

## Secured Business Loans

For Working capital, Equipment & Raw material purchase, etc

₹25 lakhs to ₹10 Crore

7 Days Disbursal



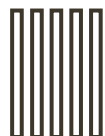
Speed Capital

## Invoice Discounting

₹25 Lakhs - ₹1 Crore

2 Days Disbursal

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



0.50x

Leverage

~120 Cr

Total AUM

4000+

Applications received

### LENDING PARTNERS



NCDs

BC partner

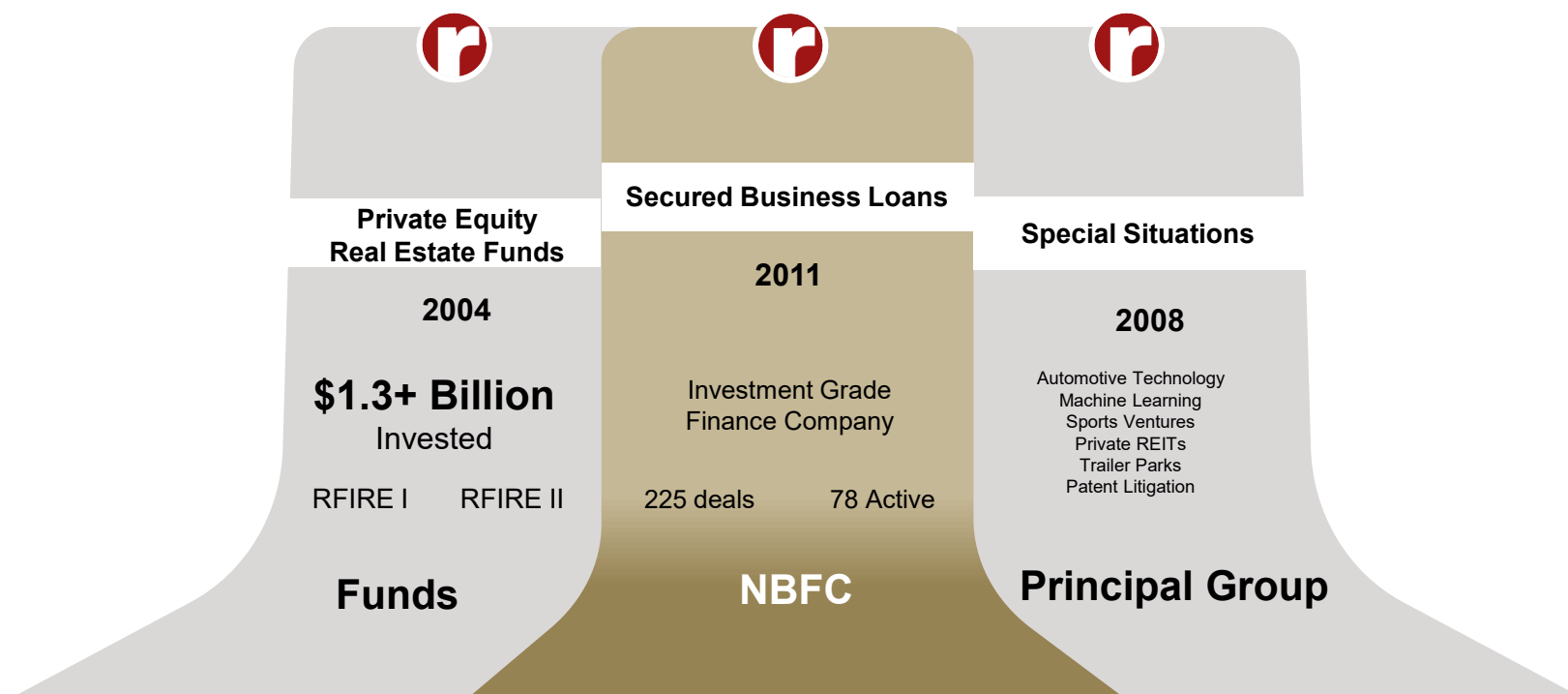
### HIGHLIGHTS

- In-House Loan Management System
- Promoter Net Worth: 800 Cr+
- Diversified Loan Book: 14 Sectors
- Pan India Presence: 10 States & UTs

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*



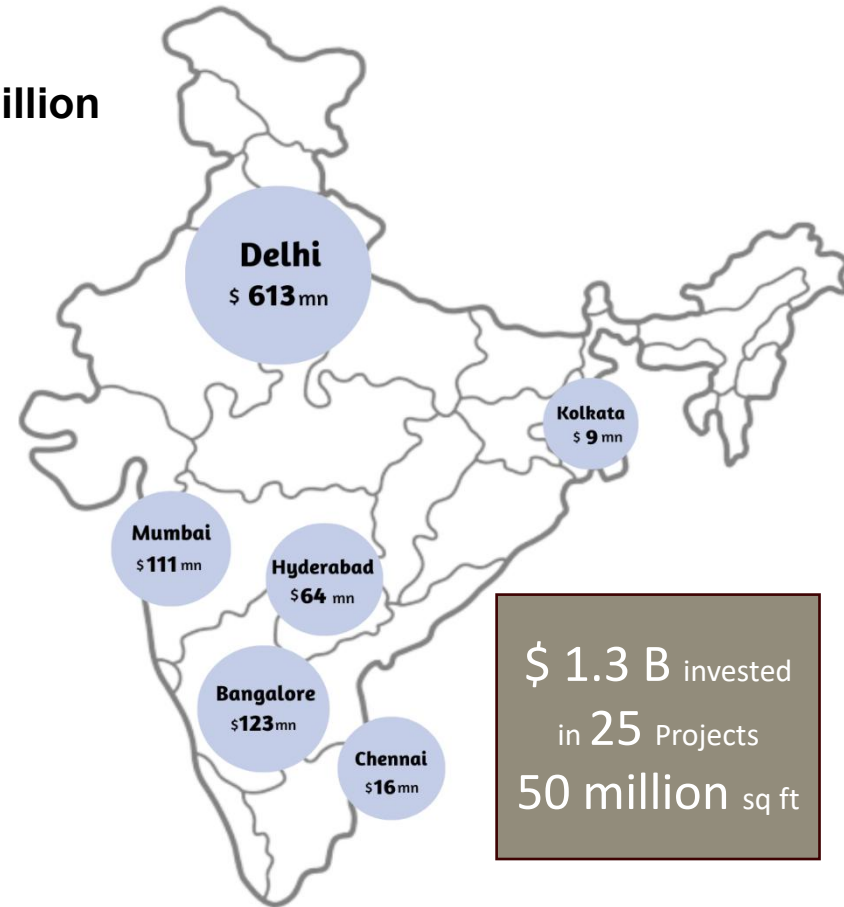
*Jubilee Hills One*



*Silver Oak*



*Red Fort Towers*



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

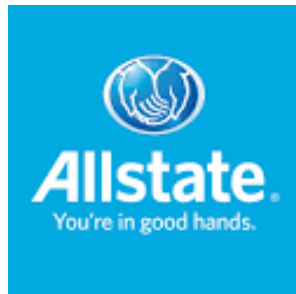
## Industry-wide recognition

- 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



**4000+** Loan Applications

**~600** Credit Committee

**~400** Risk Committee

**~240** Term Sheet

**~180** Field Visit

**150** Approved

**Tech Enabled**

Underwriting

**\$ 500 billion**

Credit starved market

**10,000+**

DSA Applications

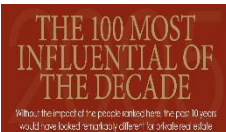
**3.75%**

Approval Rate



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



Sub Admin

Borrower Vendor / Buyer Subsidiary companies Collateral Promoter Key Management Loan Document

Subsidiary Document Credit Officer Report Risk Officer Report CR Committee Report DD Report Assessment

RAN Verification Loan Statements Signed Document Logs

Note: After generating the report, it is necessary to save it.  
Loan Statement: Please select sds / value file to upload

Choose File No file chosen [Upload] [Generate Report] [Preview] [Download Sample File]

Loan Amount	₹13,30,00,000.00	Interest rate	18.99%	Term	60
ID Toner	0	Fee	4.25%	Penalty 1	₹1,00,000.00
Penalty 2	₹5,00,000.00	Default Interest 1	3%	Default Interest 2	3%
Default Interest 3	3%	Prepayment fee	4.75%	Restructuring fee	5.25%
EMI	₹8,95,130.55				

Duration	Out. Principle	Out. Interest	Total	OPDs
-	₹0.00	₹0.00	₹0.00	NAH

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



State of the Art  
Loan Origination & Management System

100% Digital Process  
Onboarding, Underwriting & Monitoring

**Assignment to Lenders**

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



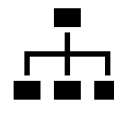
# Scalable Modules to Digitize Lending



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

Search: Name, Phone, Applicant No, Place

Buttons: Complete Application, Search, Add

Application no.	Date	Company	DSA	Loan Details	Status	Action
61146702	May 16, 2023	Vishaka Krishna Spharans Limited vishakrinaspharans@gmail.com +919895 990 9999	Savardh savardh@gmail.com (011) 111-1111	₹ 9,37,08,000 48 Months Working Capital	Under Review	Change Status

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

Please do submit application in process

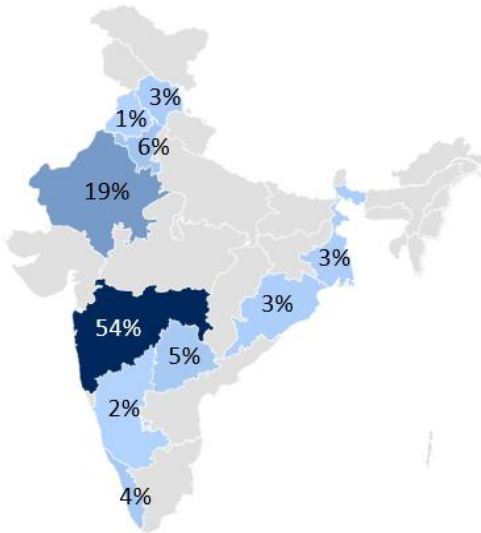
Buttons: Applicant, Subsidiary companies, Collateral, Promoter, Key Management, Loan Document, Subsidiary Document, Submit

**Applicant Detail:**

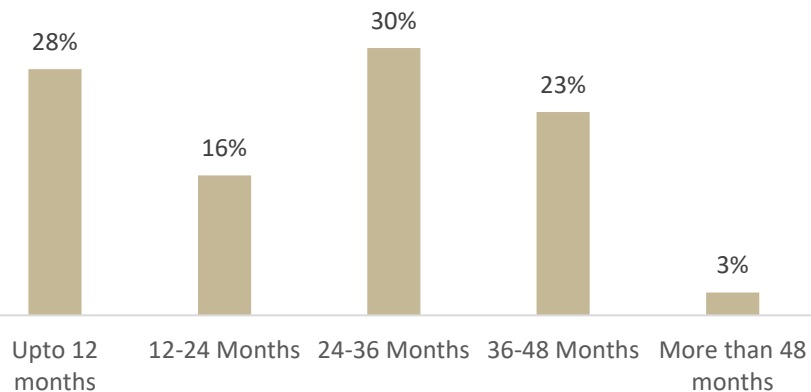
Loan amount: ₹ 1,35,00,000	Term (in Months): 60	
Loan Type: WORKING CAPITAL	Company Name: Duxia Transformer Uthang Private Limited	
Contact email: DuxiaTransformer@gmail.com	Phone Number: +91 (980) 028-8296	
Pin Number: 540020BMC	Company CIN: U31102WB2020BP000380	
Company Address: Office No. 745 7th Floor Ang North Avenue D-46B Road No. 5A, VSI Area, Sika Road, Jaipur.	State: Rajasthan	
Company Landmark:	Company Type: Private Limited	
Business Nature: Manufacturing	Secondary Email:	
Alternate Phone Number:	EMI Affordability:	₹ 0
Monthly Net Income: ₹ 0	Company Equity:	0
Company Debt: 5,08,00,000	Years in business:	
NPA Last 3 Years: Yes		



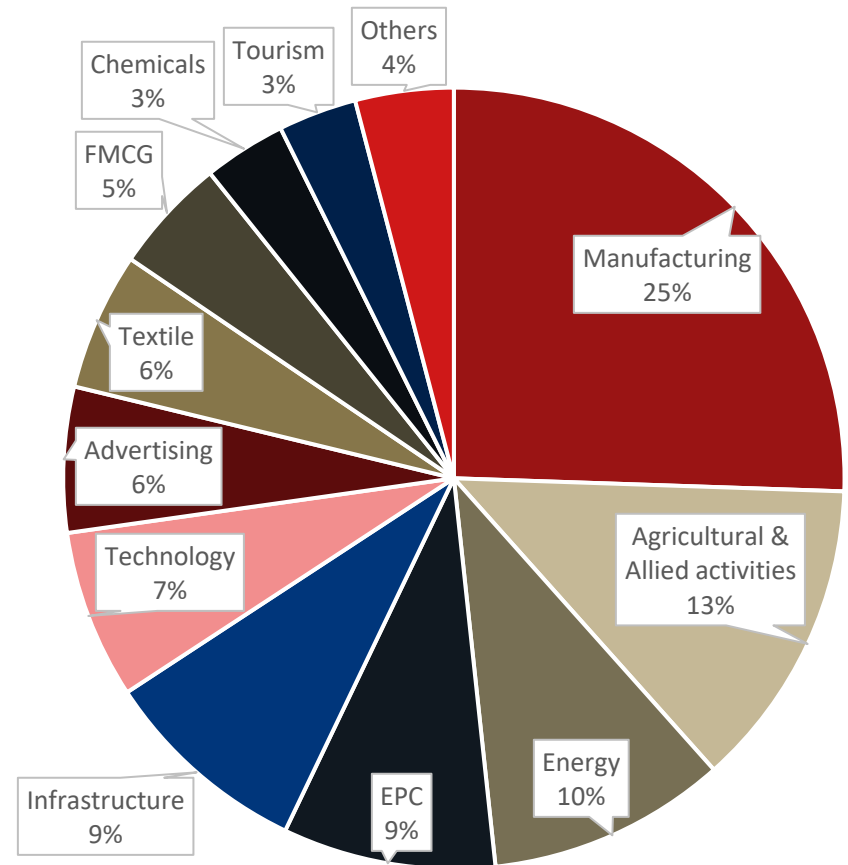
## Loan Portfolio By Geography (% of AUM)



## Loan Portfolio by Remaining Tenure in months (% of AUM)



## Loan Portfolio by Sector (% of AUM)



As on Mar'25

**₹100.57 Cr**

*On-Book AUM  
Mar' 25*

**0.5x**

*Debt to Equity  
Mar' 25*

**₹ 118.89 Cr**

*On Book+ Managed AUM  
Mar' 25*

**29.56%**

*PBT/Total Income  
for FY25*

**57.73%**

*Capital to Risk Assets Ratio  
Mar'25*

**4.63%**

*Return on Assets  
FY24*

**19.9%**

*Average lending rate of  
interest*

**49.92%**

*3 years Revenue CAGR*

**13.04%**

*Average Cost of  
Borrowing*



## **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 & Kraft Foods – managed a team of 250; raised over \$90M. Investment Banker JPMorgan in High Yield & Fixed Income. MBA, Kellogg - Northwestern University (Top Student Award); MS, SUNY Stony Brook, NY; B. Tech., GNDU 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



## **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

## Mid Management



**Bharath Kumar**  
Manager, Finance  
MBA, IIM Bangalore  
CFA L2



**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**  
Associate  
Finance



**Raj Ramani**  
Associate  
Finance



**Heta Sheth**  
Associate  
Finance



**Sakshi Jaiswal**  
Associate  
Sales



**Pooja Manglani**  
Executive  
Marketing



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



**Ranjeet Saini**  
Senior Full Stack Developer  
IT Executive, Tech, R&D: LMS  
Full Stack developer with 10+ yrs experience

## Tech Team



**Amit Dhawan**

**Managing Partner, Stride Ventures**

**Ex-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

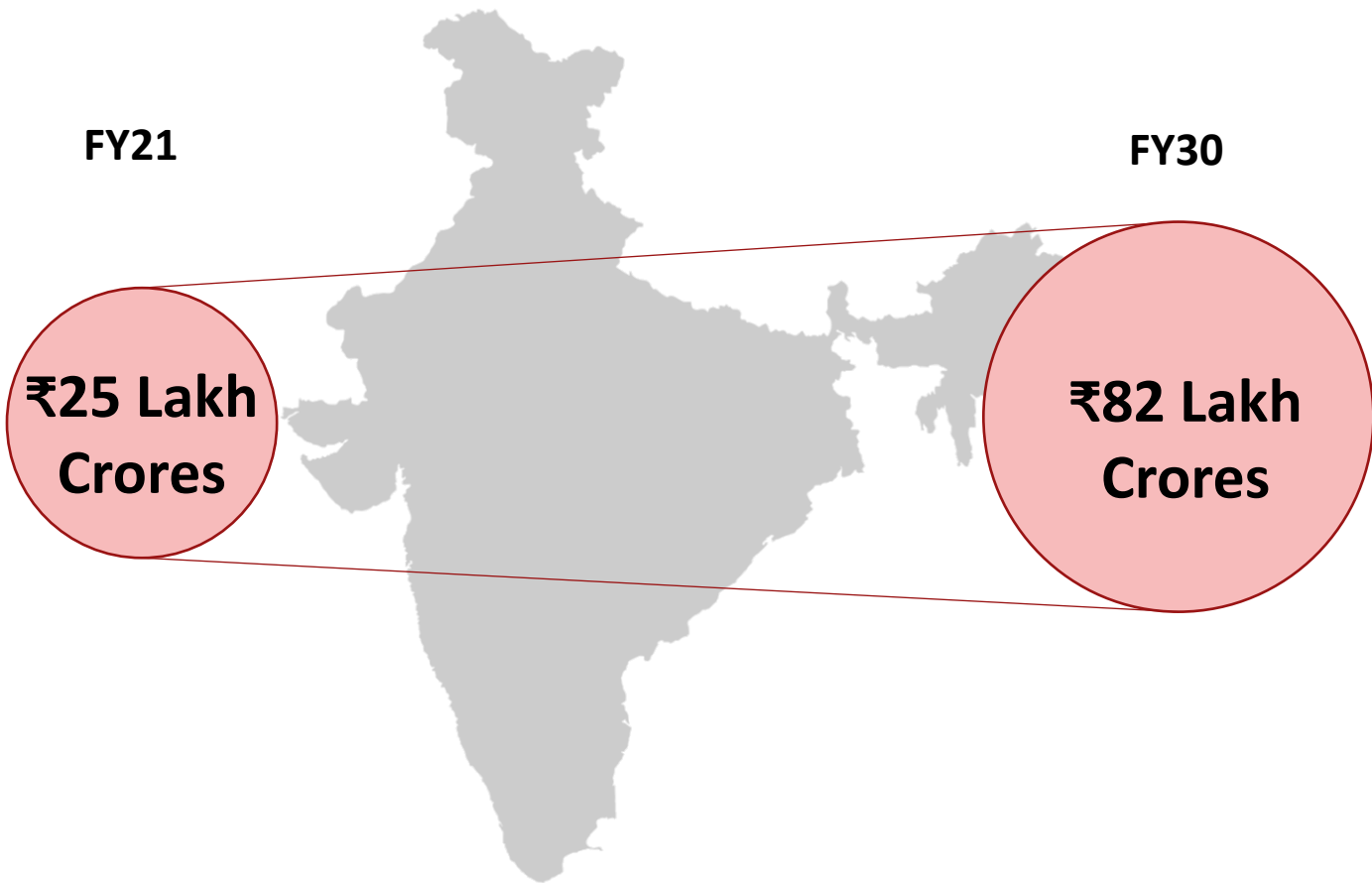
**Genpact** (NYSE listed ~\$850MM Revenue company)

- 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

# 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)

1800+ onboarded

10,000+  
Application



*Active DSAs in 18 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**



**wati**



## 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*



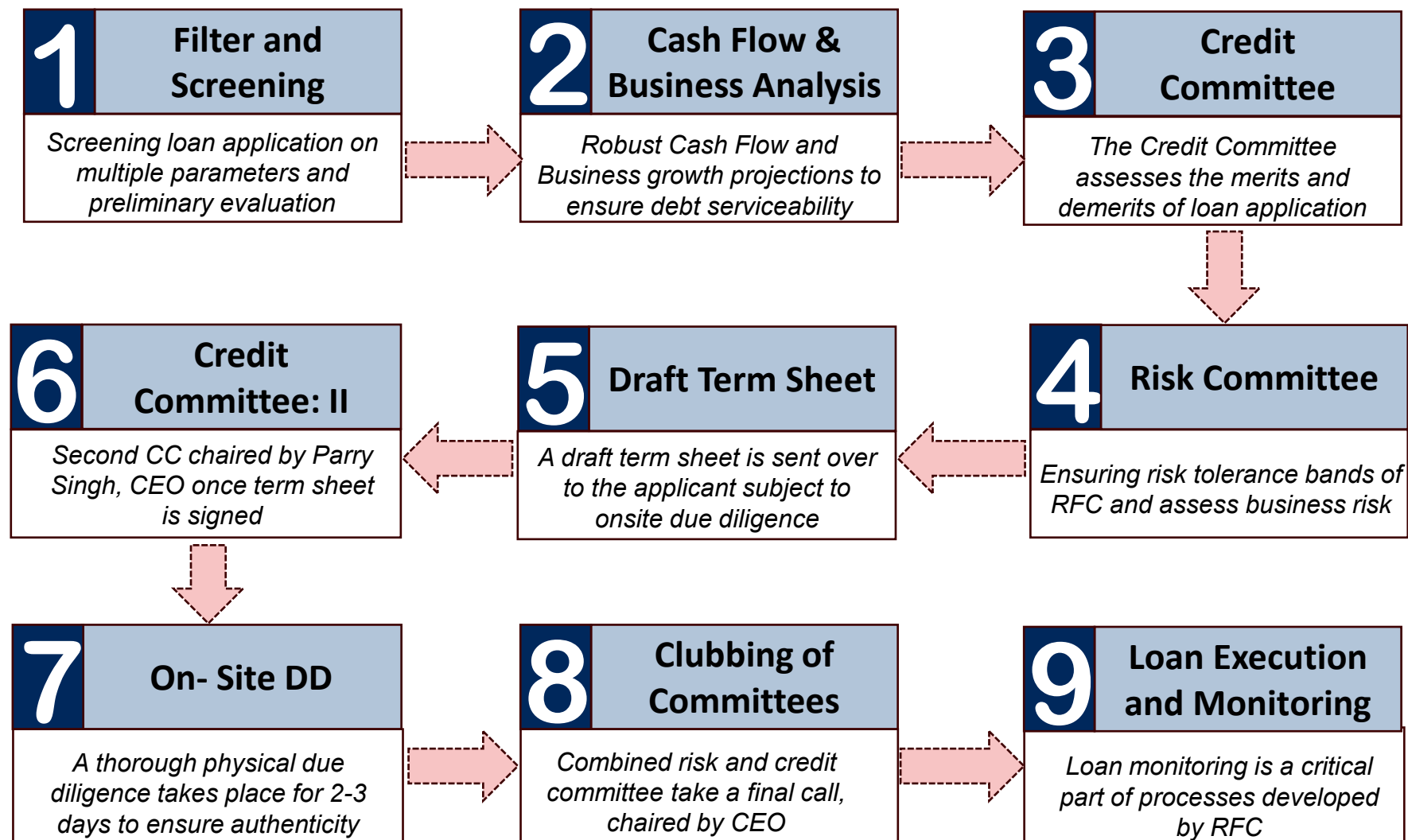
*Scrutinising end use of  
funds, CA certificate*



*Monitoring Bank  
Statements through AAs*



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



# Red Fort Capital's Credit Philosophy

