

Documents → Decisions in 30 Seconds

Fracto turns inbound documents into validated system updates (LOS/ERP/TMS) with audit trails—deployed in-region (India/UAE)—for regulated finance and logistics.

₹1.03 CR ARR RUN-RATE · 25 LIVE CUSTOMERS · 1.4M+ PAGES PROCESSED (AS OF DEC 31, 2025)

Live today: IDP at ocr.fracto.tech + Workflows (runs/tasks/approvals/audit) with India + GCC residency.

1.4M+

Pages processed

25

Live customers

₹1.03 Cr

ARR run-rate

Bridge Thesis

- Proven IDP wedge (ocr.fracto.tech) → expand into end-to-end workflows.
- Residency-first deployments with audit logs + replay.
- Closed-loop execution: tasks/approvals → controlled write-back into LOS/ERP/TMS.

Problem — Manual DocumentOps = Cost + Compliance Risk

FOR INDIA BFSI + LOGISTICS OPS TEAMS: EMAIL/WHATSAPP → SPREADSHEETS → CORE SYSTEMS.

NBFC underwriting and logistics billing still rely on manual copy-paste — creating delays, leakage, and audit gaps.

Baseline workflow today

- 1 INBOX / PORTAL / WHATSAPP**
PDFs, scans, emails, attachments.
- 2 KEYING + SPREADSHEETS**
Manual extraction, checks, rework.
- 3 APPROVALS IN THREADS**
Email/WhatsApp approvals, missing trail.
- 4 CORE SYSTEMS**
LOS / ERP / TMS updated by hand.

Result: exceptions are not tracked end-to-end; audit evidence lives in folders + message threads.

Operational impact

- Manual keying creates SLA delays + audit gaps.
- Exceptions aren't tracked end-to-end; evidence is fragmented across email/WhatsApp.
- Cost scales linearly with volume.

This is why “read-only OCR” is not enough—teams need closed-loop execution with controls.

Why Now — Residency, Vendor Risk & Reliable VLMs

Regulation + procurement + model quality have converged — making closed-loop DocumentOps the default.

3 triggers

- **Residency + cross-border:** default expectation is in-region processing (India/UAE).
- **Vendor risk + audit rights:** buyers require auditable runs, controls, and clean exit paths.
- **Doc AI reliability:** extraction quality is now “good enough” to run end-to-end workflows.

Refs: RBI Storage of Payment System Data (Apr 6, 2018); RBI IT Outsourcing Directions (Apr 10, 2023; effective Oct 1, 2023); UAE/Saudi PDPL; DocVQA/Donut/LayoutLMv3.

Buying criteria shifted

- In-region deployments (India/UAE VPC) + strict data boundaries.
- Immutable audit logs + replayable runs for regulators and QA.
- Exception handling via tasks + approvals (no spreadsheets).
- Write-back into LOS/ERP/TMS with controls + idempotency.

Closed-loop + residency is now table stakes for BFSI & logistics.

Market Opportunity — India, GCC, Global

INDIA + GCC ~\$1.5B SPEND ('25E) · GLOBAL \$15–17B TAM

Market size snapshot

\$0.9B India IDP/DocOps
spend ('25e)

\$0.6B GCC document
automation ('25e)

\$15–17B Global
document automation TAM
('25e)

Growth focus

- India: 25–30% CAGR (NBFCs, banks, logistics).
- GCC: 22–26% CAGR (payroll, trade, logistics).
- Global: 18–20% CAGR (enterprise IDP refresh).

We start with NBFC underwriting + logistics billing/compliance; expansion is via more workflows + more throughput per customer.

Workflow Automation for Document-heavy Ops

TWO PRODUCTS: IDP (OCR.FRACTO.TECH) + WORKFLOWS RUNTIME (FLOWS.FRACTO.TECH).

Closed-loop execution: intake → extract / validate → tasks / approvals → controlled write-back (LOS / ERP / TMS), with audit + residency.

PRODUCT

IDP + Workflows

- Extract + validate with policy checks (VLMs + rules).
- Route exceptions into tasks + approvals (not spreadsheets).
- Write-back to LOS / ERP / TMS with audit + idempotency.

HOW IT WORKS

4-step loop

- 1 INTAKE**
Email / web-hook / API → one workflow run.
- 2 PARSE + NORMALIZE**
PDFs → clean text + fields.
- 3 EXTRACT + VALIDATE**
Checks + exception routing.
- 4 EXECUTE**
Approvals → controlled write-back.

OUTCOMES

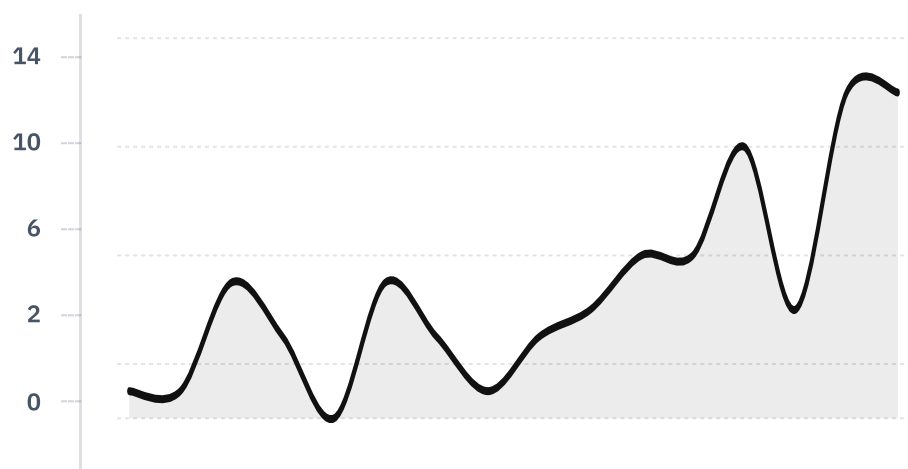
Ops impact in weeks

- Faster turnaround from doc → system update.
- Exceptions only, with full audit trail.
- India/UAE VPC deployments ready.

Traction — Customer Adoption

25 LIVE PAYING CUSTOMERS · ₹1.03 CR ARR RUN-RATE · 1.4M+ PAGES PROCESSED (AS OF DEC 31, 2025)

Monthly onboardings



LIVE PAYING CUSTOMERS

25

ARR RUN-RATE

₹1.03 Cr

PAGES PROCESSED

1.4M+

INDIA REFERENCES



GCC REFERENCES



Traction — Usage & Revenue Growth

Q4 '25: 431K PAGES · NOV '25: ₹8.57L REVENUE · ARR: ₹1.03 CR

ARR

₹1.03 Cr

REVENUE (NOV '25)

₹8.57L

PAGES (Q4 '25)

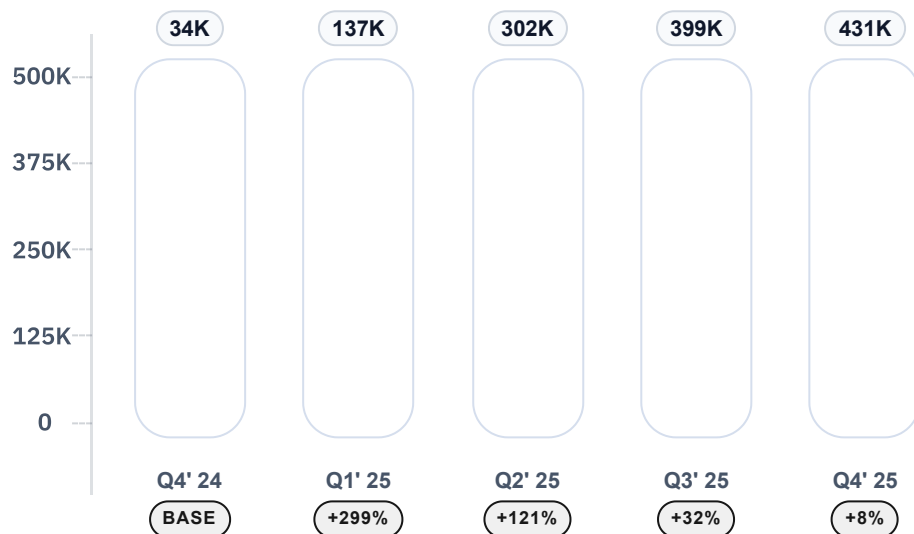
431k

LOGO CHURN

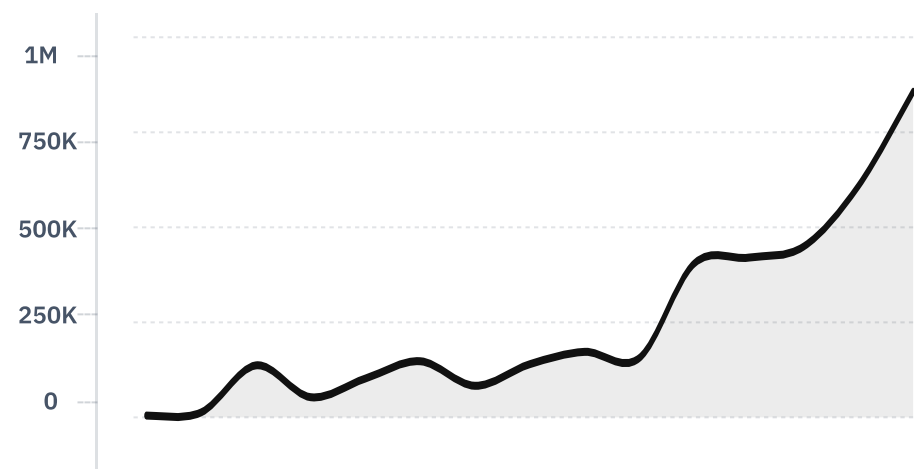
0%

To date

Quarterly pages processed



Monthly revenue (₹)



Moat — Residency-first, Closed Loop for BFSI & Logistics

Residency-first closed loop with domain validators.

STP DEFINITION

Share of docs completed read → validate → write-back with no human-in-loop (any task/approval/edit = non-STP).

MEDIAN STP

—
Last 30 days (production)

P25 / P75

— / —
Production runs distribution

SAMPLE

— **workflows** · — **customers**
Workflows · customers

CATEGORY	FRACTO	ALTERNATIVES (INCUMBENT IDP / RPA / IN-HOUSE)
Deployment	India/UAE VPC-ready	Often cloud-only; on-prem/VPC as custom project
Closed-loop execution	Read → validate → write-back	Read-only; write-back via scripts/RPA; audit DIY
Validators (domain rules)	BFSI / logistics validators	Templates + regex + custom code (brittle on drift)
STP in production	— Window: Last 30 days (production) · As defined above.	60–85% unless heavily templated + manually maintained
Ops layer	Runs + tasks + approvals + audit	Queues + tickets + email/WhatsApp; fragmented audit
Testing + replay	Dry-run + replayable runs	Manual UAT; hard to replay safely
Tooling approach	Platform + marketplace	Stitch tools: IDP + RPA + scripts + LLM prompts

Examples: incumbent IDP (ABBYY, Kofax), RPA stacks (UiPath, Automation Anywhere), cloud doc AI APIs (AWS Textract, Azure AI Document Intelligence, Google Document AI), and in-house pipelines. STP definition aligns with vendor usage (ABBYY, Hyverscience, Automation Anywhere).

Pricing & Unit Economics — Platform + Usage Packs

BASE PLATFORM + SETUP + USAGE PACKS.

Simple subscription + usage that scales with pages.

Example: 100k pages/month → ~₹2.5L usage + ₹25k base.

Base platform

MRR

₹5k–₹25k / month

Setup

ONE-TIME

₹15k–₹35k

Usage

USAGE PACKS

~₹2.50 / pg avg

(tiered)

Add-ons

EXPANSION

Custom packs

PACK ARCHITECTURE

Platform subscription plus packs that grow with throughput.

- Base platform: orchestrator + APIs with audit trails.
- Setup: connectors + validator tuning.
- Usage packs: tiered per-page bundles.

Operational Efficiency — Path to Break-even

0.53× BURN AT ~₹1 CR ARR WITH LINE-OF-SIGHT TO BREAK-EVEN.

BURN MULTIPLE (NOV '25)

0.53×

Net burn ₹9.24L ÷ New ARR ₹17.46L (normalized on rolling ARR).

GROSS MARGIN (APR–SEP '25)

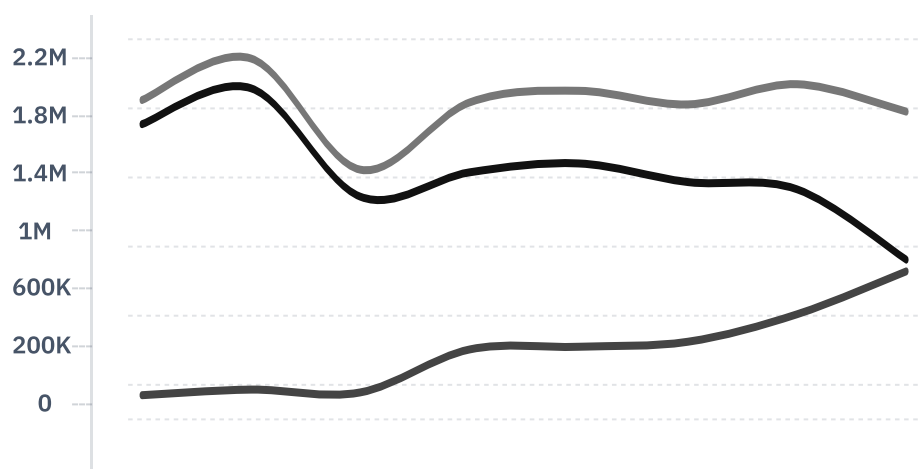
82.7%

High structural margin driven by automation and low variable cost per document.

Monthly P&L (₹)

Apr–Nov '25 (monthly)

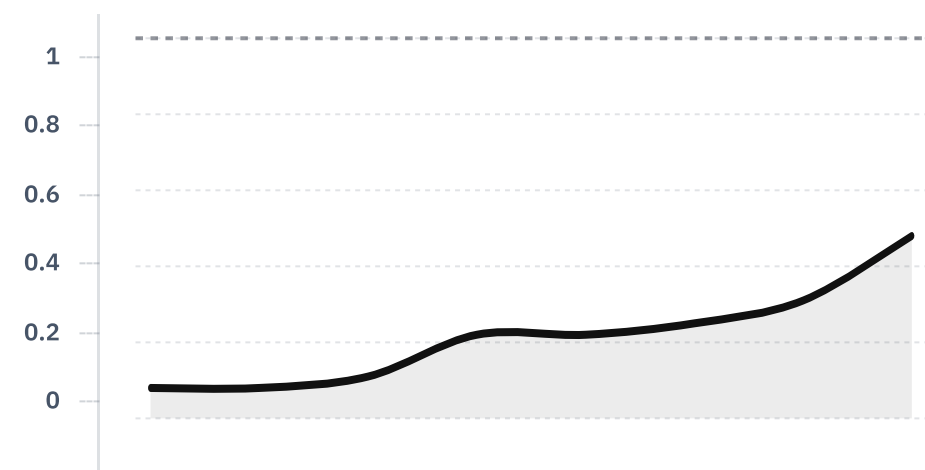
— Operating loss — Revenue — Expenses



Revenue-to-expense ratio

Apr–Nov '25 (monthly)

— Revenue / expense — 1.0× break-even



Team Building Agentic Workflows for DocumentOps

Product, ML/infra, GTM — shipping closed-loop IDP in India & GCC.

Shipped + sold in regulated ops across India/GCC; built infra for residency-ready deployments.

Founding Team



Ankur Gupta

Co-founder & CEO

[LinkedIn](#)

Product & GTM · ex-Ruptok / ABL
Workspaces



Narender Singh

Co-founder & CTO

[LinkedIn](#)

ML platform & infra · ex-cloud/hosting
founder



Tanishq Khurana

Head of Sales

[LinkedIn](#)

Sales & success · ex-Razorpay /
Deloitte

₹4 Cr Momentum Bridge — Plan & Ask

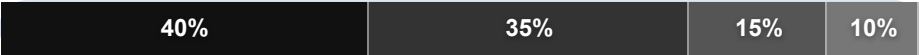
₹4 CR BRIDGE TO SCALE FROM ₹1.03 CR → ~₹5 CR ARR + SOC-2 + INDIA/GCC VPC KITS.

Standard seed convertible · targeting 3–5 partners.

Target close: Q1 2026.



Use of funds (₹4 Cr)



CATEGORY	KEY DELIVERABLE
GTM	Pods + partnerships
Product	Validators + add-ons
Compliance	SOC-2 + audits
Infra	India/UAE VPCs

12-month plan & outcomes

Revenue engine

ARR & GTM PODS

₹1.03 Cr → ~₹5 Cr ARR with expansion-led growth.

Product

STP + EXPANSIONS

Increase STP and expansion per customer; reduce deployment time for new workflows.

Compliance + residency

SOC-2 & VPC KITS

SOC-2 Type II + repeatable India/GCC VPC kits.

The Raise & How We Partner

WE'RE LOOKING FOR 3–5 PARTNERS TO COMPLETE THIS ₹4 CR BRIDGE.

How we propose to engage

- **30-minute working session (this week)** to align on fit.
- **Tailored deep dive** on priority workflows.
- **Diligence & closing path** with a clear cadence.
- **Data room** available after the first call.

Contact

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