

Secured Business Loans

For Working capital, Equipment & Raw material purchase, etc

₹1 Crore to ₹10 Crore

7 Days Disbursal



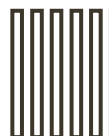
Speed Capital

Invoice Discounting

₹25 Lakhs - ₹1 Crore

2 Days Disbursal

Red Fort provides secured business loans to small businesses with **2x+ collateral cover**



0.4x

Leverage

90 Cr+

Total Assets

3000+

Applications received

LENDERS



HIGHLIGHTS

- In-House Loan Management System
- Promoter Net Worth: 800 Cr+
- Diversified Loan Book: 12 Sectors
- Pan India Presence: 10 States & UTs



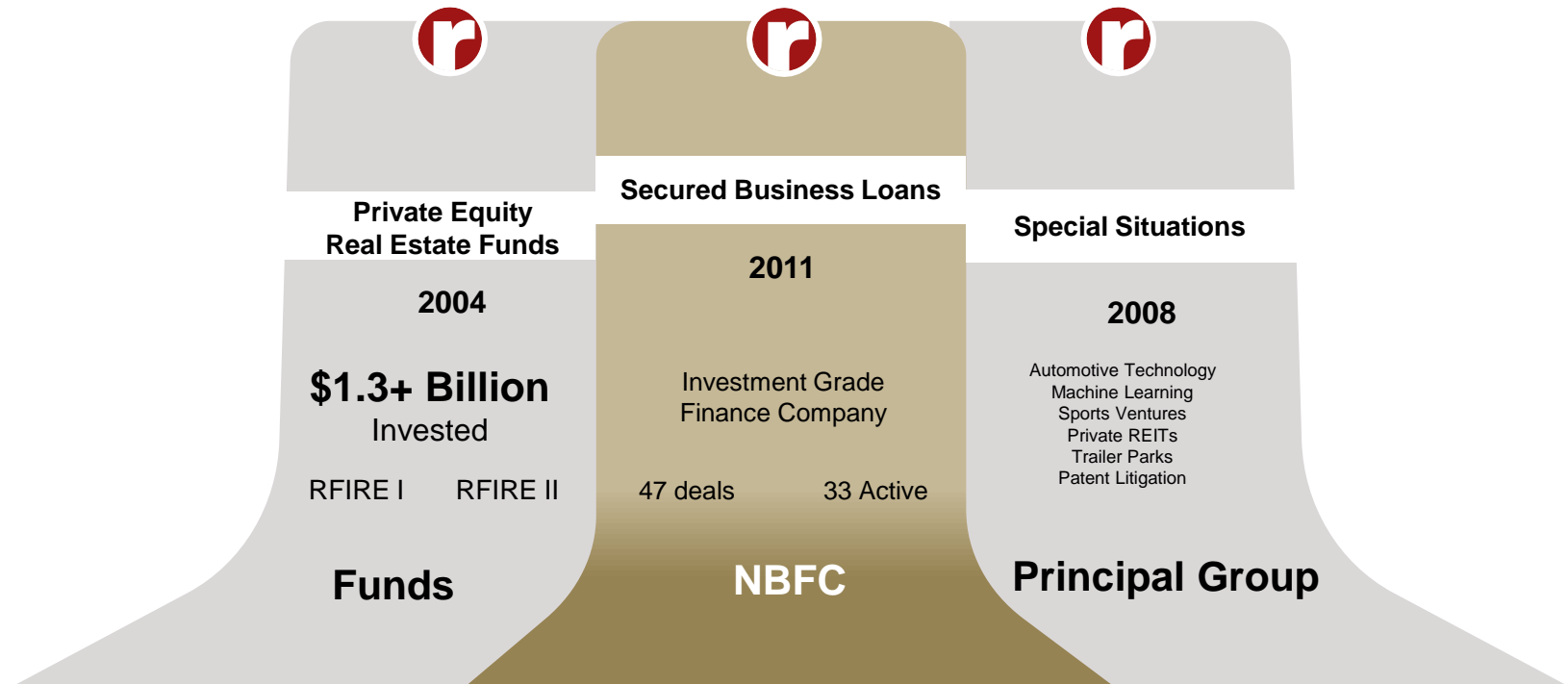
About RED FORT CAPITAL



Founded by Parry Singh in 2004, has multiple financing vehicles: private equity funds, Non-Banking Finance Company, and a global special situations.

Red Fort's **\$1.3 billion** real estate fund has financed over 50 million square feet of residential and commercial space. The firm was ranked as a **Top Ten Emerging Manager** by PERE Magazine. Red Fort has an investment strategy uniquely focused on speed, diligent underwriting, transaction structuring, comprehensive asset management & monitoring.

Red Fort Capital's NBFC, is an **investment grade** finance company focusing on small business loans.



Red Fort India Real Estate Fund (RFIRE) has financed **\$1.3 billion**



La Tropicana



Lotus Boulevard



Exora Tech Park



Greenopolis



Oxygen



Signature City



Genesis IT Park



Palm Heights



Lotus City II



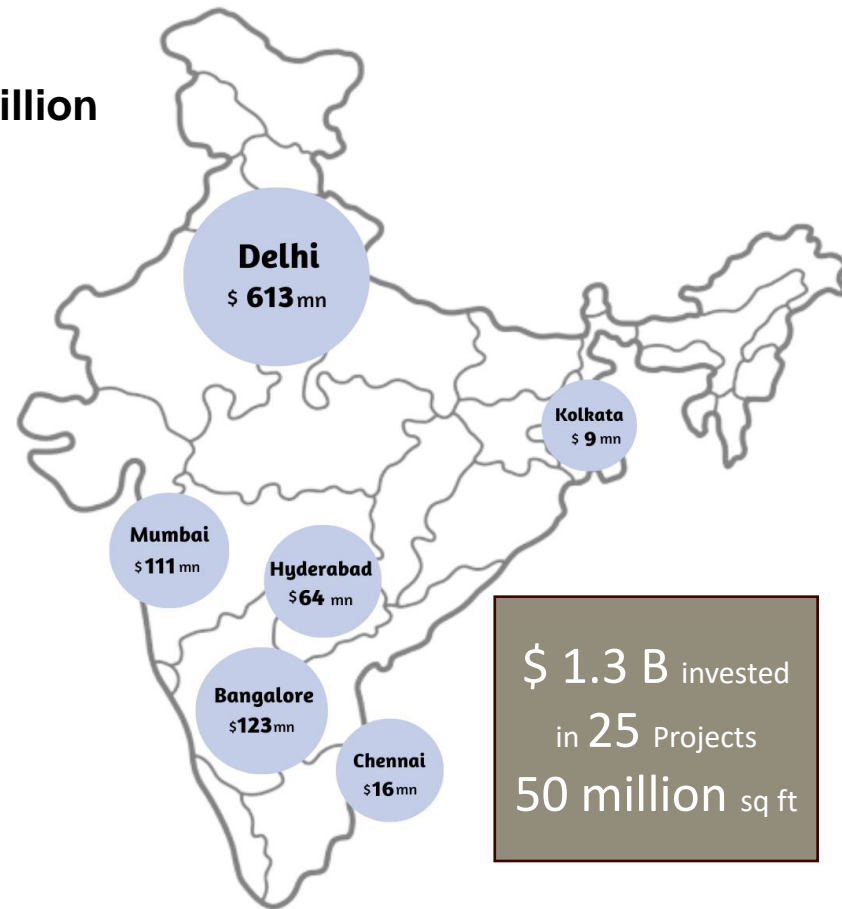
Jubilee Hills One



Silver Oak



Red Fort Towers



\$ 1.3 B invested
in **25** Projects
50 million sq ft

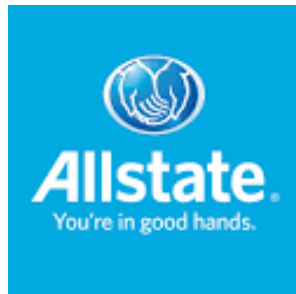
Industry-wide recognition

- Top 10 Emerging Managers by PERE
- Investor of the Year 2010 & 2011 by GIREM

Marquee Investors



Institutional investor base includes Sovereign Wealth Funds, Funds of Funds, Pension Funds, Banks and Insurance Companies





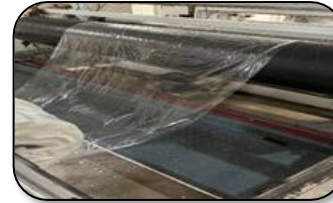
Nandigram Realtors

₹ 20.5 Cr Oct 17 to Mar 19



MLZS

₹ 22 Cr Dec 17 to Mar 22



Microflex

₹ 2.72 Cr Dec 21 - present



New Jaishanker

₹ 8 Cr May 22 to Mar 23



AV Organics

₹ 10 Cr Jul 22 to Jan 24



Venkata Spinners

₹ 9.25 Cr Oct 22 - present



Dausa Transformers

₹ 1.35 Cr Oct 22 - present



MLL Engr & Contr

₹ 8.25 Cr Jan 23 - present



Pancham Hospitals

₹ 4.1 Cr Mar 23 - present



Kanjiravelil Traders

₹ 10 Cr Mar 23 - present



Olive Industries

₹ 4.2 Cr Mar 23 - present



Brick and Byte

₹ 10 Cr Jul 23 - present



Centech Engineers

₹ 3.55 Cr Oct 23 - present



Splendor Wallpapers

₹ 0.35 Cr Oct 23 to Dec 23



Vaishnavi Oils

₹ 0.15 Cr Nov 23 - present



Travels & Rentals

₹ 7.75 Cr Mar 24 - present

3000+ Loan Applications

~200 Credit Committee

~75 Risk Committee

43 Term Sheet

31 Field Visit

22 Approved

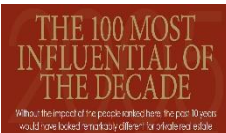
< 1% Selection Rate

Credit
Starved
Market



Recipient of:

- Ernst and Young's Emerging **Entrepreneur of the Year** award
- Chicago Crain's "Top Forty under Forty" award
- 100 Most Influential Names in Private Real Estate



Parry Singh founded Red Fort Capital in 2004. Over the last two decades at Red Fort Capital, Mr. Singh has led investments in 60+ deals, investing over **\$1.3 billion**. These deals span multiple sectors across the country: Commercial, Residential, Industrial & Educational. Mr. Singh oversees the Senior Debt activity of Red Fort Capital NBFC.

Mr. Singh is a recipient of numerous industry awards and recognitions: **E&Y "Entrepreneur of the Year"**, Crain's "Top 40 under 40", PERE's "**100 Most Influential People of the Decade**" etc.

Before Red Fort Capital, Mr. Singh served as Managing Partner of American Capital Realty, a real estate brokerage firm overseeing more than \$400 million in real estate transactions in the commercial and residential markets in North America. He has held a Real Estate Broker license in several US states, spoken on multiple TV shows, and authored articles in several industry publications. Mr. Singh was also the founder and CEO of EthnicGrocer.com—a Kleiner Perkins and Benchmark Capital backed venture. He led the company through several institutional and strategic financing rounds and managed a 250+ member team.

Prior professional experience includes investment banking at Chase Securities (now JPMorgan Chase), in High Yield and Fixed Income groups. From 1993 to 1997, Mr. Singh worked in Motorola (Symbol) – in several Engineering & Program Management positions.

Mr. Singh has served on the State of Illinois TechVenture Committee: advising the state on a **\$1.4 billion** technology budget. He has been a visiting speaker at the Kellogg School of Management at Northwestern University.

Education:

MBA, Kellogg, Northwestern University, Recipient *Top Student* award & *Highest Order of Excellence*
M.S. (Electrical Engineering), State University of New York, Merit Scholarship recipient
B. Tech (Computer Engineering), Guru Nanak Dev University, Punjab, India, First Rank Holder

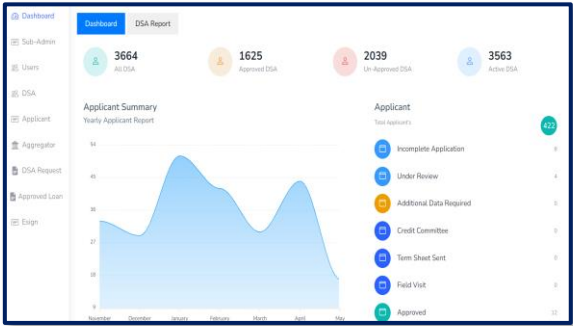
Pan India Sourcing
Digital Marketing
Multi-Lingual Chatbots
3000 Loan Applications



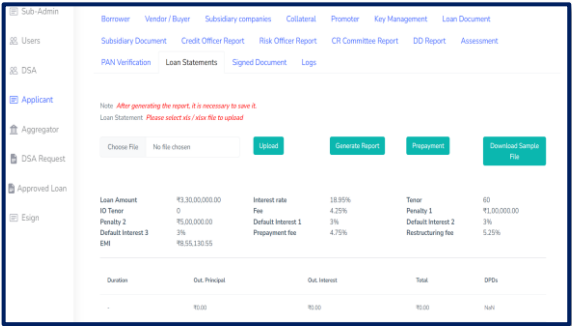
Application Filtering
KYC verification
Credit History
OCR document convertor



Underwriting
GST, Bank Statement, ITR analyzers
Financial Statements
Legal and AML Checks



State of the Art
Loan Origination & Management System



100% Digital Process
Onboarding, Underwriting & Monitoring

Loan Documentation
E-Signature & E-Stamping
Compliance Management
Digital Escrow



Assignment to Lenders

Monitoring and Collection
Account Aggregator
Payment Gateway
Reminders on email, WhatsApp

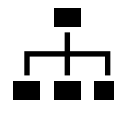




Exhaustive Data
Collection
Fast Due Diligence



Superior Loan
& Process Flow
100+ Apps/day



Built-in Responsibility
Flow
Organisational Costs ↓



Other APIs Arch
Faster Approvals

Admin Module

- Approve/reject DSA
- Assign user role (Lender/Deals)
- Assign Deals/Lender to users
- Transfer leads to onward lenders

Credit Module

- DSA application
- Loan application
- Credit & risk analysis
- Bank Statement Analyser
- GST & ITR Analyser
- Legal Check and Background Verification

Monitoring Module

- End-use tracking
- Bank Account Aggregators
- Collection auto-reminders
- Compliance management
- Grievance tracking



Quick Business Loans

Applicant Listing

All Applicant List

Name, Phone, Applicant No, Place

Complete Application

Search

Application no. Date Company DSA Loan Details Status Action

61146702	May 16, 2023	Vishal Krishna Spharun Limited vishalkrishnaspharun@gmail.com +919895 950 9599	Savardh savardh@gmail.com (011) 111-1111	₹ 9,375,00,000 48 Months Working Capital	Under Review	Change Status
----------	--------------	--	--	--	--------------	---------------

Copyright © 2022 All rights reserved RedfortCapital.

Loan No: 61246703 Company Name: Duxia Transformer Uthying Private Limited Loan Amount: ₹ 1,35,00,000 Loan Type: WORKING CAPITAL

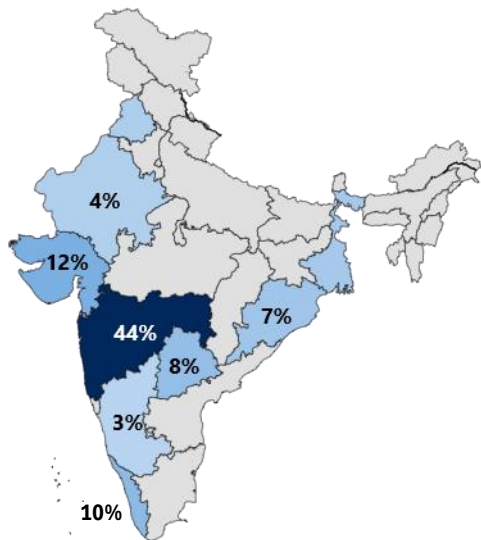
Please do submit application in process

Applicant

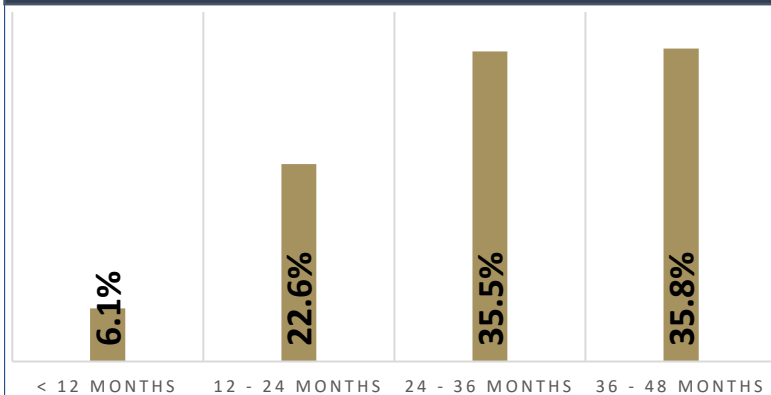
Applicant Detail:

Loan amount: ₹ 1,35,00,000	Term (in Month): 48	Company Name: Duxia Transformer Uthying Private Limited
Loan Type: WORKING CAPITAL	Company Name: Duxia Transformer Uthying Private Limited	Phone Number: +91 (900) 019-8296
Contact email: DuxiaTransformer@gmail.com	Company CIN: U01102TN2020BP000000	Requestor
Pin Number: 400000	State: Rajasthan	
Company Address: Office No. 745 7th Floor Arg North Avenue D-46B Road No. 3A, VSI Area, Sikar Road, Jaipur.	Company Type: Private Limited	
Company Landmark: Manufacturing	Secondary Email: EMI Affordability: ₹ 0	
Alternate Phone Number: ₹ 0	Company Equity: 0	
Monthly Net Income: ₹ 0	Years in business: 0	
Company Debt: ₹ 98,00,000		
NPA Last 3 Years: Yes		

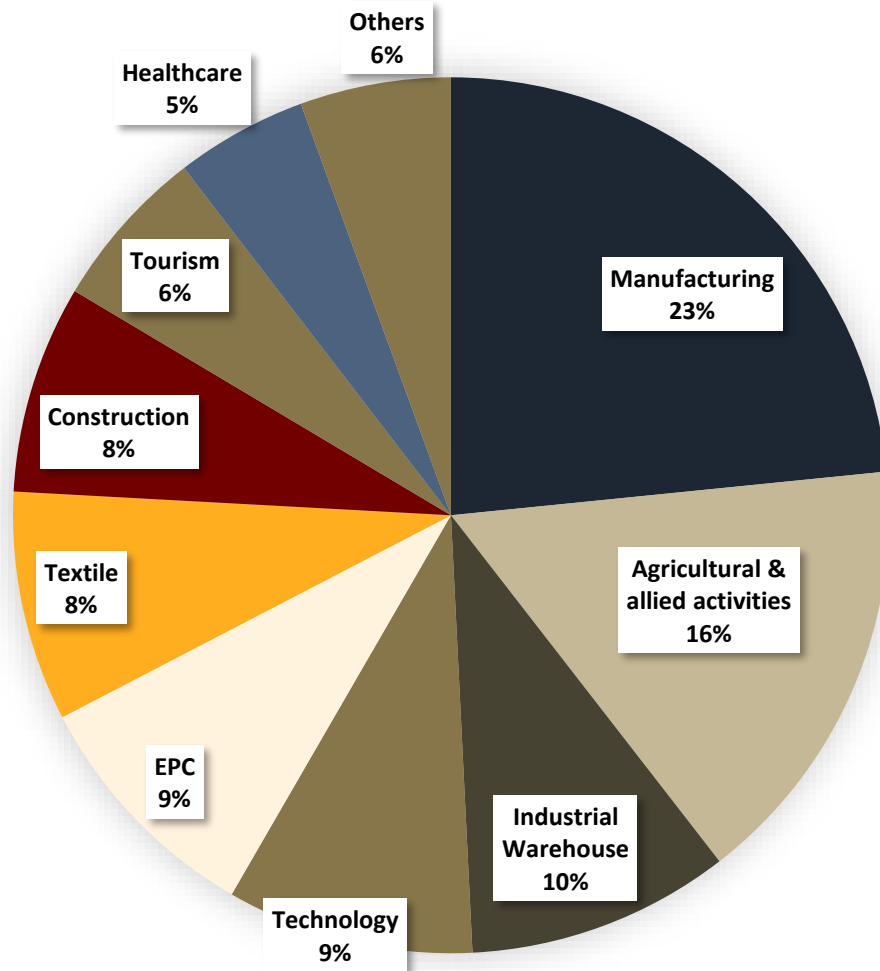
Loan Portfolio By Geography (% of AUM)



Loan Portfolio by Tenure (% of AUM)



Loan Portfolio by Sector (% of AUM)



₹79.72 Cr

*AUM
FY24*

0.37x

*Debt to Equity
June'24*

63.62%

2 years Revenue CAGR

31.8%

*PBT/Total Income
for FY24*

70.28%

*Capital to Risk Assets
Ratio*

4.67%

*Return on Assets
FY24*

19.9%

*Average lending rate of
interest*

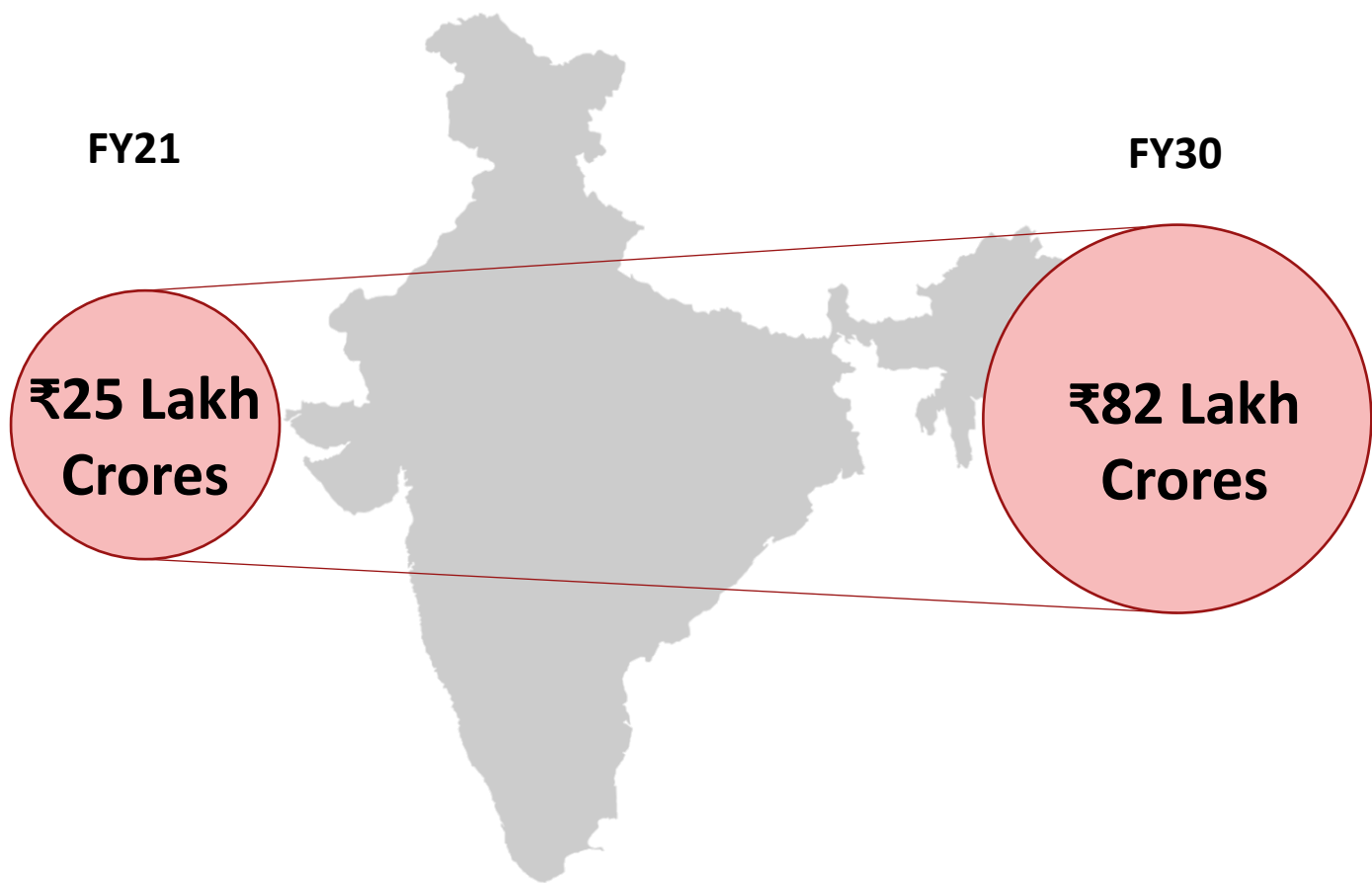
1.99%

*NNPA
June'24*

12.2%

*Average Cost of
Borrowing*

Annexure



PROBLEMS FACED BY MSMES IN GETTING LOANS



Slow loan processing



Lack of awareness



Regulatory Complexity



Poor Access to Capital market



Direct Selling Agents (DSAs)

1500+ onboarded

10,000+ Application



Active DSAs in 17+ States



LMS Platform to register, train and assign DSAs



WhatsApp bot for educating and onboarding DSAs



Direct Outreach

Offline

Online

Hoardings, Billboards

PR Agency: 2.3 Cr+ PR Value

Word of Mouth

28 Lakh+ social media Impressions



40K+ Chatbot Triggers



BALANCE SHEET (₹ Crores)	FY'24	FY'23	FY'22
EQUITY AND LIABILITIES			
Shareholders' funds	61.27	57.15	52.36
Share capital	1.04	1.04	1.04
Reserves and surplus	60.23	56.12	51.32
Non-current liabilities	11.75	15.01	-
Long-term borrowings	8.38	12.65	-
Other Long-term liabilities	3.37	2.36	-
Current liabilities	17.37	13.51	1.82
Short-term borrowings	16.16	11.56	-
Trade payables:-	0.06	0.76	1.47
Short term provisions	0.55	0.38	0.26
Other current liabilities	0.60	0.81	0.09
Total equity and liabilities	90.39	85.68	54.18
ASSETS			
Non-current assets	55.60	55.44	19.3
Property, Plant and Equipment	0.34	0.09	0.06
Deferred tax assets (net)	0.02	0.01	0.01
Long-term loans and advances	50.18	50.74	18.79
Other non-current assets	5.05	4.61	0.44
Current assets	34.79	30.24	34.88
Cash and cash equivalents	3.21	0.75	12.74
Current investments		7.01	0.66
Short-term loans and advances	29.53	22.46	21.38
Other current assets	2.05	0.02	0.1
Total assets	90.39	85.68	54.18

PROFIT & LOSS STATEMENT (₹ Crores)	FY'24	FY'23	FY'22
Income			
Revenue from operations	17.16	12.73	3.68
Other income	0.08	1.65	2.76
Total Income	17.24	14.37	6.44
Expenses:			
Employee benefits expense	4.77	2.98	1.72
Finance costs	3.53	1.21	-
Depreciation and amortisation expense	0.15	0.06	0.01
Other Expenses	3.30	3.74	2.13
Total Expenses	11.76	7.99	3.86
Profit before tax (1-2)	5.48	6.38	2.58
Less: Current tax	1.39	1.60	0.64
Less: Deferred tax credit	(0.01)	(0.01)	(0.06)
Profit after tax (3-4)	4.11	4.79	1.94

Particulars (₹ crores)	2024-25	2025-26	2026-27	2027-28
Interest Income	22.05	44.60	69.45	101.29
Fee Income	5.60	8.64	12.00	15.84
Other Income	0.33	1.18	1.86	1.76
Total Income	27.98	54.41	83.31	118.89
Operating Expense	8.46	12.44	17.80	22.98
Interest Expense	8.52	24.18	38.94	53.93
Fee Expense	2.15	2.88	3.60	4.50
Provision	0.98	1.29	1.61	1.93
Total Expenses	20.12	40.79	61.95	83.35
Net Interest Income	13.53	20.42	30.52	47.36
Net Fee Income	3.45	5.76	8.40	11.34
Profit Before Tax	7.86	13.62	21.36	35.55
Profit After Tax	5.90	10.21	16.02	26.66
Total AUM	177.94	307.16	468.25	661.66
Cash and Liquid Investments	13.62	44.97	49.50	40.48
Other Assets	10.06	13.53	18.20	24.47
Total Assets	201.62	365.66	535.94	726.62
Total Debt	119.58	240.66	360.26	487.67
Other Liabilities	10.68	18.43	28.09	39.70
Opening Capital	61.26	71.36	106.57	147.59
Equity Added	4.20	25.00	25.00	25.00
Closing Capital	71.36	106.57	147.59	199.25

Pre-Disbursal



Collateral (2-3X)

*NA Land, Residential or
Commercial Property, Machinery*



Corporate & Personal Guarantee

Directors and related entities



Pre-Disbursal Covenants

*Clearance of pending dues with
govt authorities, Banks/FIs etc.*



Escrow Agreements

*Mandatory escrow accounts to secure
cashflows for riskier borrowers*

Post-Disbursal



*Business performance
covenants to ensure
value accretive lending*



*Scrutinising end use of
funds, CA certificate*



*Monitoring Bank
Statements through AAs*



*On-site audit of inventory
and books of accounts*

**Parry Singh – Founder & Executive Chairman**

Founded Red Fort Capital in 2004; Lead Investments, Strategy & Capital Markets.

Led \$1.3 billion+ investments in India, spanning over 60 transactions within the last two decades.

Recipient of multiple industry awards and recognitions. Managing Partner American Capital Realty > \$400 M in US Real Estate transactions. CEO of Ethnicgrocer.com: Funded by Kleiner Perkins, Benchmark Capital and Kraft Foods – managed a team of 250; raised over \$90M. Investment Banker JPMorgan in High Yield and Fixed Income.

MBA, Kellogg – Northwestern University (Top Student Award); MS, SUNY Stony Brook, NY; B. Tech., GNDU (India)

E&Y "Emerging Entrepreneur Award Recipient", Crain's "Top 40 Under 40", PERE "100 Most Influential in Real Estate"

**Ram Krishna Kumar – Vice President of Finance & General Management**

Deals: credit and risk analysis, Global Investments via different vehicles (Special situations investment group)

2 years of experience at Hero MotoCorp, in bike manufacturing plant Ex- Boston Consulting Group, Ex-P&G

MBA (Finance & Strategy), IIM Lucknow (Institute Rank 4); CFA Level 1

B.Tech., Mechanical Engineering, IIT Bombay; Minor in Management from SJMSOM, IIT Bombay

**Saurabh Agarwal – Assistant Vice President of Finance & General Management**

Deals - Sourcing and Credit Officer; Marketing

Ex-Wipro: Computer Networking & Web Security; Ex-FinIQ Consulting: Finance & Strategy

MBA (Finance), IIM Lucknow; B. Tech., Mechanical Engineering, IIT Delhi

**G V Raghuvansh Patnaik – Assistant Vice President of Finance & General Management**

Capital Markets, Product Development, Deal- Risk Officer

Ex-EXL: Big Data and ML; Ex-Tata Steel

MBA(Finance, Operations), IIM Lucknow, CFA L1

B.Tech., Mechanical Engineering, NIT Trichy

**Dr. Kanwarpal Singh Selhi – Manager – Finance & Marketing**

Capital Markets, Marketing, Credit Officer

4 yrs. of exp. in Customer acquisition & Strategy in tertiary healthcare

2 yrs. of exp. in Supply Chain Management: Distribution and Marketing in Pharmaceutical Sector

Director of IT & Executive Board member at AMSA, India (2019-20); MBBS from AIMS, Bathinda

Mid Management



Mayank Agarwal
Manager, Finance
 MBA, IIM Lucknow
 CFA-L1, B. Tech -NIT



Bharath Kumar
Manager, Finance
 MBA, IIM Bangalore
 CFA-L2 Cleared



Harsh Vasani
Manager, Finance & Accounts
 CA & Qualified Company Secretary
 6+ yrs. in Capri, L&T Fin.



Vivek
Manager, Finance
 MBA, IIM Lucknow
 CA, 2+ yrs. in Deloitte



Isha Singh
Manager, Finance
 MBA, IIM Lucknow
 CFA-L1, B.Com - DU

Associates



Sakshi Anjana
 Assistant Manager, HR



Geetanjali Sawant
 Assistant Manager, Accounts



Pooja Bhosale
 Finance Associate



Raj Ramani
 Finance Associate



Sakshi Jaiswal
 Sales Associate



Mukul Pandey
 Tech Lead
 IT Executive, Tech, R&D: LMS
 9+ years of experience in the IT sector



Ranjeet Saini
 Senior Full Stack Developer
 IT Executive, Tech, R&D: LMS
 Full Stack developer with 8 yrs experience

Tech Team



Amit Dhawan

MD & CEO, Edelweiss Finvest Private Limited & Head - Credit Trading Desk

Head - Corporate & Institutional Coverage for various debt funds (including special opportunities, distress, and ARC)

Yes Bank: Ex-Country Head, Emerging Corporates Group

Corporate Banking Regional Head, Northern & Eastern India

ICICI Group for almost 15 years - Project Financing, Business Development, Government Banking, International Strategy and Corporate Banking

Specialties: Corporate Banking, Project Financing, Investment Banking, Structured Finance, Deal Origination, Strategy, Alliances



Kalyan Chakrabarti

CEO, Emaar India

Ex-President, CFO and Co-Head at Piramal Realty

- Over 25 years of leadership experience

General Electric

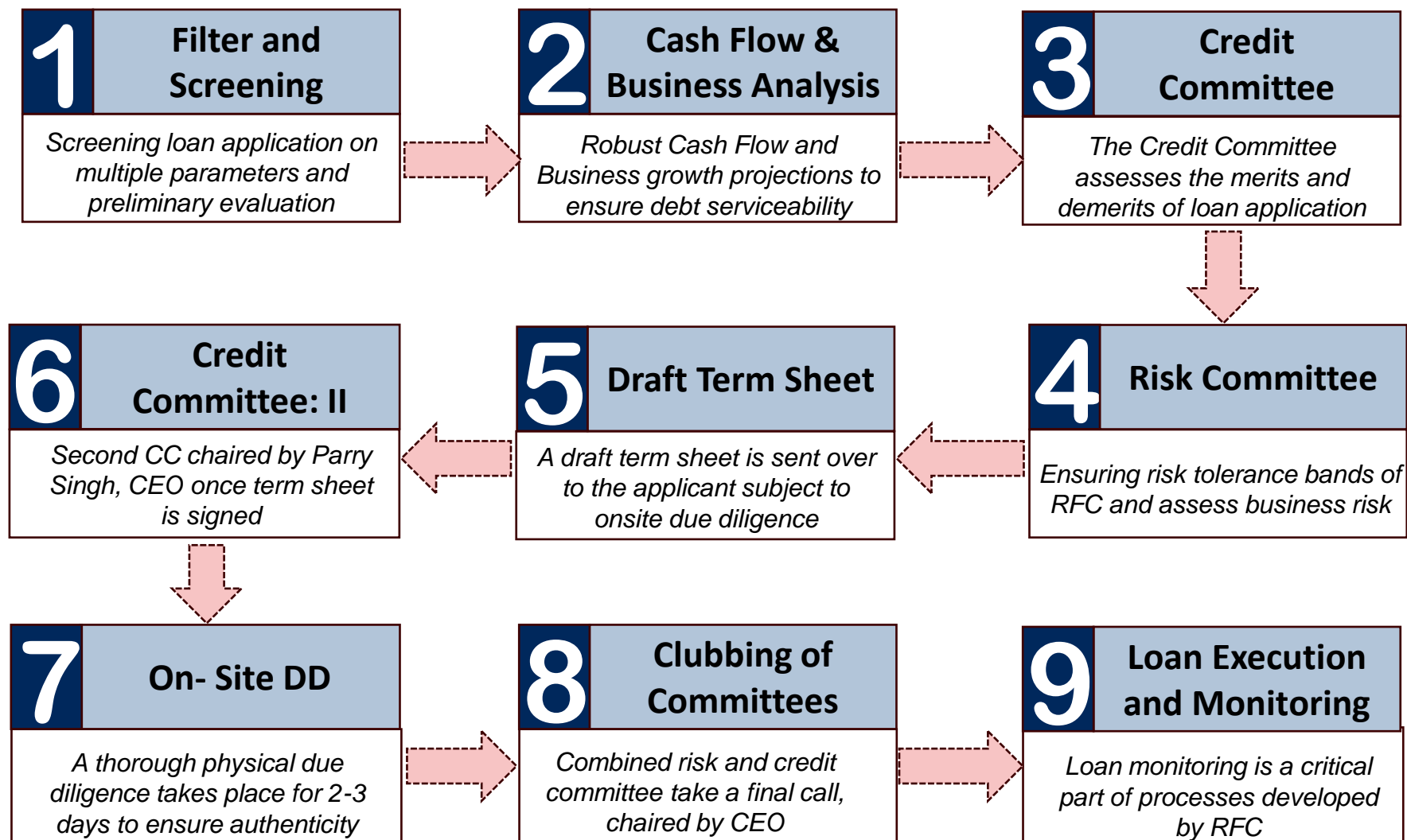
- Head of pricing at for all its Commercial Finance India, Global Head of Financial Planning and Analysis

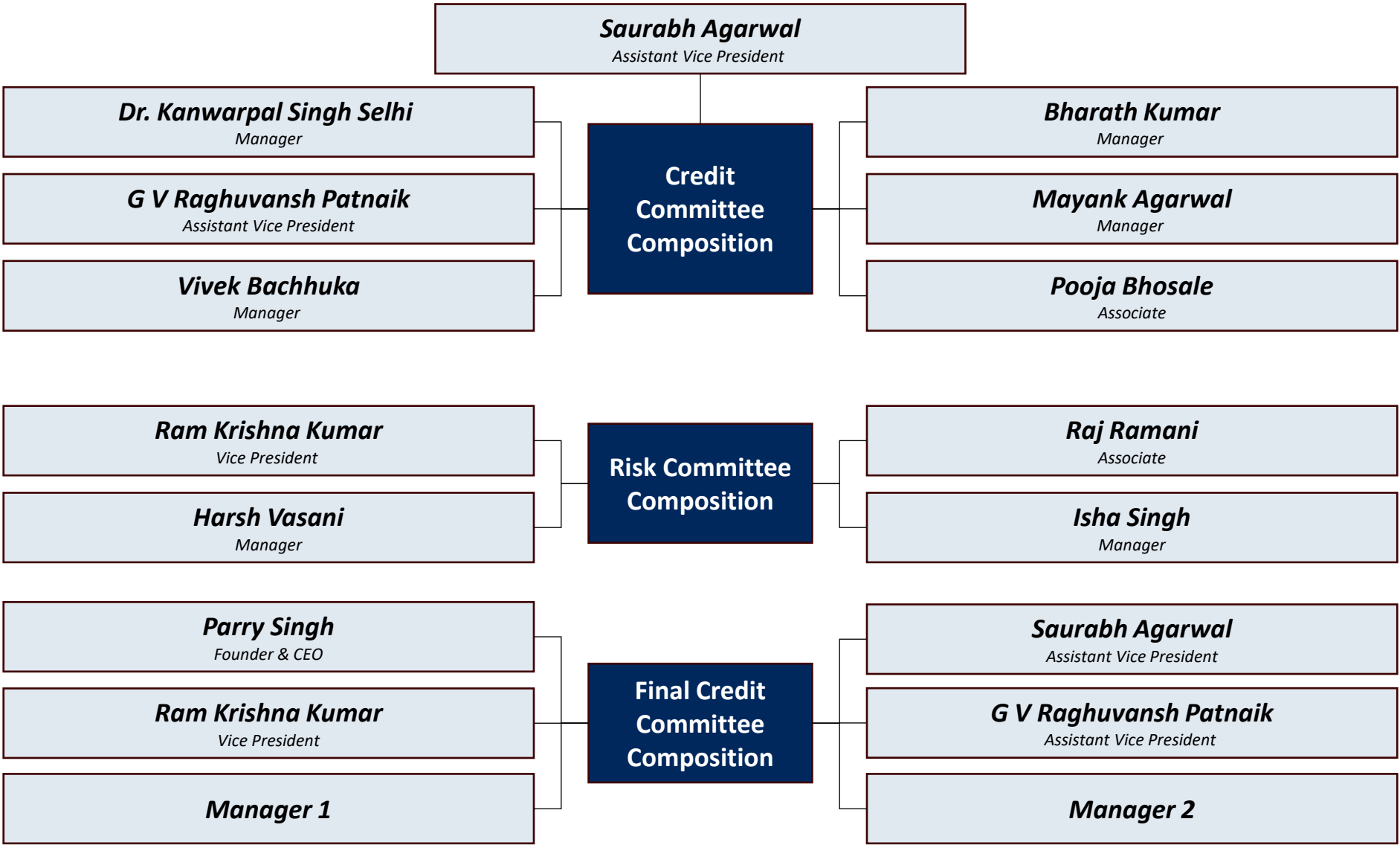
Genpact (NYSE listed ~\$850MM Revenue company)

- Head of Finance for European Equipment Finance

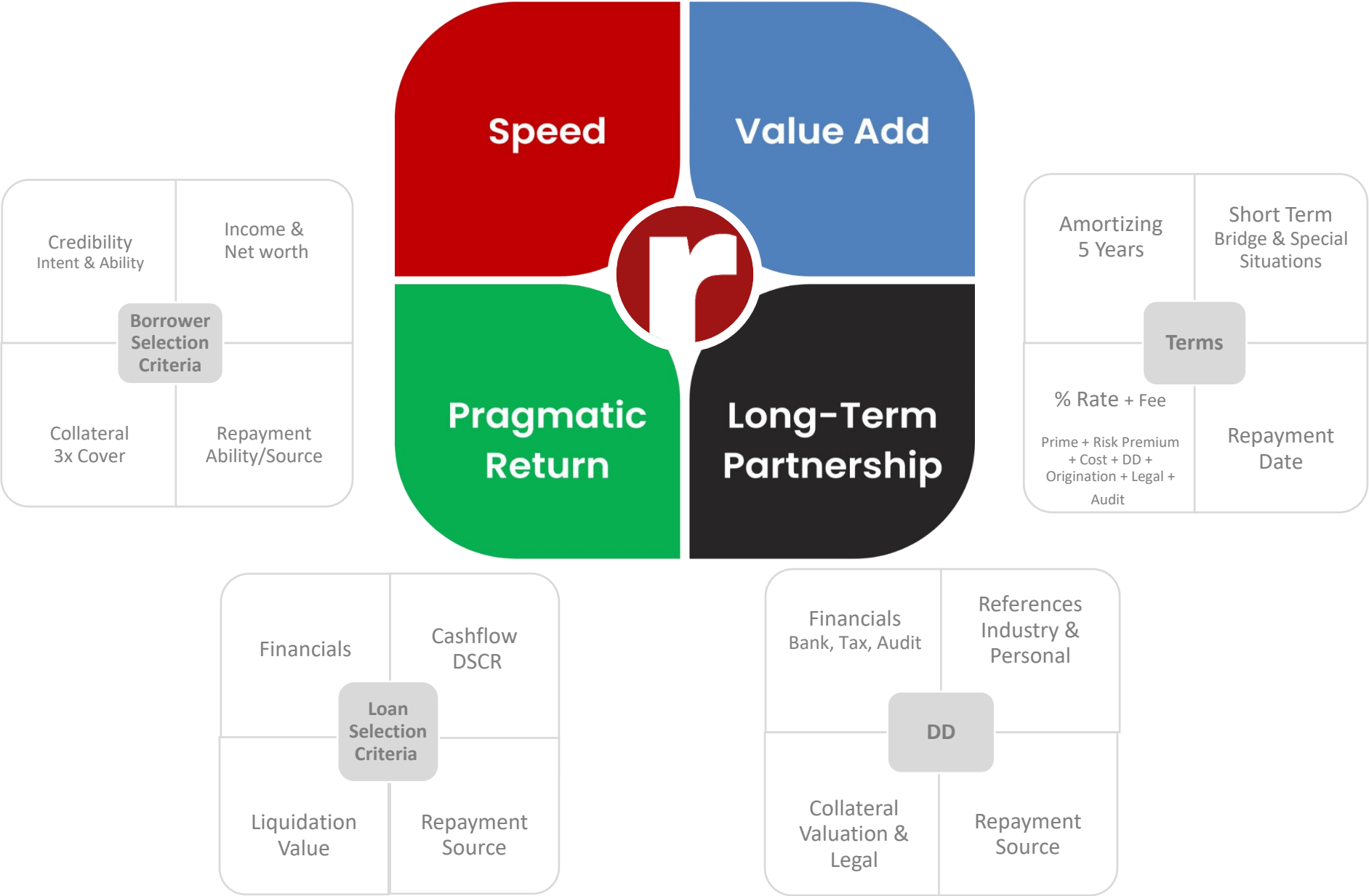
Red Fort Capital

- Ex - CFO and MD
 - several asset management roles for almost a decade
- MBA from XLRI Jamshedpur with a finance major, B.S. Mechanical Engineering



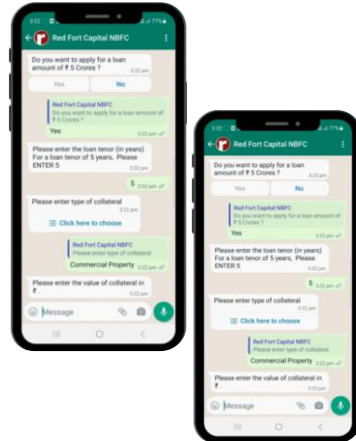


Red Fort Capital's Investment Philosophy



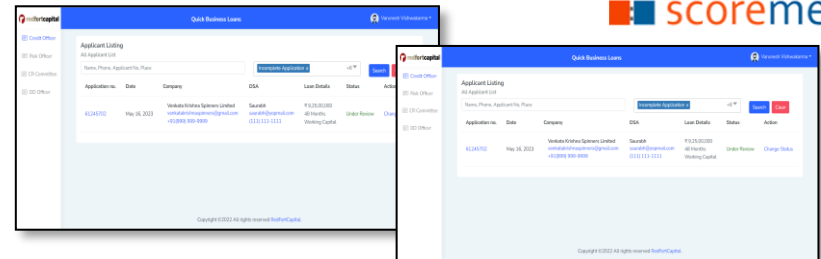
Strong Loan Sourcing

- Social Media Excellence
- 800+ DSAs
- Multilingual WhatsApp Bot



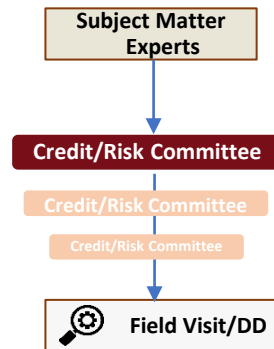
High Technology Advantage

- World Class LOS & LMS
- APIs: Fintechs, AAs, Credit Bureaus, Setu, Wati etc.



Stellar Team & Process

- Strong Management
Led by Parry Singh
- Ready for Action
Scalable process
- Expert Credit & Risk Committees
Strict underwriting standards



Growing Lending Partners

Banks



NBFCs

