

Alt Launches 'Alt Credit' Platform, Bringing Institutional Quality Real Estate Credit to Individual Investors

Category: Business

written by News Mall | January 23, 2026

Alt, India's leading platform for alternative investments, today announced the launch of '**Alt Credit**', a platform providing access to high yield secure real estate credit to individual investors. This move marks the debut of India's first regulated private credit platform to offer **institutional quality** credit opportunities to individual investors. Alt Credit is registered with the Securities Exchange Board of India (SEBI) as a Stock Broker and an Online Bond Platform Provider (OBPP) with NSE.

According to EY's H1 2025 India Private Credit Market Update, Indian corporates raised approximately USD 9 billion through private credit transactions in the first half of 2025, based on tracked market activity. Complementing this, Octus' India Private Credit Deals & Rankings H1'25 indicates that real estate accounted for over 40% of total private credit issuance value during the period. Alt Credit aims to democratize this asset class, which has historically been reserved for institutional investors.

Alt has hired Mayuresh Saoji as the **Chief Investment Officer for Alt (Credit)**. Mayuresh comes with over 18 years of

institutional real estate and private credit experience of which the last 10 years have been with Altico Capital (acquired by \$540 bn AUM global asset manager ARES) where he executed and managed senior secured structured credit transactions with cumulative size in excess of \$500 mn backed by residential, office, IT SEZ, retail and Integrated Townships projects. Mayuresh holds a B.Tech from BITS-Pilani and an MBA from IIM, Ahmedabad.

The offering

Through Alt Credit, investors can access a diversified mix of credit instruments across multiple risk-return profiles with investments starting at **₹25 lakh**. These include:

Real Estate Credit – High yield debt backed by prime real estate

- Yields ranging between **14–18%**.
- High security cover
- Current coupon
- Listed and tradeable

Private Corporate Bonds – High yield listed debt issued by private companies

- Yields ranging between **10–14%**.

Security and Governance

All investments on Alt Credit are executed under Alt's **SEBI-regulated Online Bond Platform Provider (OBPP) licence**, ensuring a fully digital and transparent process. Each opportunity is supported by:

- Defined end-use of funds and escrow mechanisms
- Documentation vetted by reputed law firms
- A framework aligned with institutional-grade underwriting rather than standard retail norms
- Trustee oversight

*"As the private credit market has scaled, access to well-structured, asset-backed opportunities has largely remained confined to institutions," said **Kunal Moktan, Co-founder, Alt**. "With Alt Credit, we are addressing this gap by bringing institutional-grade credit opportunities to individual investors in a regulated, transparent, liquid and responsible manner while maintaining the same discipline around underwriting, risk management, and governance as institutional investors. In Mayuresh we have a seasoned investment professional who has seen multiple credit cycles and comes with a strong track record of investing in private credit."*

*"I am excited to join the Alt Credit platform and look forward to drawing on my extensive real estate credit investment experience on the institutional side to provide individual investors access to high grade private credit through a technology-first approach," said **Mayuresh Saoji, CIO, Alt (Credit)**. "Alt revolutionised technology-based real estate investing through Property Share, India's first and only SM REIT and I look forward to scaling the credit side of the business in a similar manner through Alt Credit."*

About Alt

Alt (www.altinvest.ai) is a tech-enabled alternative investment platform that provides individual investors direct access to institutional quality alternative assets. Alt is a Series-B funded tech company backed by investors like Westbridge Capital, Lightspeed, Beenext and Pravega Ventures.

Alt pioneered the fractional investment platform model in India in 2015 through Property Share, India's first and largest fractional ownership platform, by allowing users direct access to institutional grade office assets. When the sector was regulated in Mar'24, Property Share became the FIRST platform to receive the Small and Medium REIT license from SEBI paving the way for a fully regulated and revolutionary new asset class it had pioneered. On 10th Dec, 2024, Property Share created history by listing PropShare Platina, India's 1st SM REIT on the Bombay Stock Exchange followed up with PropShare Titania in Aug'25. It remains the only SM REIT in the country as of date to have successfully listed assets.

With offices in Mumbai, Bangalore and London, Alt provides investors access to a diverse range of alternatives including private credit, private real estate in India and UK, public real estate in the US, Canada, UK and India through listed REITs, Cat II AIFs, Portfolio Management Services and an LRS fund out of GIFT City. With 300,000+ users and more than \$250 million in assets under management, Alt is using technology in providing ground breaking access to alternative assets to individual investors.

About Alt Credit Platform

AltInvest Credit Platform Private Limited (“Alt Credit”) is a subsidiary of Alt, focused on presenting select credit investment opportunities to individual investors. Alt Credit is registered with SEBI as stock broker in the debt segment and also functions as an online bond platform provider.

It offers high-yield, institutional-quality real estate and corporate credit opportunities with regular distributions to individual investors.

Website – www.altinvest.ai/alt-credit.

