



LENDING POLICY

RAJVIR SECURITIES AND FINANCE PVT LTD



This policy was updated and approved by the Board of Directors in its meeting held on 15.11.2025

Documents Details

Particulars	Details
Title	Lending Policy
Classification	Public
Approved Date	15.11.2025
Last Review Date	15.11.2025
Approved by	Board of Directors
Custodian	Operation

RAJVIR SECURITIES AND FINANCE PVT LTD

“LENDING POLICY”

TABLE OF CONTENTS:

SR. NO.	PARTICULARS	PAGE NO.
1.	Overview	3
2.	Description	3
3.	Criteria of Anchors/Corporate Selection	4
4.	Criteria for distributor	4
5.	Disbursal of Principal and Collection	4

1. Overview

This policy provides an overview on various product structures offered to various anchors, distributors and retailers in different sectors.

2. Description

- **Sectors:**

We aim to work in sectors which have a high frequency of working capital turnover meaning wherein receivables and inventories gets rotated in approx. not more than 30-90 days. These sectors must have a decent tech adoption too as our entire product range is offered and managed end to end through technology viz. mobile app, web panels and API/SDK integrations. We are currently aim to servicing clients in sectors like Pharma and medical equipment, QSR Chains, Organised Travel portals, Organised Dairy and FMCG Products, White goods and industrial products etc to name a few.

- **Anchors:**

We prefer to work with mid to large businesses which have a distribution footprint in form a dealer/distributor network, own/franchise stores. We will aim to work with top tier brands in these sectors to power their distribution capabilities and augment their margins.

We will work with clients on invoice discounting model who supply goods or services to different businesses of large corporates like TATA, Reliance, Aditya Birla group, Mahindra Group, Maruti Suzuki, ICICI Bank, Kotak Bank, HDFC Bank etc to name a few.

- **Products:**

Based on the requirements of the anchors, we will develop and provide multiple credit products to them and operate through tech integration with their order management system or ERPs. Few examples of our credit products will be as below:

a) **Same day payment to Anchors** - Mostly large anchors with wide distribution network face a peculiar problem to manage the availability of stock for each of the distributors/retailers as there remains a lag between the time of requirement creation Vs. time of actual payment by the requestor. Our embedded product makes sure that payment to anchor is done through us by all the distributors/anchors in real time to ensure that stock ordered always gets reflected correctly and anchor also receive payments much ahead than before.

b) **Supply Chain solutions** - We will provide facility wherein the merchant can negotiate a good cash discount with his suppliers and use us to pay to his suppliers on immediate basis. This gives him an added mileage to optimise his margins further on same business. These all suppliers are pre-authenticated by our system using his GST and bank account details.

c) **Invoice discounting solution** - We will working with companies which supply goods and services to large companies on a regular basis and need capital for expansion of their business. We pre-authenticate their contracts and duly acknowledging invoices and provide them an invoice discounting facility through a digitally managed escrow account setup.

d) **Term Loan Solution** – We will working with companies which are associated with large companies as a supplier/dealer and need capital for expansion of their business. We enable term loan facility for their expansion needs.

3. Criteria for Anchor/Corporates selection:

We prefer to working with Anchors and corporates which have a decent track record of business of minimum 1 years and their turnover from business is not less than at least 20-30 crores per annum.

We will also happy to evaluate companies which have achieved the same level of turnover as mentioned above and are funded by leading VCs in the recent past.

4. Criteria for Distributor/retailer selection:

We prefer to working with the top 10% to 20% of the distribution chain of each anchor signed up with us. Once we make these businesses live and have a successful track record of them for at least 6-9 months in our system, then we consider opening it for the next slot of 10-15% of the distribution chain.

5. Disbursal of Principal and Collection:

Disbursal: Our system will validate each invoice before any payment will initiate from our system against limits assigned to each borrower. Supplier creation and Invoice uploaded were reviewed by a credit officer in our system for validation before payment is authorised.

Collection: We get repayment collected from each borrower from his current account on designated date as agreed at the time of sanction. We have multiple collection mechanisms ranging from daily recurring repayments for retailers to monthly repayments for others.

