attribute-based sourcing of multiple crops such as wheat, soya, paddy, millets, spices, maize, and multiple fruits & vegetables among others.

Sustainably Producing the Buy

ITCMAARS helps in:

Fighting climate change by promoting Climate Smart Agriculture

Creating sustainable livelihoods and capability building to improve farmer incomes

Facilitating participation of women entrepreneurs and small & marginal farmers





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