

## Loan Procedure & Requirements

<b>Lender:</b>	Red Fort Capital Finance Company Private Limited
<b>Loan Amount:</b>	Rs. 1 Crores – Rs. 10 Crores
<b>Tenure:</b>	1 to 5 years
<b>Purpose:</b>	<ul style="list-style-type: none"> <li>• Business Loans</li> <li>• Equipment &amp; Machinery Loans</li> <li>• Working Capital Loans</li> <li>• Last Mile Financing</li> </ul>
<b>Interest Rate:</b>	14 % - 24 % p.a. compounded annually
<b>Processing Fees:</b>	2.75% of the loan amount (Includes legal documentation fees, audit fees)
<b>Due Diligence Fees:</b>	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
<b>Security:</b>	Collateral cover of at least 2-3x of loan amount which includes Land, Commercial Property or Residential Property + Receivable cover + Personal Guarantee
<b>Others:</b>	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 Certificate/ Udhya certificate of the Company, Pan & Aadhar of Promoters)
4. ITR, 26AS forms 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 Check Report
12. Net Worth Certificate of Promoters – Certified by CA
13. Debtor & Creditor ageing (as of last financial year and as on date)
14. Sales ledger & Purchase ledger for last 2 years

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.

## **Invoice Discounting Procedure & Requirements**

<b>Lender:</b>	Red Fort Capital Finance Company Private Limited
<b>Invoice Value:</b>	Rs. 25 lakhs – 1 Crore
<b>Invoice Duration:</b>	30 to 90 days
<b>Discount rate:</b>	Up to 70% of the invoice value
<b>Interest Rate:</b>	≥ 1.75% per month
<b>Processing Fees:</b>	≥ 1.5% of the sanctioned amount
<b>Delay Fees &amp; Interest</b>	<b>Fees:</b> 2% of the invoice value per month of delay <b>Interest:</b> 3% per month on the outstanding amount
<b>Security:</b>	Personal and corporate guarantee from the borrower
<b>Others:</b>	We disburse funds within 48 hours and our criteria is not fixed on buyer rating.

### **List of Documents Required**

1. KYC Documents of the Borrower/Promoter/Directors and buyer (Pan/GST of the Company, Pan/Aadhar of Promoters)
2. Bank statements for last 2 years (all accounts)
3. Financials: 3 Year Balance Sheet (Audited), ITR, GST filings for last 2 years.
4. Monthly Debtor ageing for top 10 buyers.
5. Outstanding Loans & EMI details-Sanction letters, Statements
6. Company profile (if available: products)
7. Current invoices / Purchase order as available
8. Net worth certificates of promoters.
9. Monthly Cash Flow (Tally)

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