

Cropifie

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ABSTRACT

In Cropifie, common users can directly invest in the agriculture sector where users can gain a reasonable profit in a small period, which directly leads to the growth of farming sectors. We empower farming communities to foster collaborative thinking to further drive workplace innovation. We help businesses grow organically and nurture a consumer first mindset. So, with this platform the individual can invest in this Cropifie in which he can get very good returns in a very short period and will be very helpful for the farmers. So, this platform consists of trading analyze and invest on the plot, and with three levels or risks low risk, high risk and moderate risk

Keyword: Agricultural trade, Indian Economy, Export and import, exponential model, trade policy

1. INTRODUCTION

In Cropifie, common users can directly invest in the agriculture sector where users can gain a reasonable profit in a small period, which directly leads to the growth of farming sectors. We empower farming communities to foster collaborative thinking to further drive workplace innovation. We help businesses grow organically and nurture a consumer first mindset. Investing platform for the users who can get good interest returns in short period of time as well as benefit to farmer.

With a strong sense of purpose, of making agriculture sustainable and profitable using the most advanced technology available across the globe. With our team of specialists, we have conducted extensive research, and various trials on-farm to consistently maximise yields and obtain top-quality agricultural produce.

We are a fast-growing agricultural technology company passionate about ensuring food security. We link farmers to capital, data-driven best practices, and access to local and global markets for their commodities.

2. METHODOLOGY

2.1 Close The Gap

CROPIFIE is a digital agriculture platform connecting farmers with access to finance, data driven advisory and premium markets. With the platform, you can fund a farmer, get regular and detailed updates, and earn decent returns by the end of the farm cycle. This platform provides good returns in short period by the end of one farm cycle

Along with users even farmers get benefited in such a way that if any natural disaster occurs or less productivity, farmers can just pay remaining amount to the platform, and it will be distributed to the users based on their categories they choose.

The Fig -1 shown below explains the complete flow of the methodology along with the objectives.

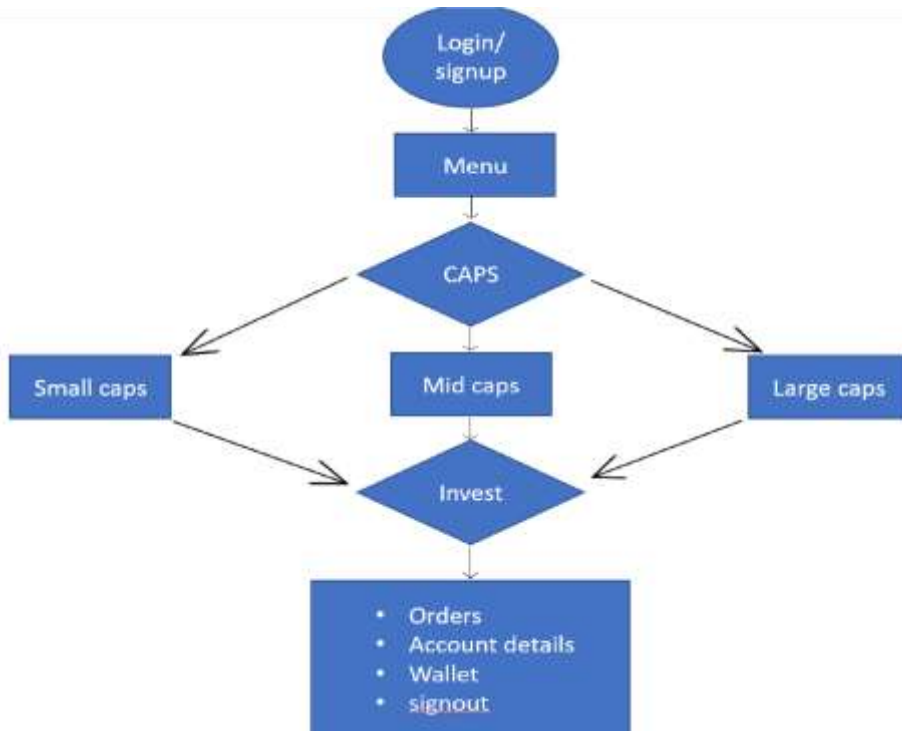


Fig 1. Flow chart

2.2. Interest Rate

Name of Bank	For General Citizens (p.a.)	For Senior Citizens (p.a)
State Bank of India FD	3.00% to 6.10%	3.50% to 6.90%
HDFC Bank FD	3.00% to 6.25%	3.50% to 7.10%
ICICI Bank FD	3.00% to 6.60%	3.50% to 6.95%
IDBI Bank FD	3.00% to 6.25%	3.50% to 7.00%
Kotak Mahindra Bank FD	2.75% to 6.50%	3.25% to 7.00%
RBL Bank FD	3.25% to 7.25%	3.75% to 7.75%
KVB Bank FD	4.00% to 7.25%	5.90% to 7.65%
Punjab National Bank FD	3.50% to 7.00%	4.00% to 7.50%
Canara Bank FD	3.25% to 7.00%	3.25% to 7.50%
Axis Bank FD	3.50% to 6.50%	3.50% to 7.25%
Bank of Baroda FD	3.00% to 5.65%	3.50% to 6.65%
IDFC First Bank FD	3.50% to 7.25%	4.00% to 7.75%

Fig 2. List Of Banks with Interest Rate

2.3. Fixed Deposit

Fixed deposits are high-interest-yielding term deposits and are offered by banks. The most popular form of term deposits are fixed deposits, while other forms of term deposits are recurring deposit and Flexi Fixed deposits, the latter is a combination of demand deposit and fixed deposit.

To compensate for the low liquidity, FDs offer higher rates of interest than saving accounts. The longest permissible term for FDs is 10 years. Generally, the longer the term of deposit, the higher is the rate of interest but a bank may offer a lower rate of interest for a longer period if it expects interest rates, at which the Central Bank of a nation lends to banks.

Usually, the interest on FDs is paid every three months from the date of the deposit (e.g., if FD a/c was opened on 15 Feb, the first interest instalment would be paid on 15 May). The interest is credited to the customers' Savings bank account or sent to them by cheque. This is a Simple FD. The customer may choose to have the interest reinvested in the FD account. In this case, the deposit is called the Cumulative FD or compound interest FD. For such deposits, the interest is paid with the invested amount on maturity of the deposit at the end of the term.

2.4. Mutual Funds

Mutual fund investment is simple. You invest in a fund consisting of several assets. Thus, you need not risk putting all eggs in one basket.

Additionally, the headache of tracking market movements is not there. The mutual fund house takes care of the research, fund management, and market tracking. This makes the mutual fund a highly popular investment option for all types of investors.

A mutual fund is managed by the Asset Management Company (AMC). Mutual fund investment starts with the pooling of money from several investors.

The pooled money is invested in a meticulously built portfolio of different asset classes like equity, debt, money market instruments, and other funds. Hence, you have the advantage of diversification, the time-tested market mantra.

Additionally, your money is invested in instruments like Government bonds, that you wouldn't be able to afford individually.

The best part about mutual funds is that a team of experts along with the fund manager picks all the investments to build a portfolio. The investments are made according to the defined objective of the mutual fund.

Expert and professional fund management help you outperform the returns of traditional investment vehicles like a bank savings account and fixed deposits.

As an investor, you are allotted units for your contribution to the pooled fund.

The portfolio value depends on the price movements of the underlying assets. The portfolio value is net assets divided by the number of outstanding units which is called the Net Asset Value (NAV).

The gains are reflected in higher NAV and lower NAV indicates a loss in portfolio value.

3. SOFTWARE ENVIRONMENT

3.1 PYTHON

Python is a high-level, interpreted, interactive and object-oriented scripting language. Python is designed to be highly readable. It uses English keywords frequently where as other languages use punctuation, and it has fewer syntactical constructions than other languages.

Python is Interpreted – Python is processed at runtime by the interpreter. You do not need to compile your program before executing it. This is like PERL and PHP.

Python is Interactive – You can sit at a Python prompt and interact with the interpreter directly to write your programs.

Python is Object-Oriented – Python supports Object-Oriented style or technique of programming that encapsulates code within objects.

Python is a Beginner's Language – Python is a great language for the beginner-level programmers and supports the development of a wide range of applications from simple text processing to WWW browsers to games.

History of Python

Python was developed by Guido van Rossum in the late eighties and early nineties at the National Research Institute for Mathematics and Computer Science in the Netherlands.

Python is derived from many other languages, including ABC, Modula-3, C, C++, Algol-68, SmallTalk, and Unix shell and other scripting languages.

Python is copyrighted. Like Perl, Python source code is now available under the GNU General Public License (GPL).

Python is now maintained by a core development team at the institute, although Guido van Rossum still holds a vital role in directing its progress.

Python Features

Python's features include –

- Easy-to-learn** – Python has few keywords, simple structure, and a clearly defined syntax. This allows the student to pick up the language quickly.
- Easy-to-read** – Python code is more clearly defined and visible to the eyes.
- Easy-to-maintain** – Python's source code is fairly easy-to-maintain.
- A broad standard library** – Python's bulk of the library is very portable and cross-platform compatible on UNIX, Windows, and Macintosh.
- Interactive Mode** – Python has support for an interactive mode which allows interactive testing and debugging of snippets of code.
- Portable** – Python can run on a wide variety of hardware platforms and has the same interface on all platforms.
- Extendable** – You can add low-level modules to the Python interpreter. These modules enable programmers to add to or customize their tools to be more efficient.
- Databases** – Python provides interfaces to all major commercial databases.
- GUI Programming** – Python supports GUI applications that can be created and ported to many system calls, libraries and windows systems, such as Windows MFC, Macintosh, and the X Window system of Unix.
- Scalable** – Python provides a better structure and support for large programs than shell scripting.

Apart from the above-mentioned features, Python has a big list of good features, few are listed below –

- It supports functional and structured programming methods as well as OOP.
- It can be used as a scripting language or can be compiled to byte-code for building large applications.
- It provides very high-level dynamic data types and supports dynamic type checking.
- It supports automatic garbage collection.
- It can be easily integrated with C, C++, COM, ActiveX, CORBA, and Java.

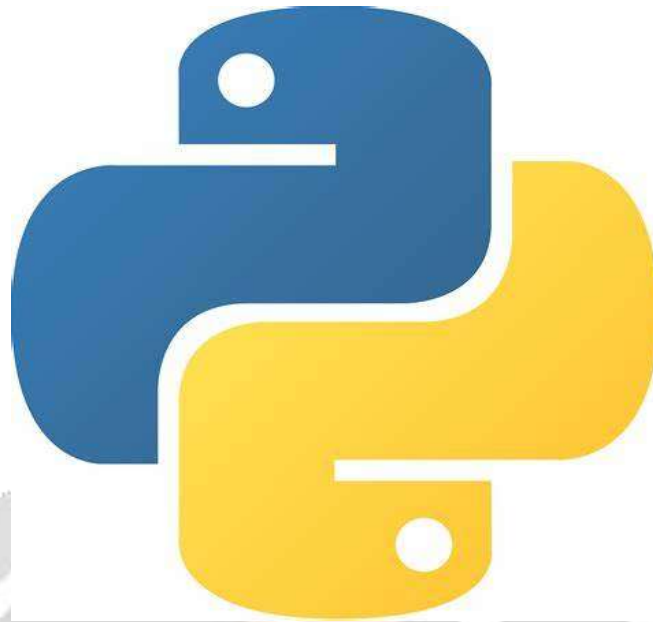


Fig 3. Python logo

3.12 CSS

Cascading Style Sheets, fondly referred to as **CSS**, is a simply designed language intended to simplify the process of making web pages presentable. CSS allows you to apply styles to web pages. More importantly, CSS enables you to do this independently of the HTML that makes up each web page. It describes how a webpage should look: it prescribes colors, fonts, spacing, and much more. In short, you can make your website look however you want. CSS lets developers and designers define how it behaves, including how elements are positioned in the browser. While HTML uses tags, CSS uses rulesets. CSS is easy to learn and understand, but it provides powerful control over the presentation of an HTML document.

What does CSS do

- You can add new looks to your old HTML documents.
- You can completely change the look of your website with only a few changes in CSS code.

Why use CSS

These are the three major benefits of CSS:

1) Solves a big problem

Before CSS, tags like font, color, background style, element alignments, border and size had to be repeated on every web page. This was a very long process. For example: If you are developing a large website where fonts and color information are added on every single page, it will become a long and expensive process. CSS was created to solve this problem. It was a W3C recommendation.

2) Saves a lot of time

CSS style definitions are saved in external CSS files so it is possible to change the entire website by changing just one file.

3) Provide more attributes

CSS provides more detailed attributes than plain HTML to define the look and feel of the website.



Fig 4. Css logo

3.13 JavaScript

JavaScript, or JS, is a programming language that is widely used on the web, often in conjunction with HTML and CSS. It is a high-level language that adheres to the ECMAScript standard and supports dynamic typing, prototype-based object-orientation, and first-class functions. JavaScript is a multi-paradigm language that supports event-driven, functional, and imperative programming styles. It also offers APIs for working with text, dates, regular expressions, standard data structures, and the Document Object Model (DOM). JavaScript is typically executed on the client-side of a web application, and all major web browsers have a dedicated JavaScript engine for executing code on users' devices. Features of JS include:

- Scripting. JavaScript executes the client-side script in the browser.
- Interpreter. The browser interprets JavaScript code.
- Event Handling.
- Case Sensitive.
- Control Statements.
- Supports Functional Programming.

JavaScript

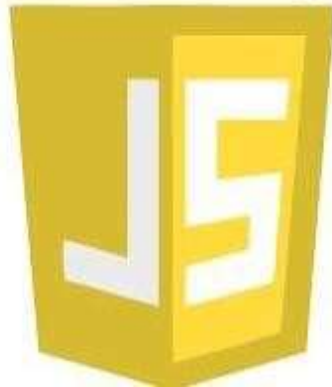


Fig 5. JavaScript logo

4. IMPLEMENTATION

CROPIFIE

4.1. Invested Funds

- Once user choose cap and invest, He can monitor his investment every 15 days or every week
- User can even monitor what's happening to his funds
- User needs to wait at least 4-6 months to see his profits and returns

4.2. How Funds Are Used

- Funds are Distributed to the mediators
- Mediators split the funds and invest into different crops based on funds available
- To stop loss the funds, get split and invest into different crops
- To stop loss the funds, get split and invest into different crops

4.3. Profit Sharing (Farmer, User)

- Users based on the cap they choose they get returns
- Farmers get profit up to 30-45% depending on productivity and pricing
- Users gets profits based on cap
- Small cap high returns, large cap less returns, mid cap decent return

4.4. Type Of Capital

Small Cap

- top producing crops with large profit turnover
- should be ready to risk

- get high returns

Mid-Cap

- less grown crops
- decent returns
- low risk

Large Cap

- various crops with average returns
- little risk
- average returns

Cropifie

- Provides various Categories like large cap, mid cap, small cap based on which user chooses
- User gets his returns based on cap he chooses
- 5%,8%,10%-15% of returns within span of one crop-cycle (4-6 months)
- User will get good returns within 6 months of time
- User has choices of caps so he can choose which cap to invest

5. CONCLUSION

Cropifie offers a unique platform for common users to directly invest in the agriculture sector, benefiting both investors and farmers. By allowing individuals to invest and gain reasonable profits in a short period, Cropifie stimulates the growth of the farming sector and empowers farming communities. The platform promotes collaborative thinking and workplace innovation, fostering organic business growth and cultivating a consumer-first mindset.

Cropifie's trading, analysis, and investment features enable users to make informed decisions and choose from three risk levels: low, moderate, and high risk. This diversified approach provides flexibility for investors with varying risk appetites.

Overall, Cropifie presents an opportunity for individuals to support and contribute to the agricultural industry while earning favorable returns. It has the potential to drive economic growth, improve the livelihoods of farmers, and promote sustainable practices in the farming sector.

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