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SLCM Bets On 'Phygital' Agriculture To Cut Post-harvest Losses

Navneet Singh | Oct 24, 2025

Sohan Lal Commodity Management

Sandeep Sabharwal

Group CEO Sandeep Sabharwal says the company's patented Agri Reach platform and NBFC arm Kissandhan are helping smallholders avoid distress sales, access formal credit, and strengthen India's rural value chains



Sohan Lal Commodity Management (SLCM) Group is taking a technology-first route to make India's post-harvest ecosystem more efficient, inclusive, and commercially viable. According to Group CEO Sandeep Sabharwal, the company's 'phygital' model - blending physical warehousing with digital innovation - has helped reduce post-harvest grain losses from an industry average of 10 per cent to just 0.5 per cent.

While talking with BW Businessworld, the CEO claimed that SLCM ensures affordability and commercial viability by leveraging technology and standardised operations. Its patented Agri Reach and Agri Suraksha platforms enable real-time monitoring, data management, and surveillance across 20,000+ warehouses covering over 375 million sq. ft. of storage space. "Our asset-light model allows rapid expansion without proportionate fixed costs, keeping services accessible and sustainable," said Sabharwal.

He added that through partnerships with banks and NBFCs, SLCM facilitates collateral-backed financing, allowing farmers to access credit against stored produce. The Group works with 27 financial institutions across India and Myanmar, ensuring liquidity and reducing dependency on informal credit channels.

Collaboration With FPOs And State Programs

Through its NBFC arm, Kissandhan, SLCM has engaged with 127 Farmer-Producer Organisations (FPOs) across seven states, disbursing over Rs 75 crore in input and output loans as of August 2025. These loans are tailored to the operational cycles of FPOs and help strengthen aggregation, storage, and marketing.

The company also partners with state governments, including Madhya Pradesh, under the PEG scheme, to modernise warehousing, quality testing, and logistics infrastructure. "We align with government programs to bring efficiency, transparency, and inclusivity into the post-harvest ecosystem," said Sabharwal.

Agri Reach

The AI-enabled Agri Reach Quality Check App allows farmers to test the quality of their crops instantly by uploading photos on a mobile device. The system uses machine learning to analyse grain quality in under 90 seconds. "This is a game-changer for farmers who earlier had to wait two days for lab results," stated Sabharwal.

He claimed that as of August 2025, the app has conducted over 3.19 lakh inspections across 22 states, covering 99 commodities and 15 million metric tonne of crops. It is India's first NABL-accredited mobile app for food grain quality analysis and is expanding to include rice, maize, and pulses.

Financial Inclusion Through Kissandhan

The CEO claimed that Kissandhan has disbursed more than Rs 3,300 crore in loans, directly supporting over 7 lakh farmers, including 37,000 women. Enabling warehouse receipts as collateral helps farmers avoid distress sales and access affordable credit. SLCM has also established 300+ Krishi Quality Jaanch Kendras across 11 states, offering AI-based crop testing and local employment opportunities.

Sabharwal highlighted the need for enabling policies that formally recognise AI-driven quality checks and digital warehouse systems under national post-harvest management standards. He also pointed to GST 2.0 as a positive reform that lowers costs for farmers and encourages tech adoption.

Looking ahead, SLCM plans to expand AI-enabled quality checks to more crops, integrate predictive analytics for storage risk, and use AI in rural lending. Internationally, the company aims to license its patented technologies across Asia and Africa through an asset-light model.

SLCM's revenue grew from Rs 363.57 crore in FY20 to Rs 482.78 crore in FY25, with its assets under management rising over 1,000 per cent to Rs 12,000 crore during the same period. "Our goal is to deepen rural impact while scaling sustainably through innovation, partnerships, and financial inclusion," Sabharwal said.