

Loan Procedure & Requirements

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| Lender: | Red Fort Capital Finance Company Private Limited |
| Loan Amount: | Rs. 1 Cr – Rs. 10 Cr |
| Tenure: | Up to 60 months |
| Purpose: | <ul style="list-style-type: none">– Business Loans– Equipment & Machinery Loans– Working Capital Loans– Receivable Financing– Construction Loans– Industrial project financing |
| Interest Rate: | 18 % - 24 % p.a. compounded annually |
| Processing Fees: | 2.75% - 2.95% of the loan amount (Includes legal documentation fees, audit fees) |
| Due Diligence Fees: | 1.75% of the loan amount + travel cost <u>Note:</u> Processing & Due Diligence fees will be deducted from the loan amount before disbursement. <u>Note 2:</u> Stamp Duty needs to be paid by the borrower at time of mortgage |
| Security: | Collateral cover of at least 3x of loan amount which includes Land, Commercial Property or Residential Property + Receivable cover + Personal Guarantee |
| Others: | We offer flexible EMI options and moratorium period based on the borrower requirements. |

List of Documents Required

1. Profile of the company including promoters
2. Last 3 years financials – Audit Reports
3. KYC Documents (Pan/GST of the Company, Pan/Aadhar of Promoters)
4. ITR of the last 3 years
5. Outstanding Loans & EMI details– Sanction Letters, Statement
6. Bank Account Statement of the previous 2 years
7. Monthly Cash Flow Statements of the next 12 months
8. Projected cash flow statements for the next 3 years
9. Breakdown of the usage of the loan amount
10. Monthly GST Returns of the last 2 years
11. Collateral Details – Sale Deed, Valuation Report (Title should be clear for mortgage, no legal or dispute on the collateral)
12. Net Worth Certificate of Promoters – Certified by CA

The details contained in this document is subject to due diligence and final loan term sheet will be given after meeting our eligibility criteria. Other T&Cs mentioned on our website will be also applicable. Please visit <https://redfortcapital.com/terms-and-conditions/> to read them.