

# Documents → Decisions in 30 Seconds

IDP + workflow automation for regulated finance & logistics.

₹1.03 CR ARR · 80+ ONBOARDED (59 PORTFOLIO, 25 LIVE) · 1.4M+ PAGES (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 (Nov '25)

## Bridge Thesis

- Proven IDP wedge (ocr.fracto.tech) → expand into end-to-end workflows.
- Workflow builder + marketplace services (PDF/LLM/OCR/RPA).
- Residency-first deployments with immutable audit trails.
- Closed-loop execution: tasks/approvals → 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.

## Cost + risk impact (India)

- **Ops drag:** ₹2.55L per 10k docs (~₹25/doc) in manual handling.
- **Scale pain:** at 100k docs/month → ~₹25L/month drag + SLA misses.
- **BFSI risk:** RBI reports fraud amount involved ₹13,930 Cr (FY24) and ₹36,014 Cr (FY25); 89.2% of FY24 fraud value was from prior-year occurrences.
- **Logistics risk:** GST detention/seizure penalties can be up to 200% of tax payable for goods in transit documentation issues.

Sources: RBI Annual Report 2023–24 & 2024–25 (Frauds chapter); Finance Act, 2021 (amendment to CGST Act s.129).

# Why Now – Residency, Vendor Risk & Reliable VLMs

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

## Concrete triggers (citable)

- **Residency + cross-border:** RBI's "Storage of Payment System Data" (Apr 6, 2018) + GCC PDPL transfer requirements drive in-region processing by default.
- **Procurement + vendor risk:** RBI's IT outsourcing directions (Apr 10, 2023; effective Oct 1, 2023) formalize audit rights, controls, cross-border requirements, and exit plans.
- **Model reliability:** modern doc AI matured on benchmarks + architectures (DocVQA, Donut, LayoutLMv3) → robust extraction on unseen layouts.

Sources: RBI/2017-18/153 (Storage of Payment System Data, Apr 6, 2018); RBI/2023-24/102 (IT Outsourcing Directions, Apr 10, 2023; effective Oct 1, 2023); UAE PDPL (FDL 45/2021); Saudi PDPL (Royal Decree M/19) + transfer regs; DocVQA (WACV '21), Donut (ECCV '22), LayoutLMv3 (MM '22).

## 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).

# What We Do – Workflow Automation for Document-heavy Ops

TWO PRODUCTS: IDP (OCR.FRACTO.TECH) + WORKFLOWS (FLOWS.FRACTO.TECH: BUILDER + MARKETPLACE + OPS CONSOLE).

Define the workflow once; every run is traceable, testable (dry-run), and residency-safe.

**WHAT YOU GET**

**IDP + workflow automation (closed-loop)**

- Any intake (email/webhook/API) → one reproducible run.
- Extraction + validation with domain rules (not templates).

**ANNOTATED RUN**

Intake → extracted fields → exception → approval → write-back + audit

WORKFLOW: NBFC UNDERWRITING · RUN #R-21931

Completed · 28s end-to-end · India VPC · immutable audit

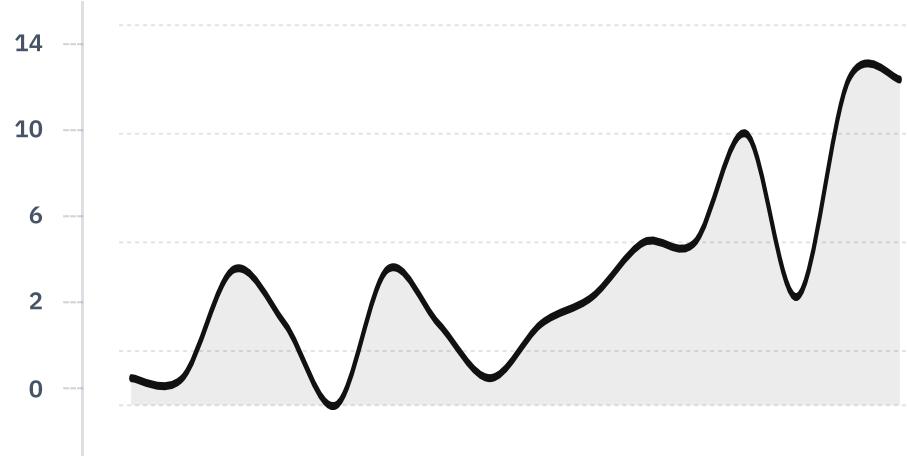
Intake Extract Task Approval Write-back

Step	Description	Value
1	Intake	Source: Email Attachment: Application.pdf Received: 10:12:04
2	Extracted fields	Applicant: Rahul Sharma Loan amount: ₹ 7,50,000 PAN: ABCDE1234F Address match: Mismatch
3	Exception task	Route to task queue: "Address mismatch"
4	Approval	Ops Lead approved after review (10:12:26)
5	Write-back + audit trail	Record normalized

# Traction – Customer Adoption

80+ ONBOARDED · 59 IN PORTFOLIO · 25 LIVE CUSTOMERS (AS OF DEC 31, 2025)

## Monthly onboardings



## TOTAL ONBOARDED

80+

## IN PORTFOLIO

59

## LIVE CUSTOMERS

25

## ARR

₹1.03 Cr

## 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

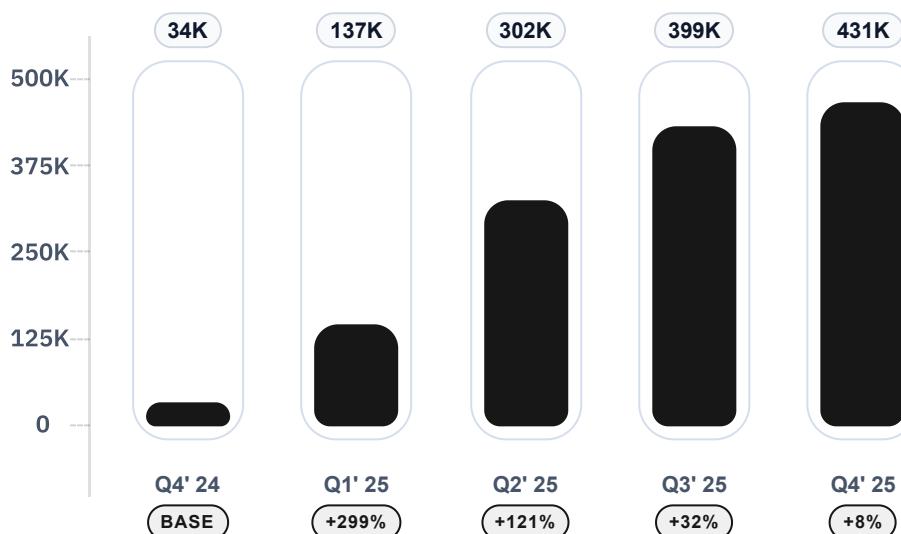
REVENUE (NOV '25)

₹8.57L

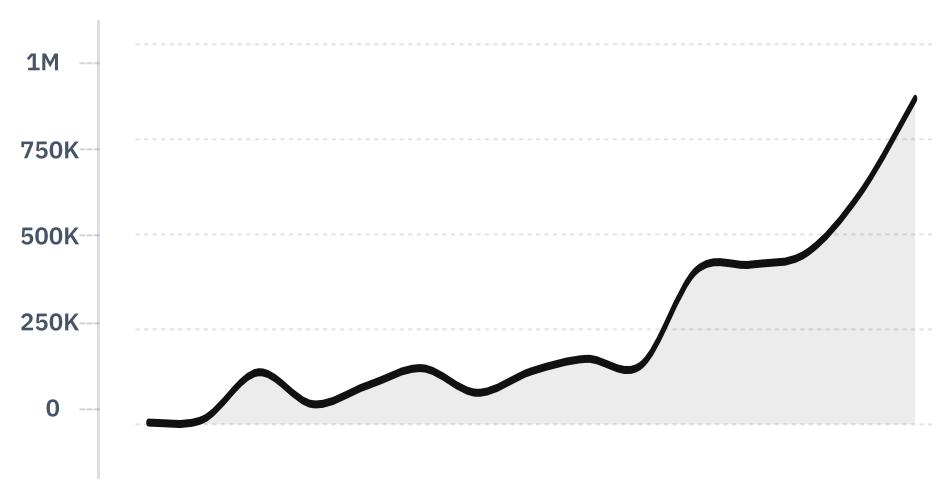
PAGES (Q4 '25)

431k

Quarterly pages processed



Monthly revenue (₹)



# Moat – Residency-first, Closed Loop for BFSI & Logistics

Residency-first closed loop with domain validators.

<b>STP DEFINITION</b>	Share of docs completed read → validate → write-back with no human-in-loop (any task/approval/edit = non-STP).	<b>MEDIAN STP</b>
<b>P25 / P75</b>		Last 30 days (production)
<b>TBD / TBD</b>	Production runs distribution	<b>SAMPLE</b> <b>TBD workflows • TBD customers</b> 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)	<b>BFSI / logistics validators</b>	Templates + regex + custom code (brittle on drift)
STP in production	<b>≥90%</b> As defined above; distribution shown 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 Hyperscience, Automation Anywhere).

# Pricing & Unit Economics – Platform + Agent Packs

## BASE PLATFORM + SETUP + USAGE PACKS.

Simple subscription + usage that scales with pages.

Base platform

MRR

₹5k–₹25k / month

ONE-TIME

Setup

₹15k–₹35k

Usage

AGENT PACKS

~₹2.50 / pg avg

(tiered)

EXPANSION

Add-ons

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.

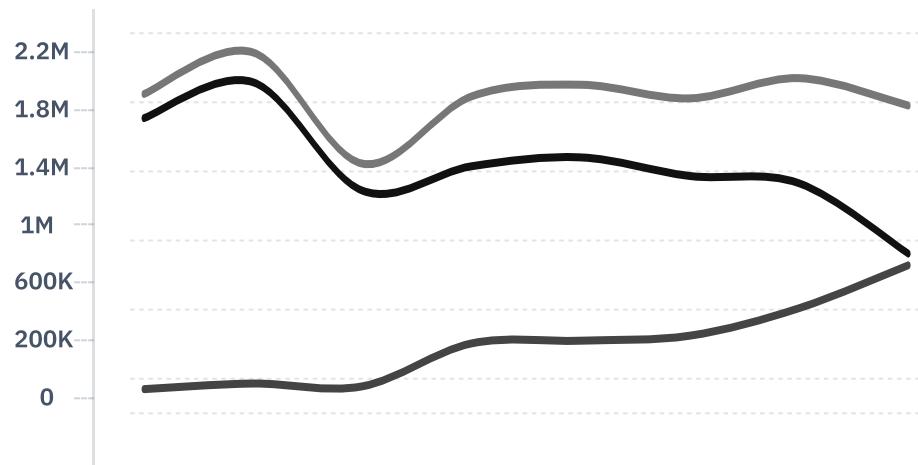
# Operational Efficiency – Path to Break-even

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

## Monthly P&L (₹)

Apr–Nov '25 (monthly)

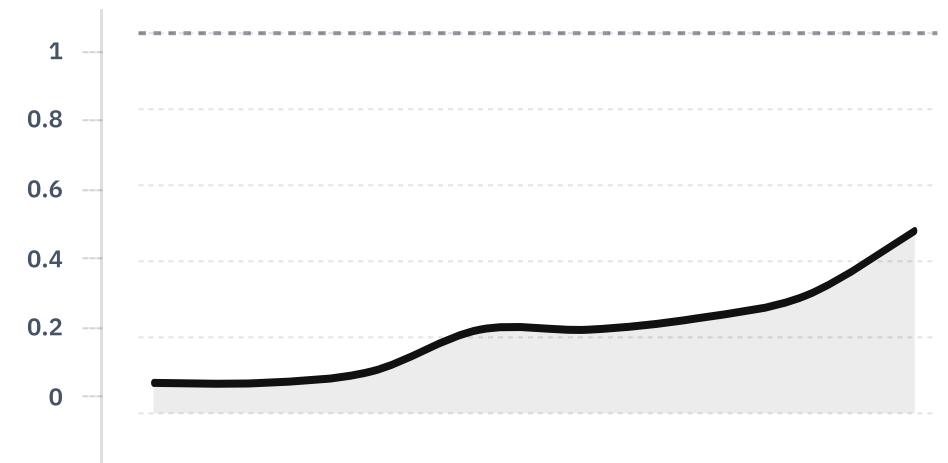
— Operating loss   — Revenue   — Expenses



## Revenue-to-expense ratio

Apr–Nov '25 (monthly)

— Revenue / expense   - - - 1.0x break-even



# Team Building Agentic DocumentOps

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

## 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.

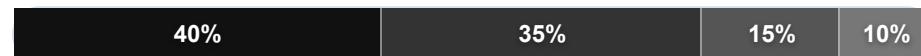
Standard seed convertible · targeting 3–5 partners.

ARR today · ₹1.03 Cr



12-month milestone · ₹5 Cr ARR

## 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 RECON, WORKSPACE & Q&A

Ship Recon Studio, workspace, and Q&A.

### 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.

## Contact

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