

## Secured Business Loans

For Working capital, Equipment & Raw material purchase, etc

₹25 lakhs to ₹10 Crore

7 Days Disbursal



Speed Capital

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

### LENDING PARTNERS



BC partner

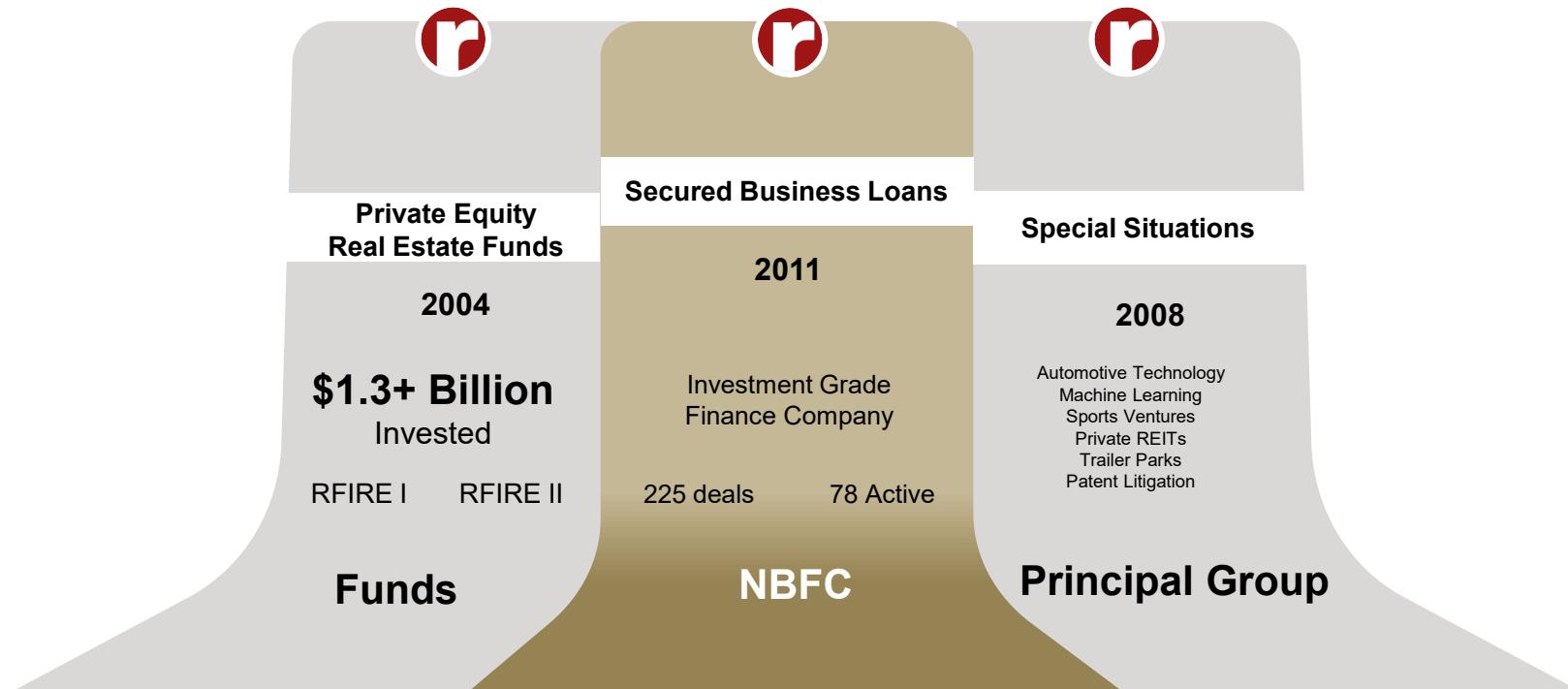
### HIGHLIGHTS

- 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*



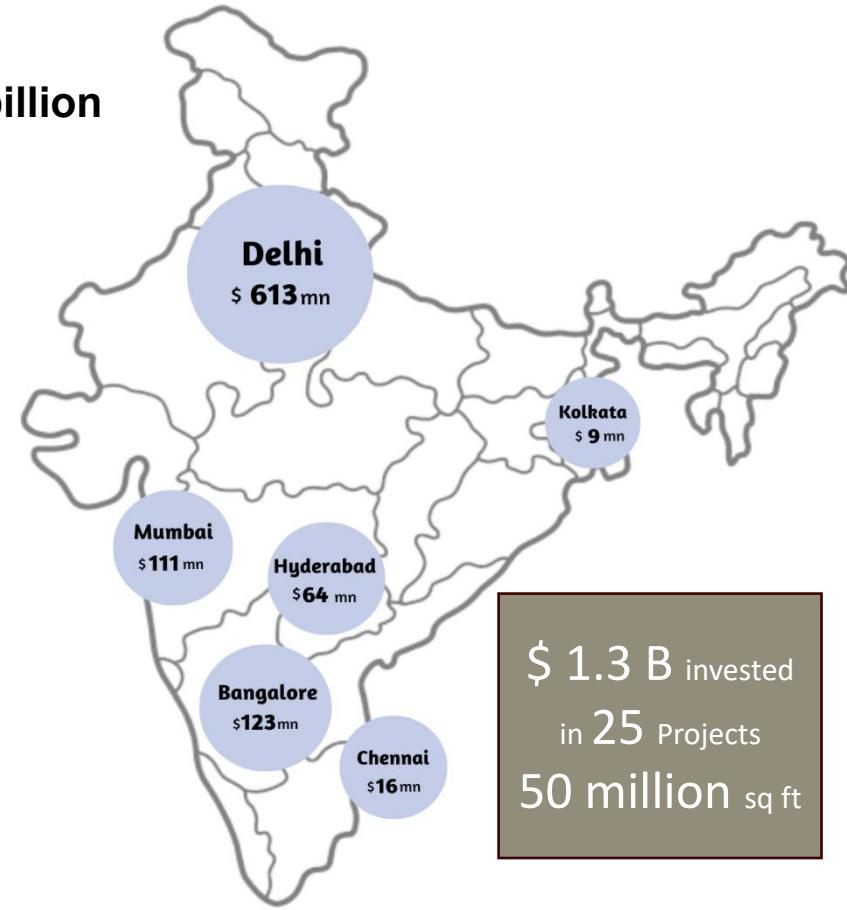
*Jubilee Hills One*



*Silver Oak*



*Red Fort Towers*



## Industry-wide recognition

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

## Marquee Investors



FRANKLIN TEMPLETON  
INVESTMENTS



Gothaer  
Asset Management



NEW ZEALAND  
SUPERANNUATION  
FUND



STATE OF NEW YORK  
DEPARTMENT OF FINANCIAL  
SERVICES

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





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.

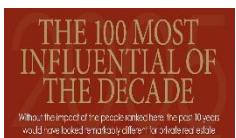
Before Red Fort Capital, Mr. Singh served as Managing Partner of American Capital Realty, a real estate brokerage firm overseeing more than \$400 million in real estate transactions in the commercial and residential markets in North America. He has held a Real Estate Broker license in several US states, 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*



## 4000+ Loan Applications

~600

Credit Committee

~400

Risk Committee

Tech Enabled

Underwriting

\$ 500 billion

Credit starved market

10,000+

DSA Applications

3.75%

Approval Rate

~240

Term Sheet

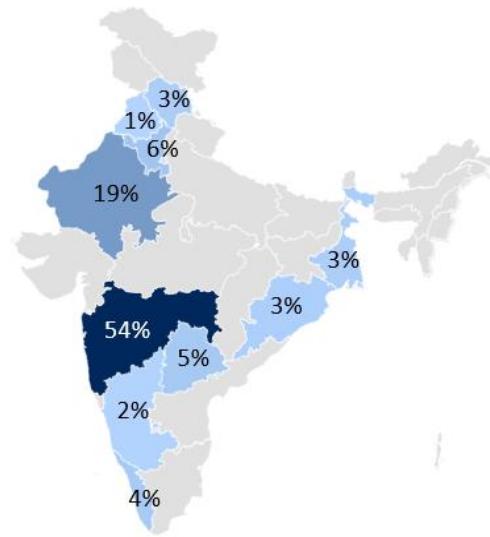
~180

Field Visit

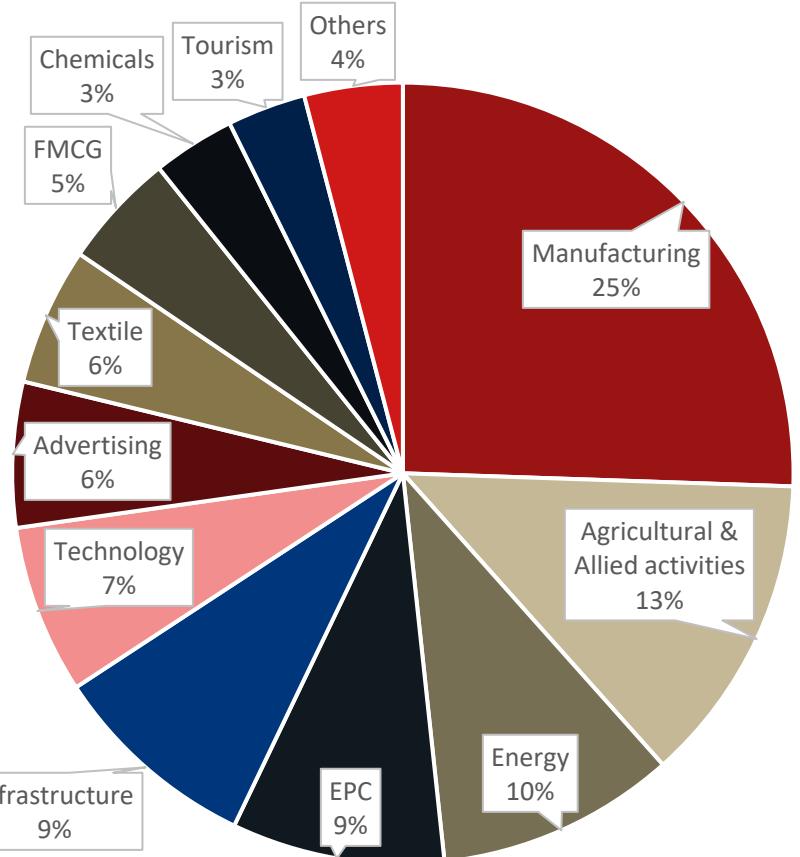
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Approved

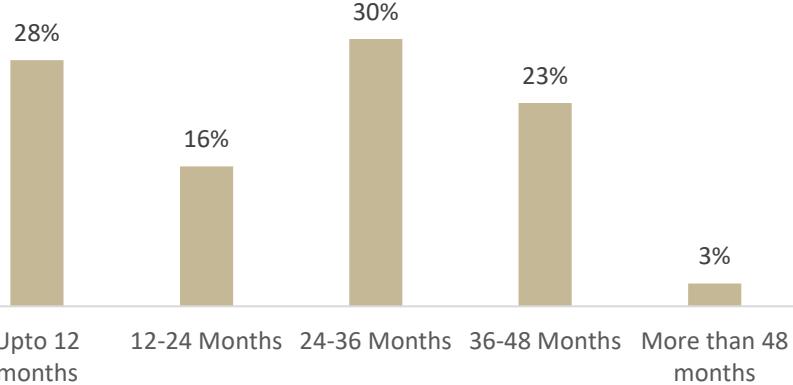
## Loan Portfolio By Geography (% of AUM)



## Loan Portfolio by Sector (% of AUM)



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



As on Mar'25



## 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

# Operations Team

## Mid Management

**Bharath Kumar****Manager**MBA, IIM Bangalore  
CFA L2**Harsh Vasani****Manager**CA & Qualified Company Secretary  
6+ yrs. in Capri, L&T Fin.**Vivek****Manager**MBA, IIM Lucknow  
CA, 2+ yrs. in Deloitte**Isha Singh****Manager**MBA, IIM Lucknow  
CFA L1, B.Com - DU

## Associates

**Sakshi Anjana**Assistant Manager  
Business Development & HR**Geetanjali Sawant**Assistant Manager  
Accounts**Pooja Bhosale**Associate  
Finance**Raj Ramani**Associate  
Finance**Heta Sheth**Associate  
Finance**Sakshi Jaiswal**Associate  
Business Development**Pooja Manglani**Executive  
Marketing

## Tech Team

**Mukul Pandey**

Tech Lead

IT Executive, Tech, R&amp;D: LMS

10+ years of experience in the IT sector

**Ranjeet Saini**

Senior Full Stack Developer

IT Executive, Tech, R&amp;D: LMS

Full Stack developer with 10+ yrs experience



## 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

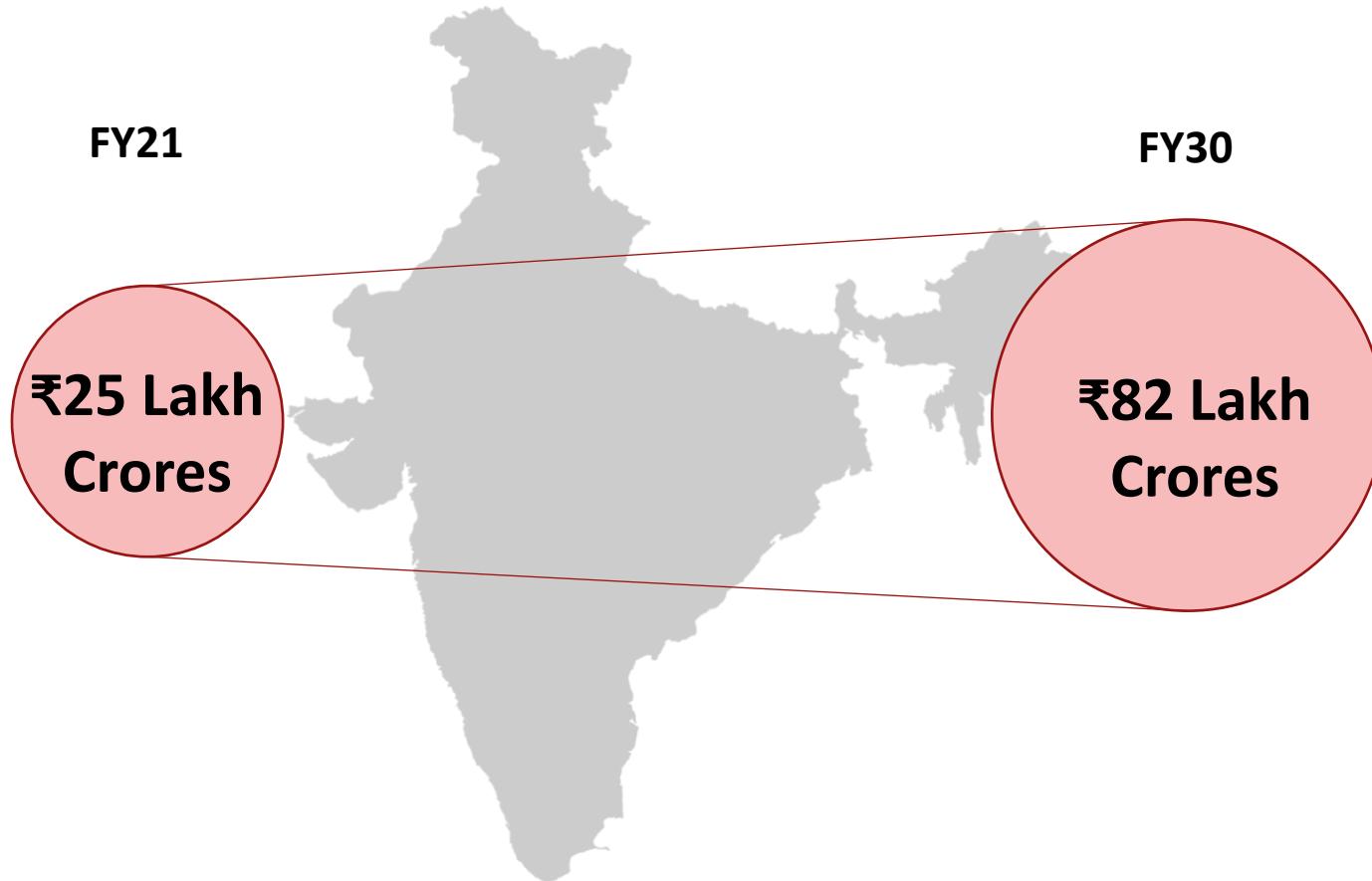
**Red Fort Capital**

- Ex - CFO and MD
- several asset management roles for almost a decade

MBA from XLRI Jamshedpur with a finance major, B.S. Mechanical Engineering

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# 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*

**28 Lakh+ social  
media Impressions**



*PR Agency:  
2.3 Cr+ PR Value*

**40K+  
Chatbot Triggers**

*Word of Mouth*



 **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.*



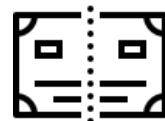
### *Escrow Agreements*

*Mandatory escrow accounts to secure cashflows for riskier borrowers*

## Post-Disbursal



*Business performance covenants to ensure value accretive lending*



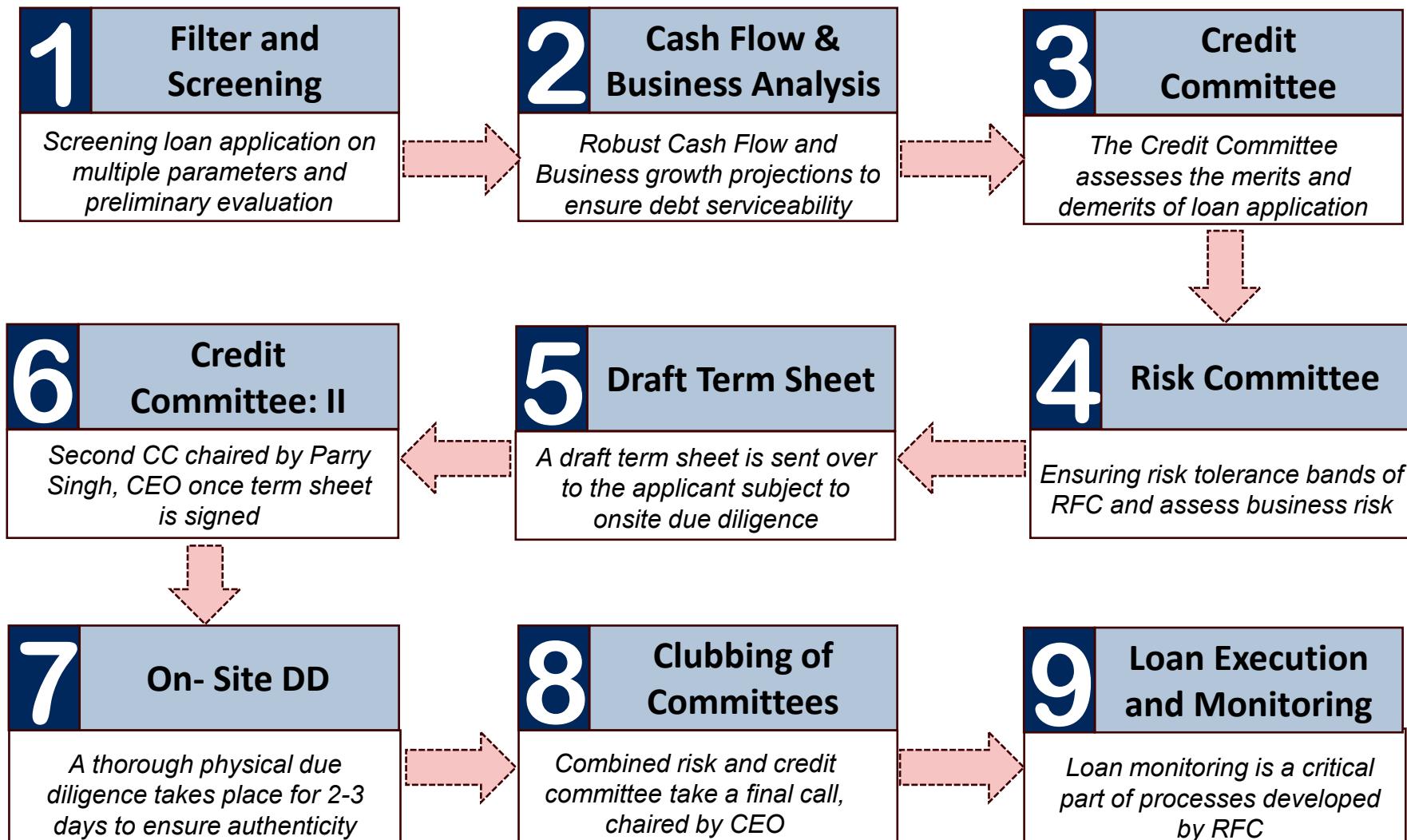
*Scrutinising end use of funds, CA certificate*



*Monitoring Bank Statements through AAs*



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



# Red Fort Capital's Credit Philosophy

