

BharatNetra: One Vision, One Finance, One Future

Integrated Global Financial Technology Capability Hub



Government
of Odisha

In partnership with

GFTN

Innovating Finance. For Everyone.

BHARATNETRA

Startup Incubator

COHORT 1 - LOOKBOOK

MARCH 2026





ABOUT

Care360degree offers a complete business solution to automotive dealerships. Our AI-Powered Insurance & Finance Agent for Automobile Dealerships acts as a digital F&I assistant, supporting customers, sales executives, service advisors and F&I managers throughout the vehicle purchase lifecycle.

WEBSITE
[Founder Profile](#)

LOCATION
Odisha

SECTOR
FinTech

STAGE
Early Traction MVP



RAJESH SARANGI
FOUNDER



ABOUT

Credore is a digital trade infrastructure company focused on enabling secure and interoperable electronic trade documents such as eBills of Lading and Bills of Exchange. It provides a neutral, standards-based network that connects banks, carriers, and trade platforms without locking them into a single ecosystem.

WEBSITE
www.credore.xyz/

LOCATION
Odisha

SECTOR
FinTech

STAGE
Paying Customers



LINGARAJ MAHANAND
FOUNDER



ABOUT

FAYDO is a Bhubaneswar-based FinTech startup transforming everyday spending into instant savings. We offer a digital platform where users access discounted gift cards across 300+ brands, stacked with coupons for maximum value—unlike delayed cashback systems.

WEBSITE
faydo.in

LOCATION
Odisha

SECTOR
FinTech

STAGE
Prototype



KAJAL CHOUDHURY
FOUNDER



INNOGRID



Government of Odisha

In Partnership with
GFTN
Innovating Finance. For Everyone.

ABOUT

InnoGrid is an AI-driven decision intelligence platform built for small and mid-sized brands in fast-growing sectors. We help businesses evaluate product performance, forecast revenue, analyze customer sentiment, and assess launch feasibility before capital is committed.

WEBSITE
[Founder Profile](#)

SECTOR
FinTech

LOCATION
Odisha

STAGE
Prototype



JAYANT SHOUNDIK
CO-FOUNDER & CTO



SARTHAK TRIPATHY
FOUNDER & CEO



ABOUT

ScamHunter is a financial threat intelligence startup building a proactive fraud prevention layer for banks and FinTechs. Traditional systems are reactive, rule-based, and siloed, detecting fraud only after losses occur. ScamHunter uses behavioral analytics, network linkage analysis, and explainable AI to identify coordinated fraud patterns in real time.

WEBSITE
www.hexdefender.com

SECTOR
FinTech

LOCATION
Odisha

STAGE
Prototype



KUNAL GUPTA
CO-FOUNDER



SANJIB KUMAR MOHAPATRO
CO-FOUNDER



ABOUT

TouchPay India is a biometric-first FinTech platform enabling secure, phone-free UPI payments and cash withdrawals using just a fingerprint. By integrating UIDAI authentication, NPCI Aadhaar Mapper, and RBI-compliant 2FA architecture, TouchPay eliminates the need for smartphones, QR codes, or OTPs. Our merchant-based terminal acts as a universal financial access device for rural and underserved communities.

WEBSITE
www.touchpay.in

SECTOR
FinTech

LOCATION
Odisha

STAGE
MVP



SK GUFRAN
CO - FOUNDER



MAYANK RAI
FOUNDER



ABOUT

23 Finverse, the premier brand of Teish FinTech Pvt. Ltd., is dedicated to transforming personal and institutional finance through tailored, need-based solutions. We provide customized loans alongside institutional and personal investment opportunities in insurance and mutual funds.

WEBSITE

www.23finverse.com

SECTOR

FinTech

LOCATION

Odisha

STAGE

Paying Customers



DINESH GUPTA
CO-FOUNDER



KALIDASH ACHARI
FOUNDER & MD



Kapex Finance

ABOUT

Kapex Finance is a digital MSME lending platform connecting small businesses with the right lenders fast, with minimal paperwork. MSMEs can apply for loans up to ₹10 Lakhs for working capital, expansion, or equipment needs and get matched with suitable lender partners.

WEBSITE

<https://www.kapexfinance.com>

SECTOR

FinTech

LOCATION

Odisha

STAGE

MVP



BINAY TULSHYAN
FOUNDER



AlgoKart

ABOUT

AlgoKart is a risk-governed algorithmic trading platform for retail investors in India. It enables rule-based strategies through broker accounts while enforcing strict protections like capital limits, loss caps, and automated kill-switches.

WEBSITE

algokart.trade/

SECTOR

FinTech

LOCATION

Rajasthan

STAGE

Prototype



YUDHISTHER BHARGAVA
FOUNDER & CEO



MANTAVYA SINGH RATHORE
CO-FOUNDER & CPTO



ABOUT

Butter Money is an AI-native mortgage platform transforming India's complex and opaque home-loan journey into a simple, transparent, and outcome-driven experience. Through a single digital application, automated borrower and asset profiling, and AI-led negotiation across multiple lenders, we help users secure better loan terms with less effort, faster disbursals, and lower costs.

WEBSITE
www.butter.money

SECTOR
FinTech

LOCATION
Karnataka

STAGE
Prototype



SUHAIL MANOCHA
FOUNDER



ABOUT

Bofin.Tech (by Jangras) is a Gurugram-based FinTech infrastructure platform providing API-driven solutions for digital banking, payments, and credit, primarily targeting banks, NBFCs, and startups. It offers customizable, compliance-ready technology for UPI, virtual accounts, and fraud management to accelerate financial product deployment.

WEBSITE
www.bofin.tech/

SECTOR
FinTech

LOCATION
Haryana

STAGE
Paying Customers



AJAY JANGRA
CEO



ABOUT

Carboney aims to leverage the emerging carbon credit ecosystem being developed by the Indian government. The platform uses a proprietary algorithm to aggregate projects and generate carbon credits in line with the Indian Carbon Credit Scheme.

WEBSITE
Carboney.app

SECTOR
FinTech

LOCATION
Maharashtra

STAGE
MVP



NIKHIL PANDEY
CO-FOUNDER & CTO



SACHIN GUPTA
FOUNDER & CEO



ABOUT

Split payments across methods, guarantee delivery before releasing funds, and embed checkout anywhere – payment infrastructure built for Indian businesses.

WEBSITE
fastrpay.in

LOCATION
United Kingdom

SECTOR
FinTech

STAGE
Prototype



AMIT SAGAR
FOUNDER & CTO



VIVART RANGARI
FOUNDING ENGINEER



ABOUT

Finanalyz has developed a comprehensive Loan Origination and Loan Management automation solution. Starting from KYC verification, CIBIL verification, Bank Statement Analysis, and other credit assessment processes, the entire loan journey has been automated.

WEBSITE
finanalyz.com/

LOCATION
Telangana

SECTOR
FinTech

STAGE
Paying Customers



JAGAN RAO
FOUNDER & CEO



ABOUT

Financial Sage is an assisted compliance-tech platform simplifying GST compliance for India's MSMEs and early-stage startups. We enable GST registration, return filing, and Input Tax Credit (ITC) optimization through a WhatsApp-first workflow and affordable subscription model.

WEBSITE
financialsage.co.in

LOCATION
West Bengal

SECTOR
FinTech

STAGE
Paying Customers



KESHAV JHA
CO-FOUNDER



BIJAY SHARMA
FOUNDER & CEO



FLOOD GUARD



Government of Odisha

In Partnership with
GFTN
Innovating Finance. For Everyone.

ABOUT

FloodGuard is a climate risk intelligence startup serving insurers, lenders, and financial institutions with both present and future flood risk insights. Through FG Pulse, we deliver near-real-time flood monitoring, alerts, and loss exposure insights using satellite data and hydrological models.

WEBSITE
floodguard.in/

SECTOR
FinTech

LOCATION
Telangana

STAGE
MVP



DHANYA BULLA
FOUNDER &
FLOOD RISK ANALYST



ABOUT

FOSSE is building the Financial Operating System for modern businesses and professional service firms. We unify compliance, financial workflows, and operational intelligence into a single AI-powered platform. Today, finance teams rely on fragmented tools across accounting, compliance, reporting, and communication. FOSSE replaces this patchwork with an integrated infrastructure layer that automates regulatory processes, streamlines collaboration between firms and clients, and converts financial data into actionable insights.

WEBSITE
fossetech.com

SECTOR
FinTech

LOCATION
Karnataka

STAGE
Paying Customers



SIDDHANT AGARWAL
CO-FOUNDER



TANMAY JOSHI
CO-FOUNDER



ABOUT

PaySaathi (Takkada) is a B2B collections and reconciliation platform for Indian wholesalers and distributors. It integrates directly with Tally, pulls invoice data, sends automated WhatsApp payment links, collects payments via UPI/NEFT/RTGS/cards, and auto-reconciles them against invoices.

WEBSITE
Takkada.com

SECTOR
FinTech

LOCATION
Assam

STAGE
Paying Customers



RONAK MALOO
FOUNDER



ABOUT

Student One Causal Networks builds white-box quantitative research infrastructure for capital markets. Instead of opaque, black-box AI models, we use deterministic, mathematically explicit systems – including symbolic regression, digital signal processing, and exhaustive pattern enumeration – to compute statistically valid market structures from financial time-series data.

WEBSITE

dashboard.studentone.tech/

SECTOR

FinTech

LOCATION

Maharashtra

STAGE

MVP



SHUBHAM SOOD
FOUNDER



Simplify Money

ABOUT

Simplify Money is a fun mobile app that helps young adults manage money using AI agents and gamification.

WEBSITE

www.simplifymoney.in/

SECTOR

FinTech

LOCATION

Uttar Pradesh

STAGE

Paying Customers



PARAG KAPOOR
FOUNDER & CEO



MANU KUMAR
CO-FOUNDER & CBO



AI PROTECT INSURANCE

ABOUT

AI Protect Insurance is a technology-led Insurtech platform redefining health insurance distribution across East and North-East India—one of India’s most underpenetrated yet structurally underserved healthcare markets. Our proprietary platform integrates hyperlocal distribution, vernacular advisory, and data-led risk intelligence to design and distribute affordable, modular health and maternity solutions for emerging middle-income families and SMEs.

WEBSITE

aiprotectinsurance.in

SECTOR

FinTech

LOCATION

West Bengal & Odisha

STAGE

Seed



NEELKANT CHATTERJEE
CO-FOUNDER



NIKHIL AGRAWAL
FOUNDER



TUDO SALES
MAKE SALES EASY

ABOUT

TUDO SALES CRM & AI App is a next-gen FinTech platform that powers revenue growth through intelligent sales automation. Built for modern businesses, it seamlessly combines CRM, AI insights, and financial intelligence to track leads, predict conversions, manage pipelines, and optimize cash flow in real time.

WEBSITE

www.todosales.com

LOCATION

Kerala

SECTOR

FinTech

STAGE

Paying Customers



ANOOP VRINDA
FOUNDER & CEO



ABOUT

TRexPay is an AI-powered smart payment platform designed to reduce payment failures, fraud, and checkout friction for users and merchants. It enables seamless payments without opening apps using voice, gestures, tap-to-pay, and offline token-based transactions.

WEBSITE

trexpay.framer.website/

LOCATION

Telangana

SECTOR

FinTech

STAGE

MVP



ASHISH MOLUGURI
FOUNDER



ABOUT

XeroCode.ai, a no-code, agent-based AI system integration platform for Enterprises that connects everything using multi-agent systems, eliminating the need for technical expertise and automating complex tasks through natural language.

WEBSITE

xerocode.ai

LOCATION

New Delhi

SECTOR

FinTech

STAGE

MVP



NIRAJ CHATRRI
FOUNDER



Government
of Odisha

In Partnership with

GFTN
Innovating Finance. For Everyone.



Government
of Odisha

In Partnership with
GFTN
Innovating Finance. For Everyone.

ABOUT

Zibcha by Ikshudhan Nextgen Solutions is a financial information management and continuity platform that enables individuals to securely store, organize, and transfer critical financial information to trusted dependents when needed. It addresses the widespread problem of inaccessible or unclaimed assets caused by lack of information continuity.

WEBSITE

www.zibcha.com

LOCATION

Telangana

SECTOR

FinTech

STAGE

MVP



LAHARI VOLETI
FOUNDER & CEO