

# Documents → Decisions in 30 Seconds

Template-less IDP  for BFSI & logistics — India/UAE-residency, closed-loop, agentic-by-design.



1M+  
Pages processed



50+  
Clients



~82%  
Software gross margin



India · GCC  
Residency deployments

## Momentum Bridge Thesis

- Agentic DocumentOps replacing brittle template stacks.
- Residency-ready VPCs  + SOC evidence unlock regulated spend.
- Write-back automations turn documents into actions.

RAISING A 12-MONTH MOMENTUM BRIDGE TO ₹ 5 CR ARR · SOC-2 · 100% AGENTIC ACCURACY

# Manual DocumentOps silently taxes margins

Regulated lenders and logistics teams still hand-key critical documents across inboxes, portals, and spreadsheets.

## Why teams hurt

- Docs scattered across email/WhatsApp → 10+ touchpoints per decision.
- 667 analyst hours/month at ₹300/hr before a decision hits LOS/ERP.
- 4–8% leakage triggers SLA fines and re-audits.

## Hidden tax per 10k docs

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# Why Now Is the Moment for Fracto

Gen-LLMs are reliable · residency is mandated · buyers want outcomes, not tools.



2019 – 2022

## Gen-LLMs matured

Transformer guardrails finally make BFSI/logistics document reasoning reliable.



2023

## Data residency mandated

Banks and logistics leaders now require local VPC hosting, audit telemetry, and evidence trails.



2024 – 2025

## Buyers demand outcomes

RFPs explicitly ask for closed-loop  $\geq 90\%$  STP solutions—not point tools or spreadsheets.

## What buyers now expect

Agentic DocumentOps is becoming the default across India & GCC.

- India & GCC demand local VPCs, immutable audit logs, and STP  $\geq 90\%$ .
- Fracto is the first residency-ready, closed-loop IDP available in-region.

Reliability, regulation, and buying cycles now overlap — buyers need a residency-ready, audit-native IDP *now*, not in 3 years.

# Solution — Closed-Loop, Agentic DocumentOps

One queue, four stages, full telemetry — docs go from inbox to system update in ≤30 seconds.

## PRODUCT

### Agentic DocumentOps OS

- One inbox for all documents (email, API, WhatsApp).
- AI reads documents and extracts clean, structured data.
- Policy rules check limits, compliance, and basic fraud flags.
- Bots update LOS/ERP/TMS and keep a full audit trail.

## HOW IT WORKS

### 4-step closed loop

1

#### Capture

All documents land in a single, prioritised queue.

2

#### Validate

AI validates data and business rules.

3

#### Reconcile

Bots resolve issues, route edge cases to humans.

4

#### Write-back

Core systems write back and every step is logged.

## PROOF

### Live signal & moat

CUSTOMERS  
LIVE

50+

CYCLE TIME

≤30s

STP

90%+

RESIDENCY-  
READY

India ·  
GCC



# Customer Adoption

More customers going live, faster, with zero churn.

Companies onboarded per quarter



Design partners → references → repeatable deployments.

**4 in 45 days**

Existing customers added new workflows.

**≤ 2 weeks**

From contract to production.

## INDIA REFERENCES



## GCC REFERENCES



# Usage, STP ⓘ, and revenue rise together

Same validators → more pages → higher ARR.

₹ 13 L

6.74L Revenue in OCT 2025.

400K+

Across BFSI + logistics workflows.

~92%

Top-2 workflows consistently above 90%.

~82–90%

Q3 GM at 87.2%.

Quarterly pages processed



Quarterly revenue (₹)



0

0

SLIDE 06 · TRACTION — USAGE

# Outcome-First, Compliance-Ready Platform

Platform + domain + compliance + outcomes — not just another IDP toolkit.

FEATURE	FRACTO	TYPICAL IDP VENDORS
India/UAE VPC option	Available	✗ / limited
Closed-loop (read → validate → write-back)	Yes	Partial / no write-back
Domain validators	BFSI / Logistics	Generic
STP performance	≥ 90% target	50–70%
Time-to-live	≤ 2 weeks	4–12 weeks
Residency + compliance readiness	India & GCC ready	Not available
Workflow breadth	Lending, KYC/KYB, logistics, trade	Limited templates

# Business Model & Pricing

Subscription base with agent packs ⓘ that flex by volume.

Platform + usage + simple add-ons.

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 pages and workflows.

- Base platform: orchestrator, APIs, audit trails, and 2 workflow agents.
- Setup: connectors + validator tuning to launch the first document flows.

- Agent packs: tiered per-page bundles (10k+ / month) that add capacity and agents.
- Add-ons: validator, knowledge, and VPC/on-prem packs for compliance.

SLIDE 08 · BUSINESS MODEL & PRICING

# Efficiency Under Pressure

Unit economics improving as usage and margins scale.

## BURN MULTIPLE (Q3)

**1.53×**

Net burn ₹54.95 L ÷ New contracted ARR ₹35.82 L.



Target: ≤ 1.0× near term

## CAPITAL DISCIPLINE LOOP

**Every rupee traces back to scalable ARR**

### Automation first

Validator templates and shared workflows reduce deployment effort and keep services low.

← PREVIOUS

NEXT →