

Secured Business Loan (Eligibility Criteria)

Lender	Red Fort Capital Finance Company Private Limited
Loan Amount	Rs. 1 Crore to 10 Crore
Tenure	Up to 60 months
Purpose	<ul style="list-style-type: none"> – Business Loans for Working Capital, purchasing machines etc – Lease Rental Discounting – Construction Loans (Last mile financing)
Interest Rate	Starting at 15% p.a.
Turnover	Minimum of 2 Cr is required
Security	Collateral cover of at least 2x of the loan amount which includes mortgageable Commercial/Industrial/Residential Property
What to Source	<ul style="list-style-type: none"> ✓ Strong monthly cash flows and positive operating margins ✓ Clarity on use of funds ✓ 2x–3x mortgageable collateral with clear title ✓ Good promoter reputation and proven intention to repay ✓ Clean documentation – Strong Banking history, Regular ITR & GST filing
What to Avoid	<ul style="list-style-type: none"> ⊗ Unsecured Loans ⊗ Speculative real estate flipping ⊗ Purely distressed borrowers with no clear path forward ⊗ Borrowers hiding defaults ⊗ Inflated property valuations ⊗ Companies with unclear use of funds

List of Preliminary Documents Required

1. Profile of the company including promoters, including photos of office/factory.
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 of Accounts)
5. Bank Account Statement of last 2 FY and Current year to date.
6. Projected Monthly Cash Flow Statements of the next 12 months (if available)
7. Monthly GST Returns of last 2 FY & Current year to date.
8. Collateral Details – Sale Deed, proper Registry Chain (Title should be clear for mortgage, no legal or dispute on the collateral), photos/video of collateral.
9. Latest Net Worth Certificate of Promoters – Certified by CA
10. Detailed End-use of funds
11. CIBIL Consent

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. For more details, please [click here](#) to visit our website.