



The muzzle-based identity technology being demonstrated to a farmer **BIJOY GHOSH**

How muzzle patterns help 'identify' bovines

The Surabhi ID app is a game-changer for firms offering insurance for cattle

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Muzzle patterns, similar to fingerprint in humans, is unique to each bovine. Surabhi ID, the muzzle-based identity technology launched by Chennai-based start-up Dvara e-Dairy Solutions during the pandemic last year, is now a boon to insurers to identify the bovine at the time of insurance claims.

In the last few years, insurers had to rely on ear tags and injectable RFID tags for identification of the bovine, but were prone to tampering and discomfort to cattle. Surabhi ID provides an easy solution — with just a smartphone and an app — to identify the bovine.

This is critical to track the productivity, health management and avoid duplication of the asset while offering financial services like insurance, said KA Ravi, Founder and CEO, Dvara E-Dairy Solutions.

"We work with all the top insurance companies," he told *BusinessLine*.

Dhandapani, a farmer in Tiruvallur, found that the ID tag on his bovine's ear was missing. Using Surabhi ID app, he just clicked the bovine's muzzle and sent it to the insurance company. The image was validated

and the identity proved.

Ravi said that Dvara e-Dairy leverages Artificial Intelligence and Machine Learning to capture, retrieve and verify bovine's identity based on the muzzle prints. Every individual has unique fingerprints that are captured for Aadhaar identification. Similarly, for bovine, it is muzzle prints.

"For bovines using the unique muzzle prints, we want to create an identification process, similar to Aadhaar identification for individuals using fingerprints," he said.

A huge game-changer

Anand Pejawar, Deputy Managing Director, SBI General Insurance, says that technological advancements in muzzle reading are a huge game-changer for insurers offering cattle insurance. Rural households may suffer financial setbacks in the unforeseen event of loss of cattle and insurance is imperative in such a scenario.

However, one of the key challenges faced by insurers is authenticating a claim by correctly identifying the cattle insured, and muzzle reading through a unique digital identity helps address this gap.

"We believe that this will potentially grow the market for cattle insurance. Our association with Dvara E-dairy enables us to leverage technology-driven solutions for our cattle insurance offering."