



EO2DM

Earth Observation to Decision-Making

AGSCORE

Every field has a history. We make it bankable.

A satellite-based performance record for farm fields in India, for lenders, insurers, government and farmers.

Sachin Chadha, Co-founder and CEO

eo2dm.com

THE PROBLEM

Farm decisions in India still run on paperwork and field visits



Lenders

Smallholder loans are priced on land records and a branch visit. How the field has actually performed is rarely known.



Insurers

Claims are settled on area averages and slow crop-cutting surveys. Verifying one field is costly and disputes are common.



Farmers

A farmer with years of good harvests has no way to prove it, so good and poor performers get the same terms.

Sample · synthetic data

78

AgScore, out of 100

Field KH-214/2, Paithan tehsil.
Better than 71% of neighbouring
fields over 12 seasons.

WHAT AGSCORE IS

A vehicle history report, for a farm field

One number from 0 to 100 that summarises how a field has performed, season after season, compared with its neighbours.

-  **Independent:** built from satellite observation, not self-reported
-  **Explainable:** every score breaks down into its parts
-  **Farmer in the loop:** farmers can explain a bad season

WHAT GOES INTO THE SCORE

Six things a well-managed field keeps steady

Productivity vs neighbours

Crop vigour each season, ranked within the same village and crop.

Consistency

How steady performance is across Kharif and Rabi seasons.

Crop rotation

Which crops were grown and how often the field is cropped.

Water stability

Moisture through dry spells, with radar that sees through monsoon cloud.

Hazard exposure

Floods, waterlogging and drought, with dates and recovery time.

Farmer context

Notes that explain a dip, such as late sowing, shown beside the data.

Next:

Soil score

Carbon score

Your own criteria

HOW IT WORKS

From orbit to a decision in four steps

1

Find the field

By survey number, map boundary, or the farmer claims it on a phone.



2

Rebuild its history

Optical and radar imagery, season by season, with high resolution where needed.



3

Score it

Each season compared with the field's own normal and its neighbours.



4

Deliver

A plain-language report, dashboard, alerts or API into your systems.



AgScore runs on **EO2DM's Earth-observation engine**, built and operated in India, with all farmer data held in India.

USE CASE 1 · LENDERS

Underwrite farm loans on evidence

A field's performance record in seconds, for every application, plus in-season alerts across the loan book.

For: banks, NBFCs, microfinance institutions, Kisan Credit Card programmes

Field report: KH-214/2

Sample · synthetic data

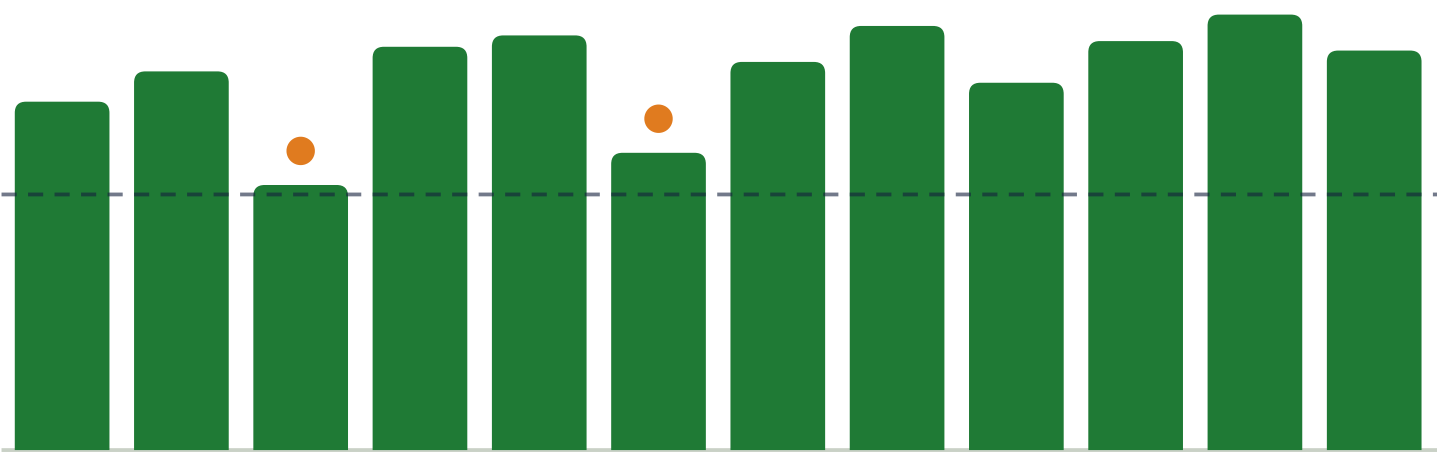
Paithan tehsil, Maharashtra · 2.4 acres · Soybean and chana rotation

Percentile vs neighbours, 12 seasons

78

AgScore

Risk band A

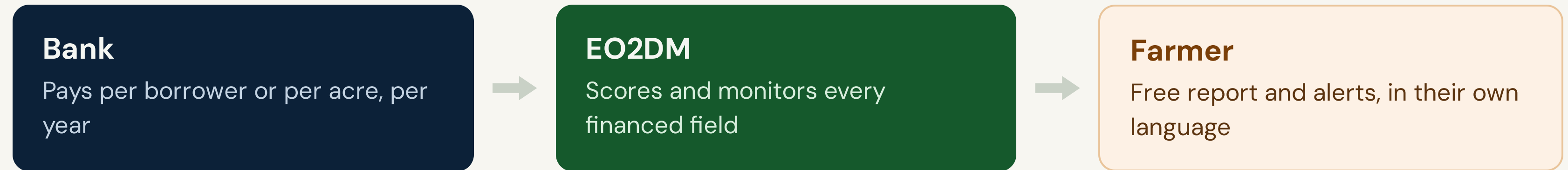


Kharif 2021: flood, 3 days, recovered in 2 weeks

Rabi 2023: farmer note, "late sowing, labour shortage"

USE CASE 1B · BANK-SPONSORED AGSCORE

A bank gives AgScore to every borrower



The bank gets

- A monitored loan book with early stress warnings
- Faster annual KCC renewals on ready field history
- Year-round contact for insurance and cross-sell
- Evidence for priority-sector and ESG reporting

The farmer gets

- A field report and village comparison, at no cost
- Stress and flood alerts during the season
- A chance to explain a bad season
- Better terms when the score is good

Built in: explicit farmer consent (DPDP Act) · one input with human review, never the only basis for a decision · delivered in the bank's app, SMS or WhatsApp

USE CASE 2 · INSURERS

Verify claims and price risk field by field

Each claim is compared with what the satellite saw on that field and its neighbours, so surveyors go where they are needed.

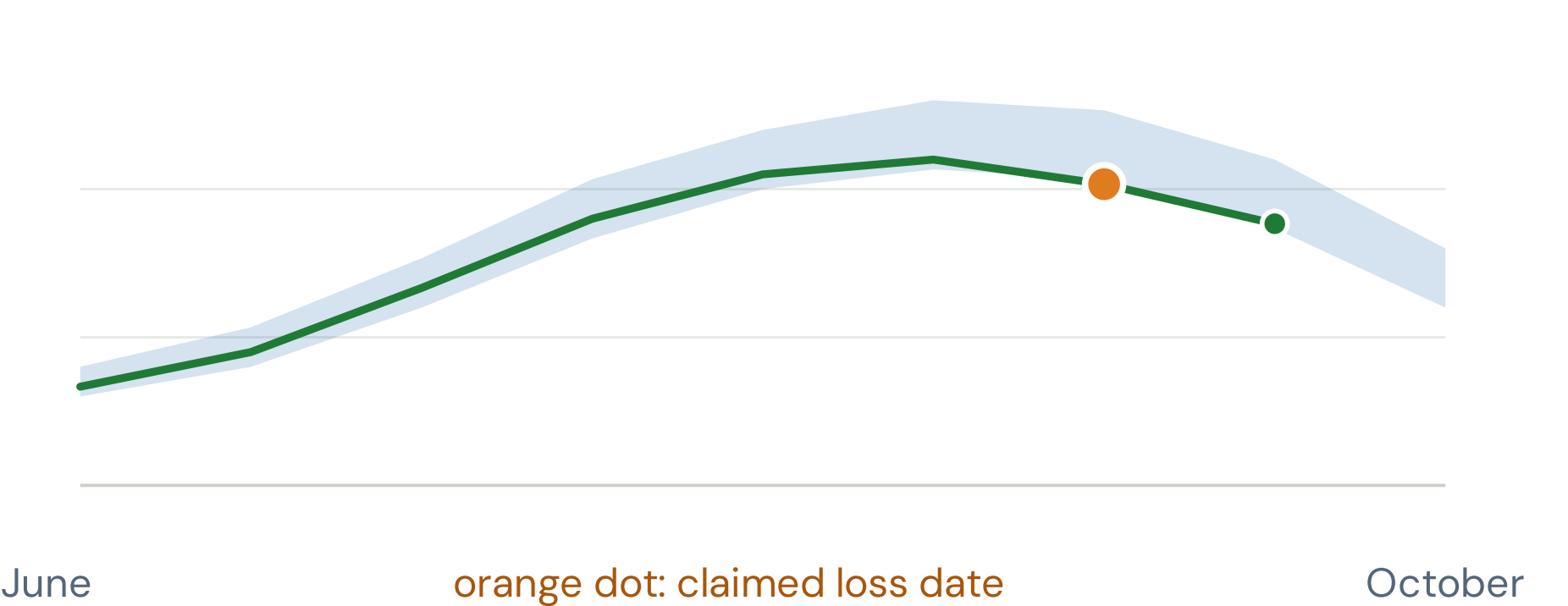
For: PMFBY implementing insurers, crop and weather insurers, reinsurers, TPAs

Claim check · Soybean, Kharif 2026

Sample · synthetic data

Reported loss	Observed loss	Village median	Result
60%	18%	15%	Review suggested

Crop vigour, June to October This field, 2026 Shaded: field's 5-year normal



USE CASE 3 · GOVERNMENT

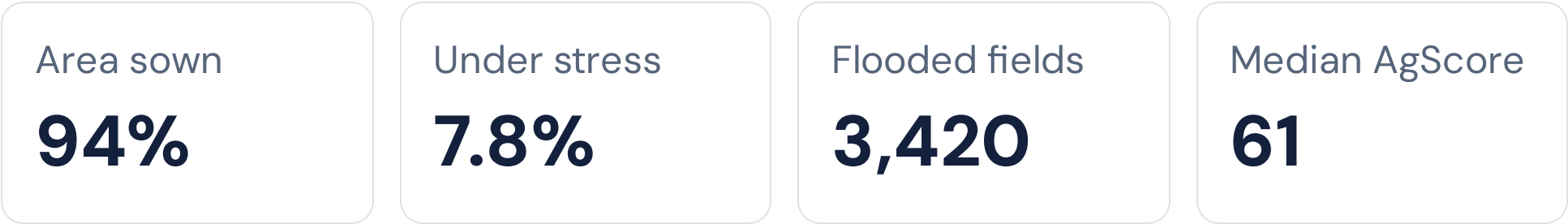
See the whole district, every week

Field records roll up to village, tehsil and district: sowing progress, crop stress, flood alerts and scheme verification.

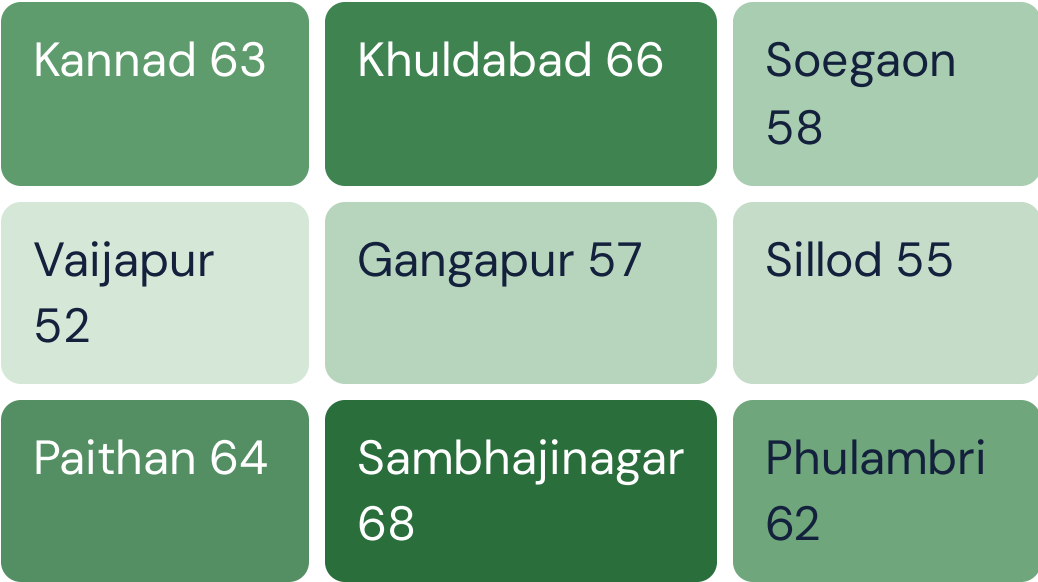
For: state agriculture departments, district administrations, central schemes

District dashboard · Kharif 2026, week 36

Sample



Median AgScore by tehsil (darker is higher)



Alerts this week

- Flood:** Vaijapur, 2,180 fields waterlogged
- Dry spell:** Sillod, cotton stress in 14 villages
- Flood:** Gangapur, 1,240 fields in river belt
- Scheme:** Paithan, 312 claims to verify

USE CASE 4 · FARMERS AND FPOS

A report the farmer owns and shares

Farmers claim their field, see how it compares with the village, explain a bad season, and share the report with a bank.

For: farmers, Farmer Producer Organisations, cooperatives, extension partners

नमस्ते, रमेश जी

खेत KH-214/2 · 2.4

एकड़

78

आपके खेत का स्कोर · गाँव के
71% खेतों से बेहतर

फसल: सोयाबीन / चना

बाढ़ का जोखिम: कम

बैंक के साथ साझा करें

गिरावट का कारण बताएँ

Pragati FPO

Sample

312 members · 1,040 acres

Fields claimed

268

Median AgScore

64

Loan-ready

171

Notes added

94

The farmer's own record, next to what the satellite sees

Every operation, dated: sowing, fertiliser and manure, irrigation, sprays, residue, harvest and sale.

Checked against the satellite where it can see: sowing, harvest, burning, and water use from evapotranspiration.

Entered on a phone by farmers or FPO field staff. WhatsApp text and voice are coming next.

Shared by consent with the FPO, bank or insurer. Reports never name the farmer.

Plot P-0142 · Kharif 2026

Farmer entries beside satellite observations

Illustration



18 Jun	Sowing: soybean Satellite: emergence seen 2 Jul	Consistent
12 Jul	Urea, 1 bag (45 kg) Satellite: not visible from space	Farmer record
24 Aug	Irrigation from borewell Satellite: ET above rainfed neighbours	Consistent
14 Oct	Harvest Satellite: canopy drop seen 16 Oct	Consistent
20 Oct	Residue mulched, not burned Satellite: no fire detected	Consistent

Plan sourcing with field-level foresight

Expected supply by cluster during the season, and a reliability record for every FPO and contract farmer.

For: food processors, input companies, commodity traders, warehousing firms

Soybean sourcing · Kharif 2026 outlook

Sample

Expected supply

92%

of contract

At-risk area

1,910

acres

Harvest window

8 to 24

October

Expected supply by FPO cluster, % of contracted volume



WHY EO2DM

One field record, trusted by everyone who decides about that field.

Lenders

Better loans, fewer defaults

Insurers

Faster, fairer claims

Government

Weekly view of every district

Farmers

Proof of a well-run field

Agribusiness

Reliable supply planning

Independent satellite evidence, an explainable score, the farmer's own voice, and a team on the ground in India.

WORKING TOGETHER

Start with a pilot on your own fields

1 · Choose

You pick a region and a set of fields or loan accounts.

2 · Score

We deliver AgScore reports on their past seasons.

3 · Compare

You check scores against your own repayment or claim records.

4 · Decide

Together we agree the rollout and integration.

Field report

\$100

per report, indicative

Portfolio monitoring

Per acre

annual, bank-sponsored for all borrowers

Government programmes

Custom

state and district schemes

TEAM

Earth-observation science meets field sales in India



Sachin Chadha

Co-founder and CEO

About 20 years selling analytics and asset-performance solutions in India, including at Baker Hughes, GE Oil and Gas and Rockwell Automation.



Saurav Kumar, PhD

Co-founder and Scientific Advisor

Leads the Earth-observation science and algorithms: satellite and hyperspectral remote sensing, machine learning, water resources.



Rahul Pai

Co-founder, Investors and Strategy

Leads investor relations and the ecosystem strategy linking banks, insurers and government.



Nidhi Pandit

Co-founder, Strategy and Partnerships

Leads business strategy, partnerships and market research.

NEXT STEP

Let's run a pilot on your fields.

Tell us your region and what you want to decide. We will send a sample report and set up a short demo.

Contact

Sachin Chadha

sachin.chadha@eo2dm.com

Website

eo2dm.com

Sample reports and enquiry form