



Terrastack

Spatial Intelligence for India

QUARTERLY NEWSLETTER

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A NOTE FROM OUR FOUNDER

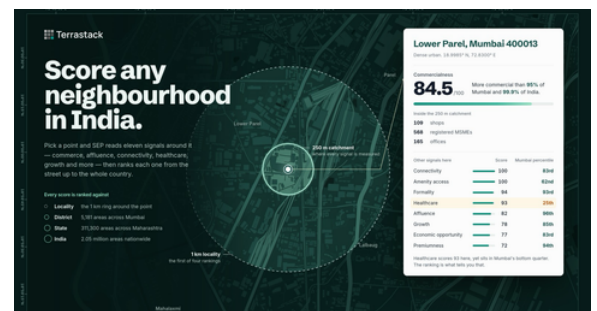
We know what we're solving, and why it matters. The work now is execution. Over a million cases have now gone through our pipeline, across backtesting and live use, and we have assessed a few hundred branch locations and catchments. We spent a week in Singapore as part of Google DeepMind's newest AI accelerator, and ran the product live at Global Fintech Fest to massive traction. Our only focus is accuracy and reliability on what we already offer: property rates, household income, collateral quality ratings, agricultural assessments, branch market potential, sourcing whitespaces. Each with risk and correlation parameters held within range. These are hard problems. But we're going to solve them.

Product Launches: Locality & Income Signals, and Our Consumer Platform

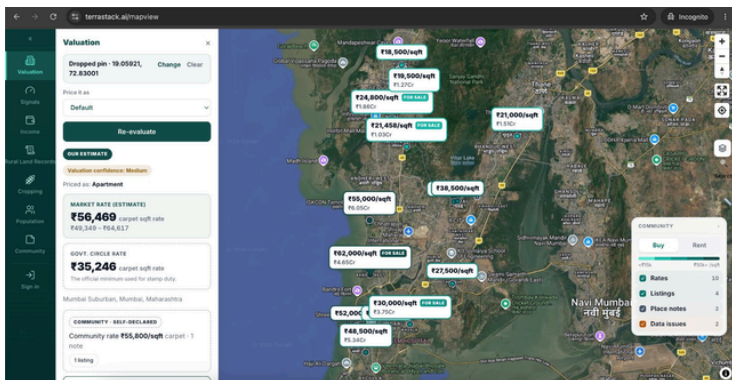
Locality Signals and Household Income — Every financial institution knows that a customer's address, and the locality around it, says a lot about them. But it rarely enters the credit engine as a measurable, explainable input. Our engine now scores any point in India on eleven signals, each out of 100:

- **Commerce and industry:** Commercial, industrial, and economic activity.
- **Households:** Residential affluence, formality, and premium-ness.
- **Access:** Connectivity, and healthcare access.
- **Trajectory and exposure:** Growth, environmental exposure, and urban-ness.

Each score is measured within a catchment that adjusts to the area: 250 m in a city centre, up to 3 km in the countryside. The score is then ranked against its locality, district, state and the whole country, so every score is relative to its surroundings. These signals are contextualized to estimate **Household Income** - the same way a local can assess the income bracket of someone living in a neighbouring building!



Sample output: a dense urban point in Lower Parel scored on affluence, commercial activity, connectivity and formality, with percentile ranks at locality, district, state and India surfaced under each score.



Sample output: an apartment in Mumbai Suburban estimated at ₹56,469 per sq ft carpet with medium confidence, against a government circle rate of ₹35,246, with a self-declared community rate surfaced alongside.

Consumer Map View — A consumer version of Terrastack Map View is now open to anyone at www.terrastack.ai/mapview. We want to give the public clear answers to questions they should not have to guess at - What is my property actually worth? Is my farmland where the record says it is? How does this neighbourhood compare with that one for a renter? Just search an address, drop a pin, and discover six layers behind it:

- **Valuation:** Market rate per carpet square foot, as a range with a confidence grade, beside the government circle rate.
- **Location signals:** Explained above.
- **Income:** The household income that would support owning a home at that pin.
- **Rural land records:** Survey number, recorded area beside mapped area, nearest plots, ownership.
- **Cropping:** What is growing on the field at any time in history.
- **Population:** Number of people inside any drawn boundary.

Anyone can also add to the map via **Community Notes**: buy rates, rent rates, place notes, data issues, and self-declared listings for properties they want to sell.

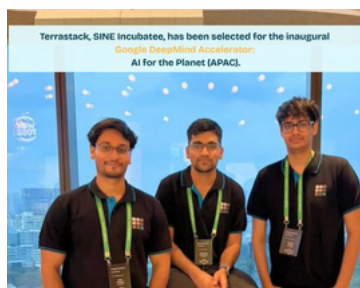
Out and About: Singapore, Mumbai and Tirupati

Global Fintech Fest 2026 — Terrastack was one of 15 finalists in NPCI's Token Nxt, earning a booth at the Bharat AI Zone. For three days the product ran live for whoever walked up: a survey number or address scored from a desk in Mumbai in under a minute, with the visitor watching the rate, rating and risk flags come back.

BRICS 2026 Geospatial Summit, IIT Tirupati — We presented to the BRICS Working Group on Geospatial Technologies, 20 to 22 July, on replacing slow, subjective field assessments with instant, objective scores built from scattered public data.

Google DeepMind Accelerator: AI for the Planet — Terrastack is one of four Indian startups in the inaugural APAC cohort, selected from 630+ applications. We spent a week in Singapore in September working with Google's AI teams on satellite change detection and model calibration.

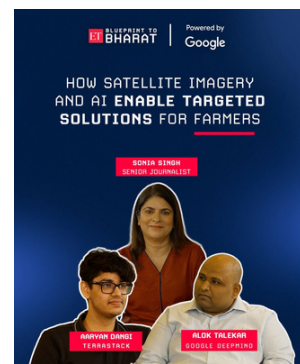
ET x Google Podcast: Blueprint to Bharat — Aaryan (co-founder & CEO, Terrastack) joined Alok Talekar (DeepMind) and Sonia Singh (ex-NDTV) on this Economic Times and Google series to talk about how Terrastack turns land and satellite data into faster decisions for agri loans.



The Terrastack team at the Google DeepMind Accelerator: AI for the Planet (APAC) in Singapore.



Live demos at the Terrastack booth in the Bharat AI Zone, Global Fintech Fest 2026, Mumbai.



Aaryan with Sonia Singh on the ET x Google "Blueprint to Bharat" podcast.

Thanks for reading.

Presenting to the BRICS Working Group on Geospatial Technologies at IIT Tirupati, July 2026.

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