

# 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](http://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](http://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

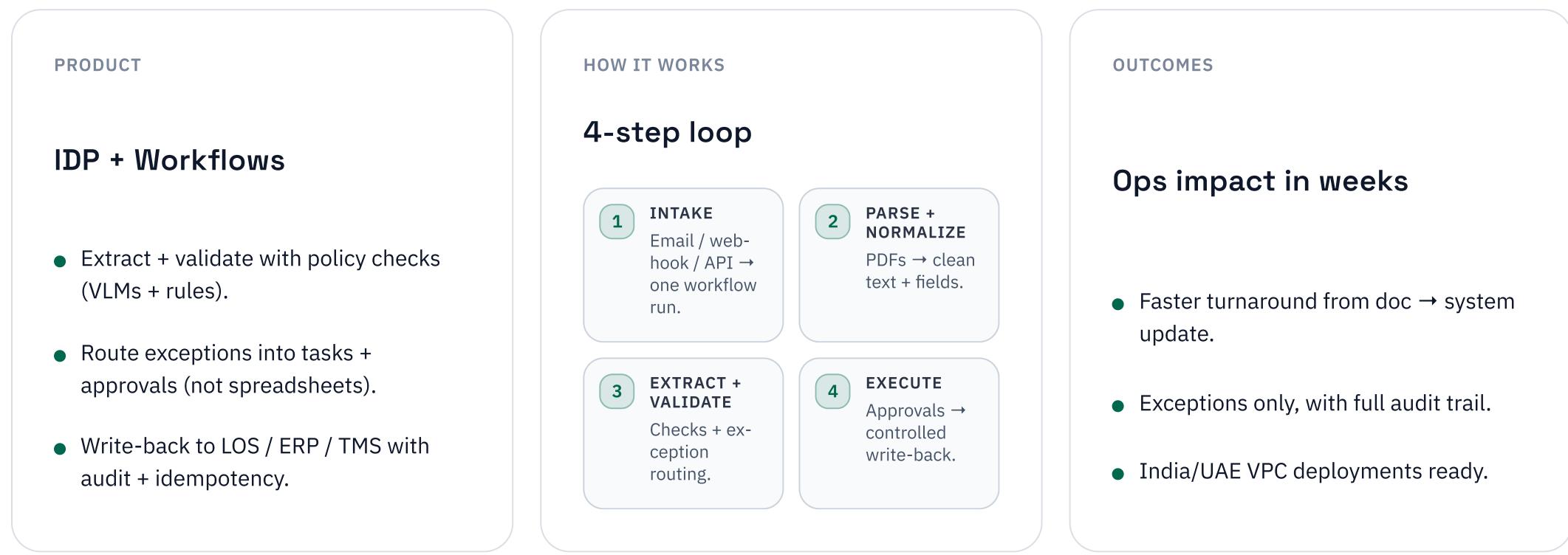
- India: 25–30% CAGR (NBFCs, banks, logistics).
- GCC: 22–26% CAGR (payroll, trade, logistics).
- Global: 18–20% CAGR (enterprise IDP refresh).

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).

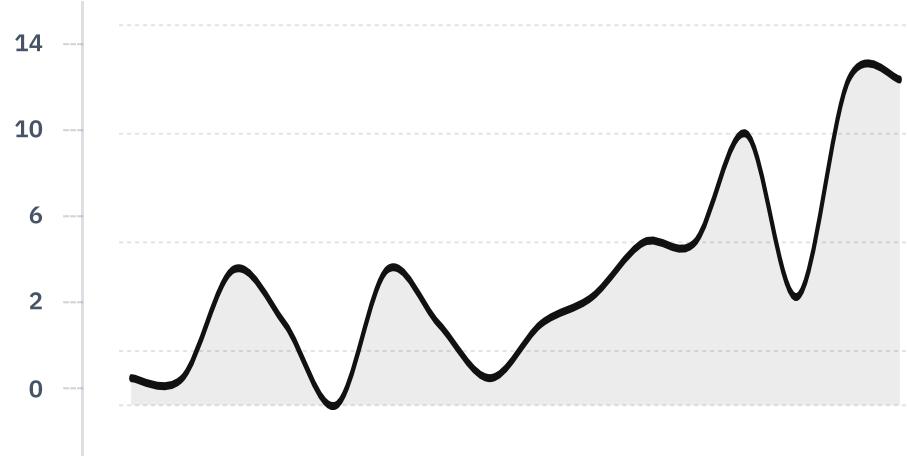
Closed-loop execution: intake → extract / validate → tasks / approvals → controlled write-back (LOS / ERP / TMS), with audit + residency.



# 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

PAGES (Q4 '25)

431k

REVENUE (NOV '25)

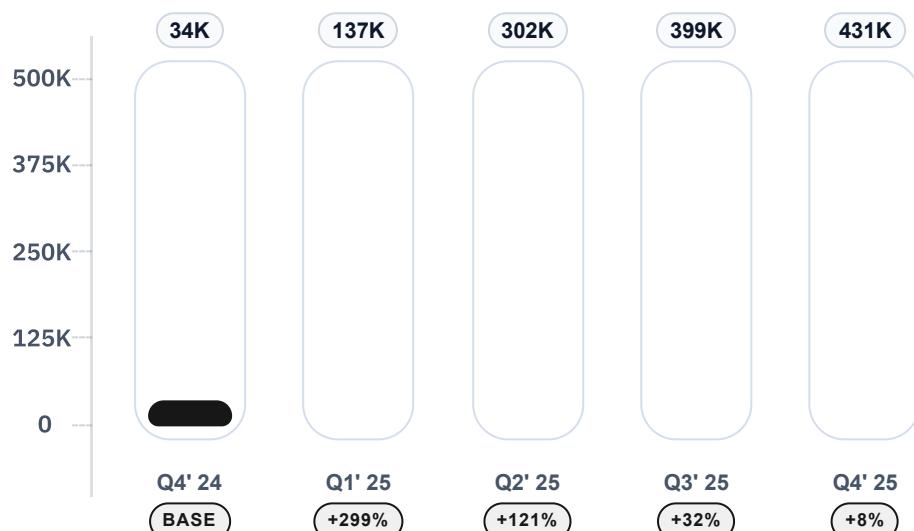
₹8.57L

LOGO CHURN

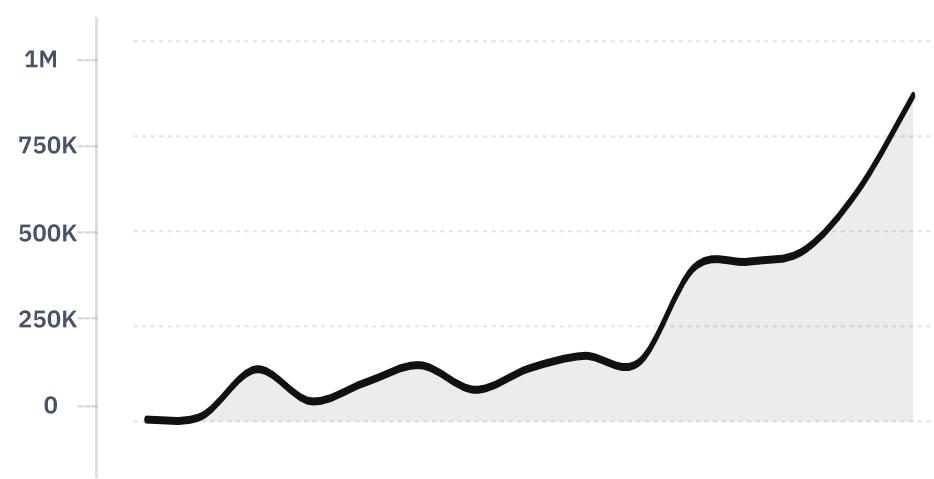
0%

To date

Quarterly pages processed



Monthly revenue (₹)



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

Residency-first closed loop with domain validators.

<b>STP DEFINITION</b>		<b>MEDIAN STP</b>
Share of docs completed read → validate → write-back with no human-in-loop (any task/approval/edit = non-STP).		— Last 30 days (production)
<b>P25 / P75</b>		<b>SAMPLE</b>
— / — Production runs distribution		— <b>workflows</b> • — <b>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	— 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 Hyperscience, 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

ONE-TIME

Setup

₹15k–₹35k

Usage

USAGE 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.

BURN MULTIPLE (NOV '25)

**0.53x**

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

GROSS MARGIN (APR-SEP '25)

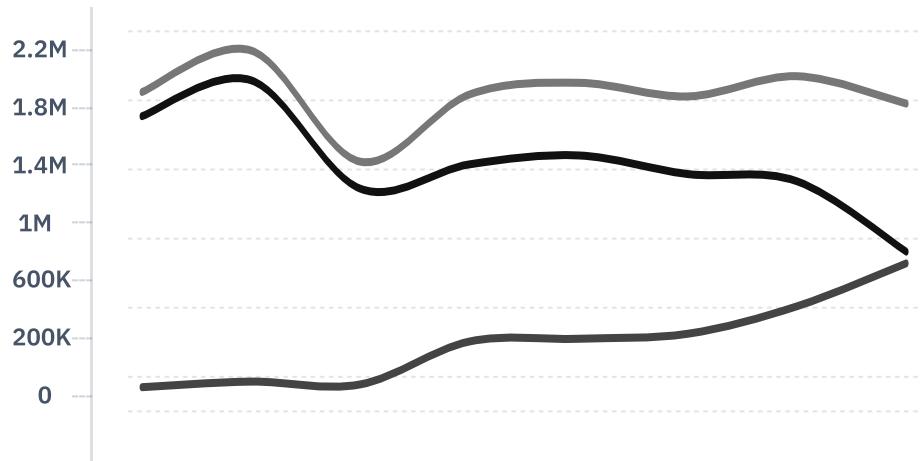
**82.7%**

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

Monthly P&L (₹)

Apr–Nov '25 (monthly)

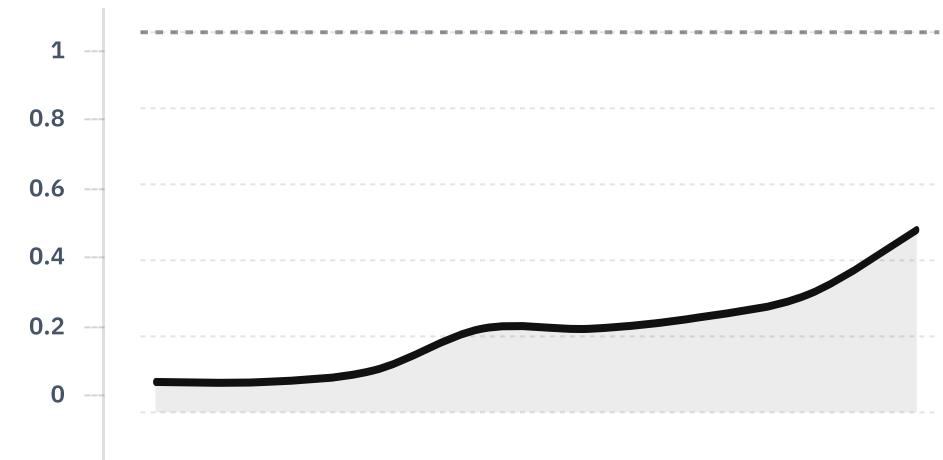
— Operating loss    — Revenue    — Expenses



Revenue-to-expense ratio

Apr–Nov '25 (monthly)

— Revenue / expense    - - - 1.0x 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.

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 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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