Terrastack

Spatial Intelligence for India

MONTHLY NEWSLETTER

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A NOTE FROM OUR FOUNDER

The last couple of months have been grounding - spent deep in the trenches with our early customers, iterating, homing in on the accuracy and coverage of our core products. Looking back, the key themes from this time were focus and an insistence on reliability; the devil is in the details, after all. We went from cycling corporate meetings across Mumbai, Bangalore, Delhi, Pune to branch visits in tiny villages of rural Kerala, scoping end-customer conversations with landowners near Sangamner. For all the talk of frontier models and agentic intelligence - our customers are first.

Product Launch: Agentic Branch Intelligence

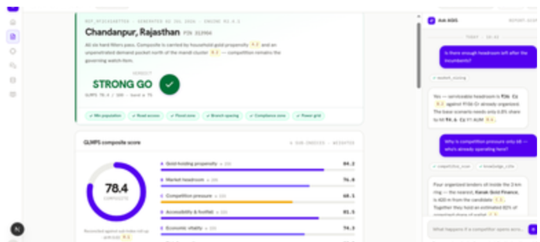
Branch catchment management is a complex, nuanced problem - for banks and NBFCs, and otherwise. Where exactly to locate your branch within a PIN code? Whether to enter that area at all? Where are you over-saturated? Are you better off just relocating this branch?

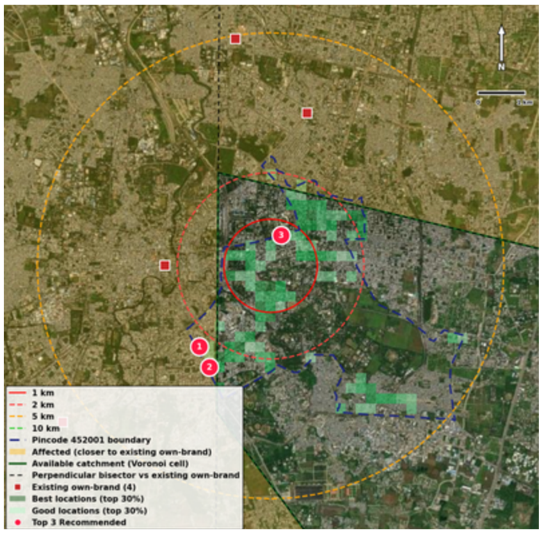
These problems are too complex for a static, pre-determined framework. You need tons of underlying data, great frameworks, and sharp intelligence - all of which our agentic spatial infrastructure provides. But you also need a great interface: a virtual guide on a motorcycle, touring the market with you, changing its assumptions and verdicts in real time.

This is what we've launched - AGIS, our Agentic Geospatial Intelligence Service. Tight actionables for the branch manager, cohesive underlying intelligence for the top brass.

- **Drop a pin, get a verdict near-instantly.** Set the product framework, iterate, and AGIS returns a set of decisions you can act on - backed by core index breakdown, underlying metrics, and the catchment map. The reasoning is open, not a black box.
- **Argue with it.** Disagree with an assumption behind the verdict? Change it, and AGIS re-runs only what that assumption touched - not the whole report. The answer moves with your judgment.
- **It works in your world, not a generic one.** Every workspace is bound to your institution and product line, so scores and benchmarks reflect how you lend - not an industry average that fits no one.

You used to commission the answer. Now you ask for it.





Sample output: a gold loan candidate scored 78.4/100, with all six sub-indices and hard filters surfaced up front

Product Updates: Property Collateral and Agri Underwriting

We're now reliably available for property collateral assessments in over 15 states, and agri land assessments in over 12. Our property reports are divided into three buckets - valuation estimates, asset quality scoring, and property risks (high-tension wires, flooding, communal-sensitivity zones, FSI limits, etc). Each is now tuned and backtested on customer data - delinquency, resale ratios, recovery outcomes - across a large volume of cases pan-India, with a heavy focus on sub-prime.

Agri is divided into three sections as well - land record diagnostics, crop revenue estimates, and climate/irrigation risks. As we embed into more and more credit engines, our analytics get sharper and better tuned for our customers - and will keep doing so.

Out and About: Mumbai Tech Week 2026

We took the stage at this year's edition, themed "AI in Action," to show how spatial intelligence is already live inside lenders' workflows - defending underwriting decisions and surfacing the catchment maps that reveal the real branch opportunity. Conversations like these are also where the product sharpens - real objections and use cases, straight from the people who'll use it.

Thanks for reading.

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