

# MONTHLY NEWSLETTER

MARCH-APRIL

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ISSUE # 03

## A NOTE FROM OUR FOUNDER

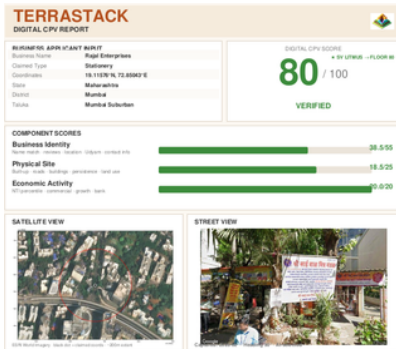
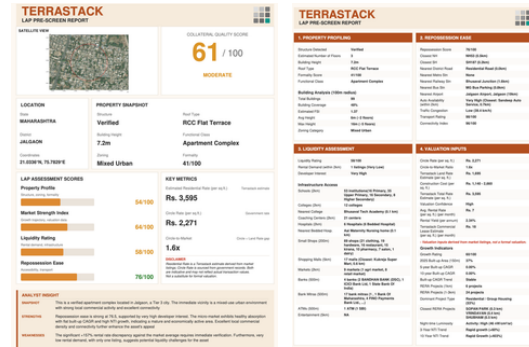
They say you must "Love Your Customer". Which is a nice quote to frame on a wall; but it means nothing until you feel their pain like it's yours. An NBFC strategy team asking which of their 200 branches are underperforming because of location, and which because of execution. The LAP underwriter and the business team fighting over a 70% LTV on a highway property. The business head watching a staggering 60% drop-off at CPV. Although our products started as research - and they are indeed frontier - we ship for you.

## Product Launches: Underwriting and Branch Strategy

**Digital Screening for LAP (Loan Against Property)** — A pre-underwriting health-check on any property put up as collateral. Combining satellite imagery, government records, and on-ground market data, the report scores the property across four dimensions:

- **Property Profile:** Structure, floors, roof type, and neighbourhood formality.
- **Market Strength:** Construction growth, surrounding RERA pipeline, and valuation confidence.
- **Liquidity:** Rental demand, developer activity, and nearby amenities.
- **Accessibility:** Road, rail, and transport availability around the property.

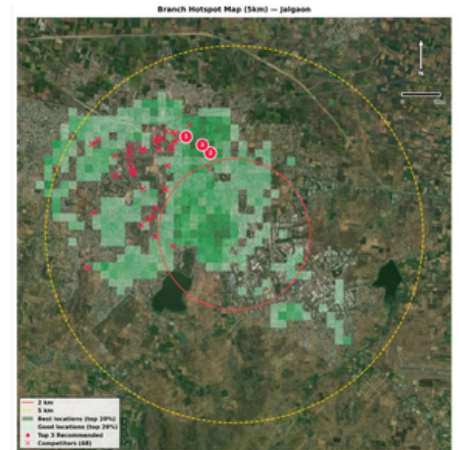
Sample output (right): a verified mixed-urban property scored 61/100, with the four sub-scores and key risk flags surfaced on page one.



**Automated CPV (Contact Point Verification)** — A digital alternative to in-person business verification. Street View, satellite imagery, our vision model, and government registries combine to verify any business address across three checks:

- **Business Identity:** Cross-checks name, reviews, and Udyam registry to confirm a real entity.
- **Physical Site:** AI-detected shopfront and signage at the claimed address.
- **Economic Activity:** Surrounding commercial density, growth, and banking infrastructure.

For a digital-first NBFC partner, the value isn't replacing field agents - it's routing them. Genuine applications clear in seconds; field visits get reserved for the cases where a human eye actually changes the decision.



**Branch Intelligence** — A strategic deliverable for both existing branches (diagnosing why they're under- or over-performing) and planned expansions, tailored to each institution's product line and geography.

What separates our version from a standard branch-siting study: we work at plot level, not pincode. Our agentic system pulls satellite-derived demand signals, cadastral and competitive data, and footfall and accessibility layers for the specific catchment around each candidate location - 3-5km for gold loans, up to 50km for rural MSME - and benchmarks it against the institution's own best and worst branches. All linked to actionable decisions regarding branch locations, sourcing efforts, and performance standards. Now shipped across four product variants - Gold Loans, Affordable Housing, Secured MSME, and Microfinance - for lenders ranging from a top-10 NBFC to regional microfinance institutions.

Branch Hotspot Map (right): Jaipur catchment for an MFI partner. Red marks high-priority micro-locations within the 5km service radius; green is the demand-density gradient.

## Milestones and Validation

**Titanium Grant from SINE, IIT Bombay (₹50 Lakhs):** Terrastack was selected for SINE's flagship deep-tech grant - the institute's recognition of two and a half years of work, from early land-records modernisation research with the Maharashtra Settlement Commissioner, to today's BFSI deployments across 15+ states. The grant will help fund our next phase of product expansion and pan-India coverage build-out. The rigorous selection procedure also serves to guide and validate us in our future efforts, for which we are grateful.

**Inc42's '30 Startups to Watch' (March 2026):** Featured in Inc42's flagship series profiling early-stage ventures across the Indian startup ecosystem - a useful external read on Terrastack's positioning as a category-defining player in geospatial intelligence for BFSI.

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 Thanks for reading.

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