

Empowering the future of RE with Fixed Income Instruments

Earnnest.me is rapidly gaining recognition as the most transparent and inclusive means of engaging in secured debt investments

FY23 was one of the best years in real estate in almost a decade. However, despite the robust performance, capital availability remains tight. A 2020 research article authored by our NBFC Certus Capital identified a gap of US\$100 bn in financing need for the Indian real estate sector and highlighted the lack of visibility on capital sources. According to the article, restarting domestic credit flow was crucial to meet sector's funding requirements.

This conviction led to the launch of its digital, secured debt investing platform, Earnnest.me, anchored around real estate. This platform provides access to high-quality debt investments secured by real estate, aiming to provide returns, typically in the range of 14-16%.

The company holds a strong belief in real estate credit as a promising opportunity, considering robust performance of the physical sector despite limited capital availability.

A note authored by our founder, Ashish Khandelia, was carried by the Silicon India magazine (Special edition | Silicon India Startup City Top 10 Weatltech Startups 2023. You can access the same [here](#).

Founded in July 2018, Certus Capital is an independent, team owned platform. Certus partners institutional investors and family offices to invest in real estate opportunities in India. For more information, please contact us on contactus@certus.co.in or visit us at <https://certuscapital.in>

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