

Secured Business Loan Procedure & Requirements

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 for Working Capital, purchasing machines etc– Construction Loans (Last mile financing)– Industrial project financing– Lease Rental Discounting
Interest Rate:	≥ 15% p.a.
Turnover:	Minimum of 2 Cr is required
Security:	Collateral cover of at least 2x of the loan amount which includes Land, Commercial Property or Residential Property
Others:	We offer moratorium period (up to 3 months) based on the borrower's requirements.

List of Documents Required

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

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

Lender:	Red Fort Capital Finance Company Private Limited
Loan Amount:	25 Lakhs - 1 Crore for Unrated Buyers 25 Lakhs - 3 Crores for Rated Buyers
Loan Tenure:	30 to 90 days
Discount rate:	Up to 80% of the invoice value
Interest Rate:	≥ 1.5% per month
Processing Fees:	≥ 2.0% of the sanctioned amount
Security:	Personal and corporate guarantee from the borrower
Minimum Turnover	Rs. 4 Crore
Credit History	No DPD in last 2 years
Escrow Account	Buyer needs to confirm that payments will be made in Escrow A/c (A/c will be opened in the name of the borrower)

List of Documents Required

1. KYC Documents of the borrower and buyer (Pan/GST of the Company, Pan/Aadhar of Promoters)
2. All Bank A/c statements for last 2 years and for current year to date.
3. Financials with notes and ITR of last 3 years, GST filings for last 2 years.
4. Debtor and Creditor ageing client wise of last 2 years and as on date
5. Outstanding Loans & EMI details-Sanction letters, Statements
6. Company profile (if available: products)
7. Current invoices / Purchase order
8. Net worth certificates for promoters.
9. Sales & Purchase register (in excel) for last 2 full years and for current year to date.
10. Detailed end-use of funds

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