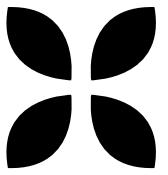


RealtyFi

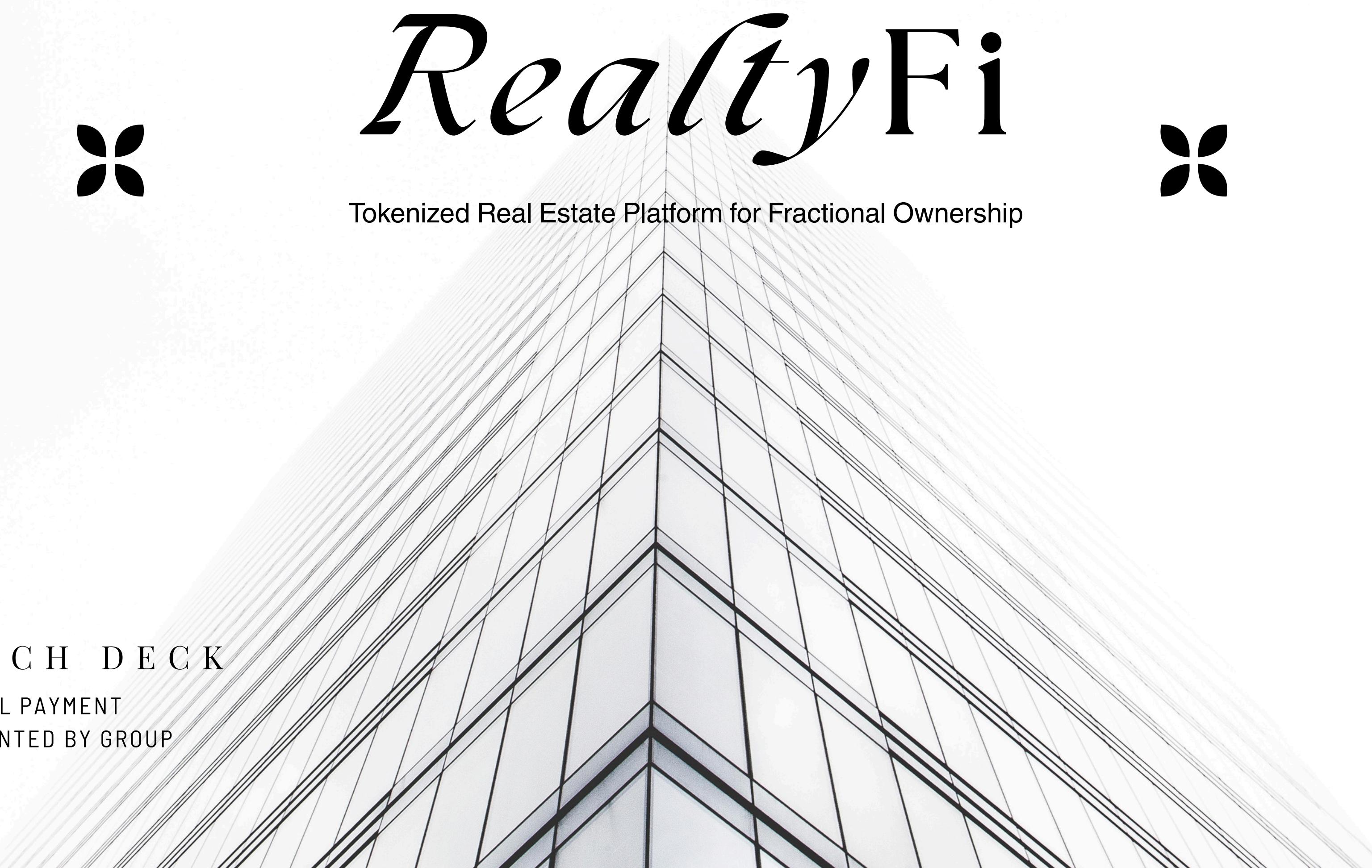


Tokenized Real Estate Platform for Fractional Ownership

PITCH DECK

DIGITAL PAYMENT

PRESENTED BY GROUP



Team Members



Prashasti Singhal
MDB24002



Mudit Yadav
LCB2022031



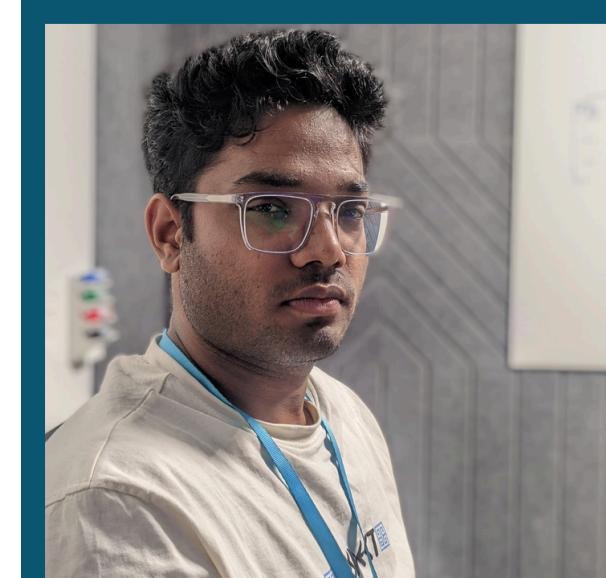
Ritik Gupta
MDB24020



Sarthak Ganure
LCB2022037



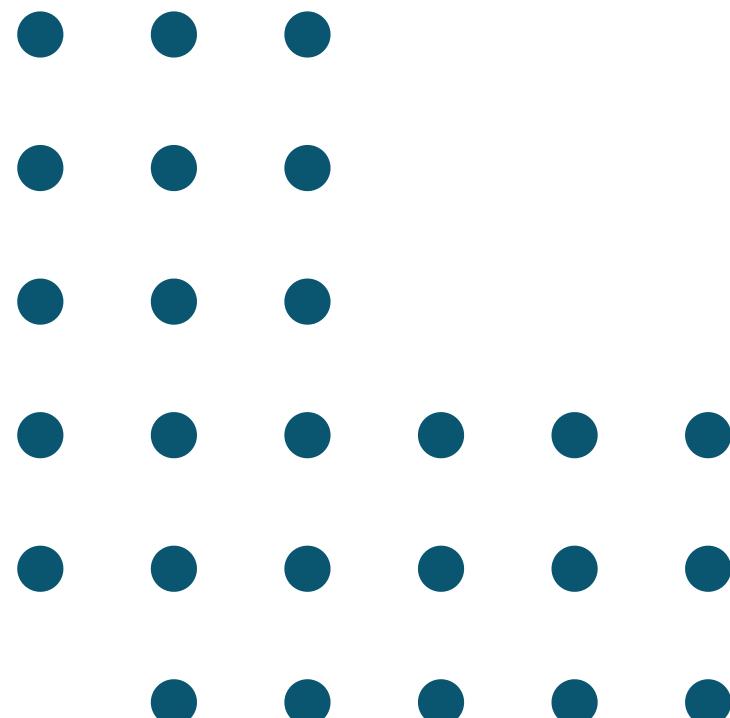
Yashvardhan Srivastava
MDB24038

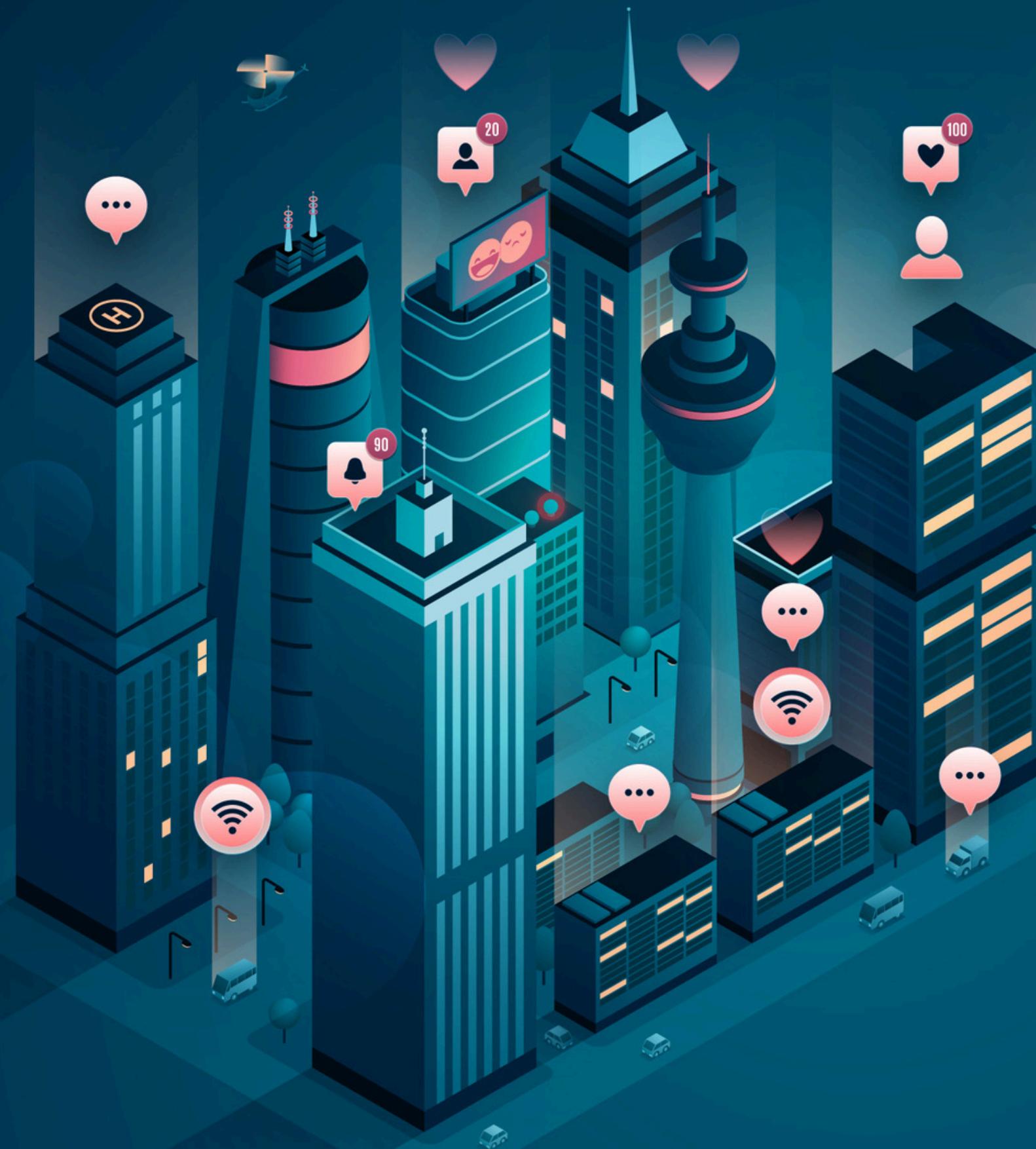


Abhay Pratap Singh
LCB2022047



Samarth Sahu
LCB2022040





What is *RealtyFi*?

RealtyFi turns real properties into blockchain tokens so people can invest in small fractions.

Each token represents real ownership in a legally registered property-holding entity. The system blends legal structure, financial planning, and technology for smooth investing.

Primary Goals

- Democratizing Investment Access: Allowing individuals to invest in real estate with small amounts through tokenized fractional ownership.
- Boosting Investor Liquidity: Creating a marketplace where property tokens can be freely bought and sold anytime.
- Ensuring Transparency & Trust: Using blockchain to provide clear, traceable, and tamper-proof ownership records and rental income distribution.
- Streamlining Investment Processes: Eliminating traditional paperwork, intermediaries, and delays through automated digital workflows.
- Delivering Data-Backed Decision Making: Leveraging AI to assess property value, rental potential, and long-term returns.
- Our goal is to make real estate as easy, fast, and flexible as investing in equity markets.



Target Users

Young Working Professionals

Early-career individuals who want to build a wealth portfolio but cannot afford whole properties yet.

Retail Investors & Fintech Users

People already investing in stocks, SIPs, and gold who want a new asset class with better returns

NRIs & Overseas Investors

Individuals looking for a safe and hassle-free way to invest in Indian real estate without physical management.

High-Net-Worth Individuals

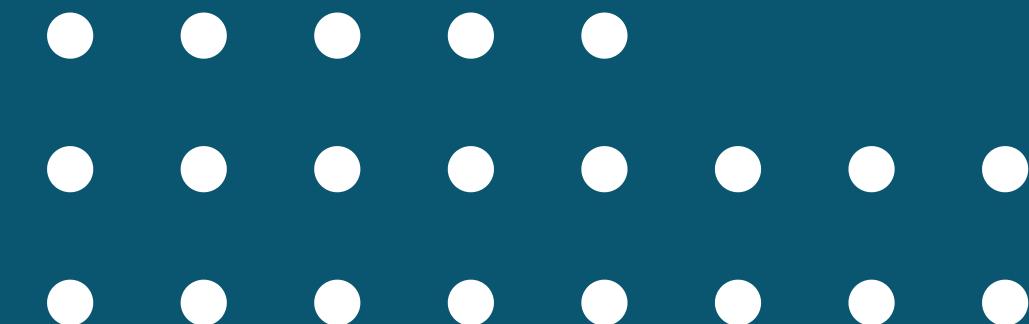
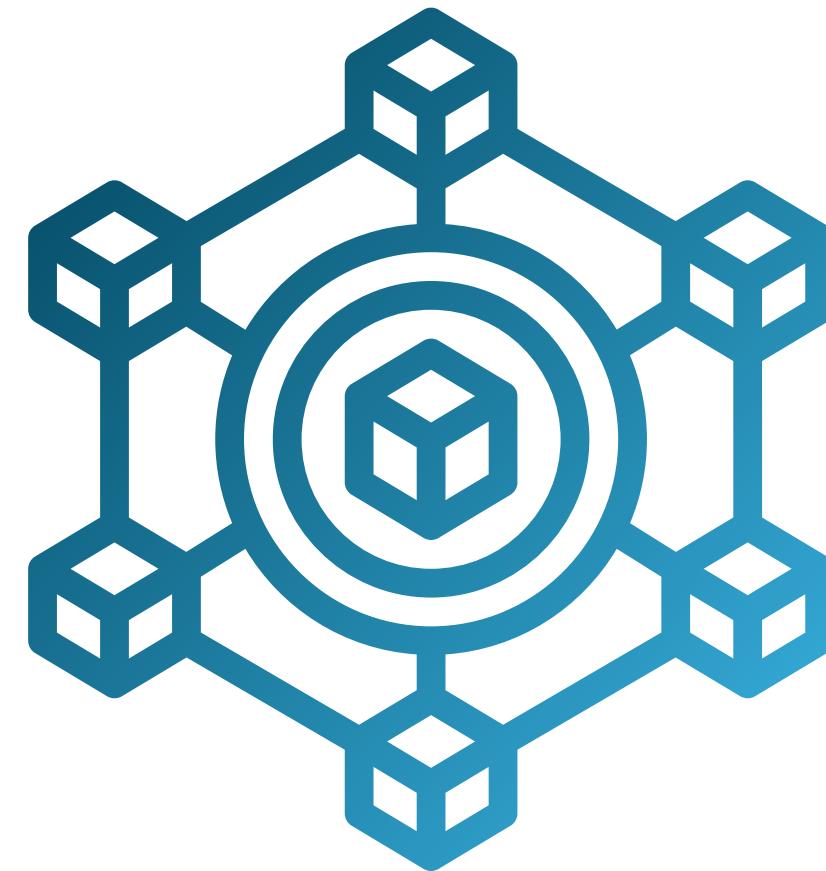
Investors seeking diversification, stable rental income, and long-term appreciation in premium assets.

Crypto-native Investors

Users familiar with digital assets who appreciate blockchain-based secure ownership and yield-generating tokens.

Current Prototype Features

- Property listing and discovery marketplace
- Fractional share purchase and selling
- Realtime portfolio tracking and management
- Blockchain secured ownership viaNFTs
- Wallet integration for secure transactions
- Property details with location, yield and pricing



Technology Stack



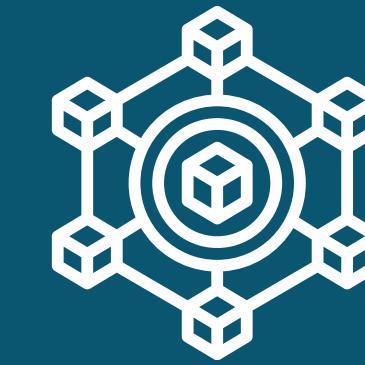
Backend

- Stack: Node.js + Express.js
- Database: Supabase (PostgreSQL)
- Security: JWT, Helmet.js, CORS, Input validation



Frontend

- Core: Next.js 18
- Styling: Tailwind CSS + Radix UI
- Web3: Wagmi v2, RainbowKit, Viem
- State & Forms: React Query, React Hook Form + Zod
- Features: Recharts (analytics), Axios (API), JWT auth, realtime wallet transfer and ledger tracking



Blockchain

- Network: Ethereum Sepolia Testnet
- Deployment: Remix IDE
- Integration: Multi-wallet support via WalletConnect

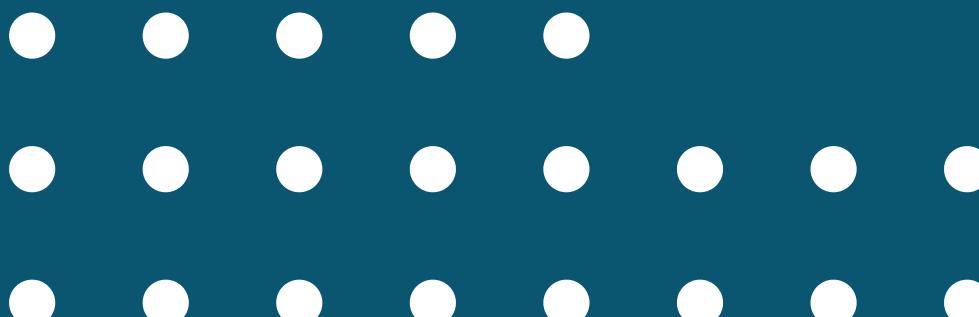
System Architecture:

Three-Tier Architecture: Next.js frontend (SSR/CSR) with Web3 wallet integration, RESTful backend using JWT authentication, and a data layer combining Supabase, blockchain, and an ML microservice(dev stage).

Key Capabilities: Smart contracts for ERC-20/721 property tokenization, blockchain-based fractional ownership, multi-layer security with validation and encryption, and a scalable microservices-driven system.

Development Approach: Agile workflow with Git version control, component-based and API-first design principles, and a strict security-first strategy using JWT, helmet headers, and input validation.

Deployment Setup: Frontend deployed on Vercel, backend on Render, smart contracts developed via Remix IDE on Sepolia testnet, and architecture ready for Polygon/Ethereum mainnet deployment.



Why Legal & Financial Systems Matter?

Since investors put real money into RealtyFi, the platform must ensure legal protection, financial clarity, and strict property checks. A secure framework maintains trust, prevents fraud, and keeps all transactions compliant.

01

- It protects investors, keeps all processes transparent, and makes sure every property meets strict checks before listing.

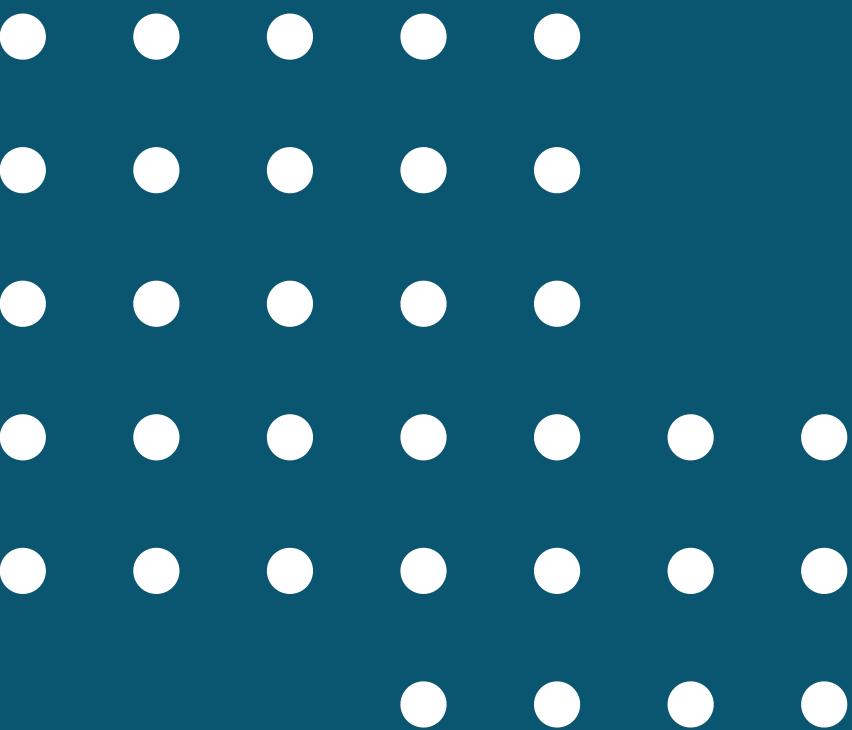
02

.....
Prevents fraud through strict legal and financial checks.
Keeps all transactions compliant and trustworthy.
.....



SPV-Based Legal Structure

Every property is owned by a Special Purpose Vehicle (SPV) formed only for that asset. Tokens are linked to shares of this SPV. This makes ownership legal, organized, and isolated, so one property's issues do not affect others.



Tokenization Legal Mapping

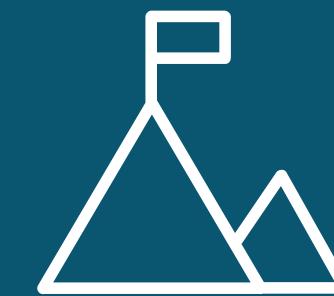
In RealtyFi, each property will be owned through a legally registered SPV, and the tokens minted on the blockchain directly map to the shares of that SPV. This means the smart contract acts like a digital share register, whoever holds the token holds a real, legally recognized ownership share in the SPV. Before any token is issued, investor KYC is completed, and their verified wallet address is added to the ownership ledger.



The smart contract works as the SPV's digital share register.



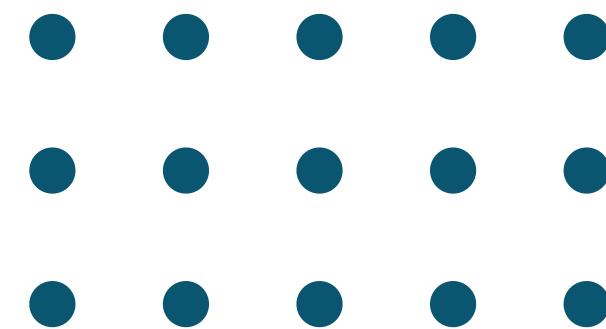
Each verified investor's wallet holds tokens that match their real ownership percentage.



Off-chain records and blockchain data stay perfectly aligned for full transparency.

KYC, AML & Compliance

RealtyFi will add KYC, ID checks, and wallet whitelisting before any token purchase. This meets AML rules, keeps ownership clean, and ensures only real verified investors hold property tokens.



Regulatory Classification

01

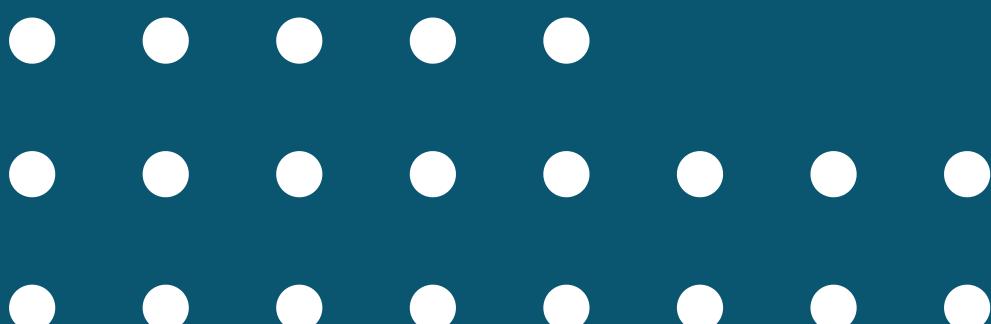
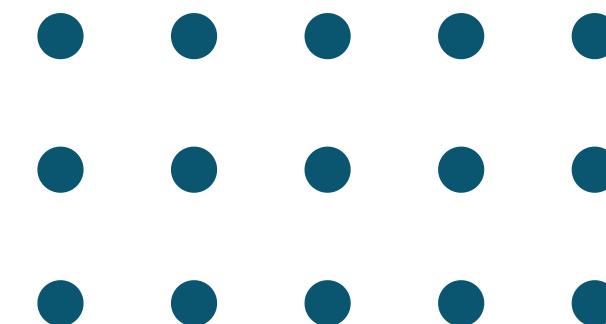
The tokens represent real ownership and financial rights in the property-holding SPV, which makes them security tokens under regulatory definitions.

02

Because they act like shares, they fall under SEBI's securities and investment rules, requiring strict compliance and investor protection measures.

03

Must provide clear disclosures, risk statements, and regular reports to ensure transparency and meet all regulatory expectations.



Financial Framework Overview

The financial system covers valuation, token pricing, cash flow, rental income, and returns. AI + traditional valuation decides the price. All investor funds first go into a regulated escrow account for safety.

01

RealtyFi's financial flow starts with accurate property valuation and token pricing, where AI models and certified valuers work together to decide the fair market value before minting tokens. This ensures investors buy tokens at a transparent and justified price.

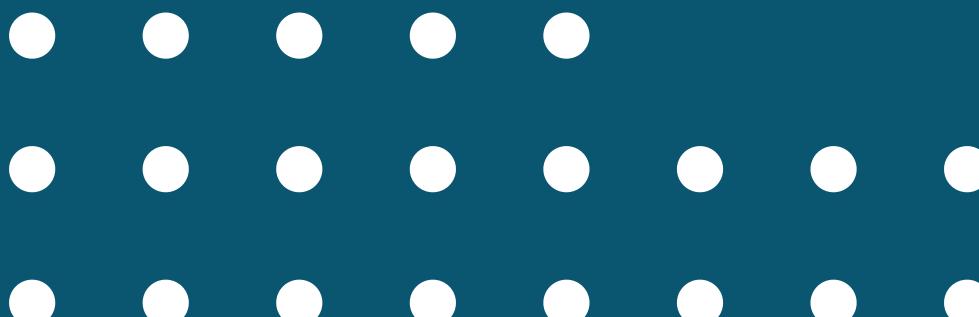
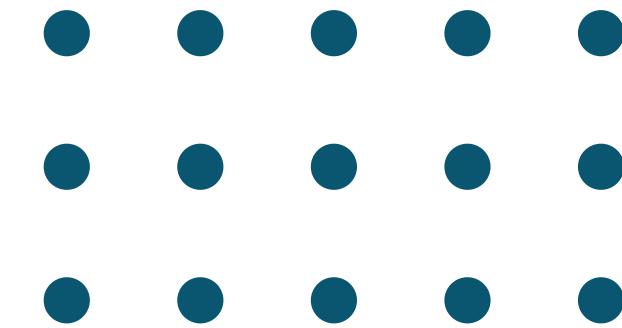
02

All investor payments move into a regulated escrow account, keeping funds safe until the SPV officially completes the property purchase. Only after the transaction is confirmed are tokens released to investor wallets, ensuring full financial security and accountability.



Rental Income & ROI Mechanism

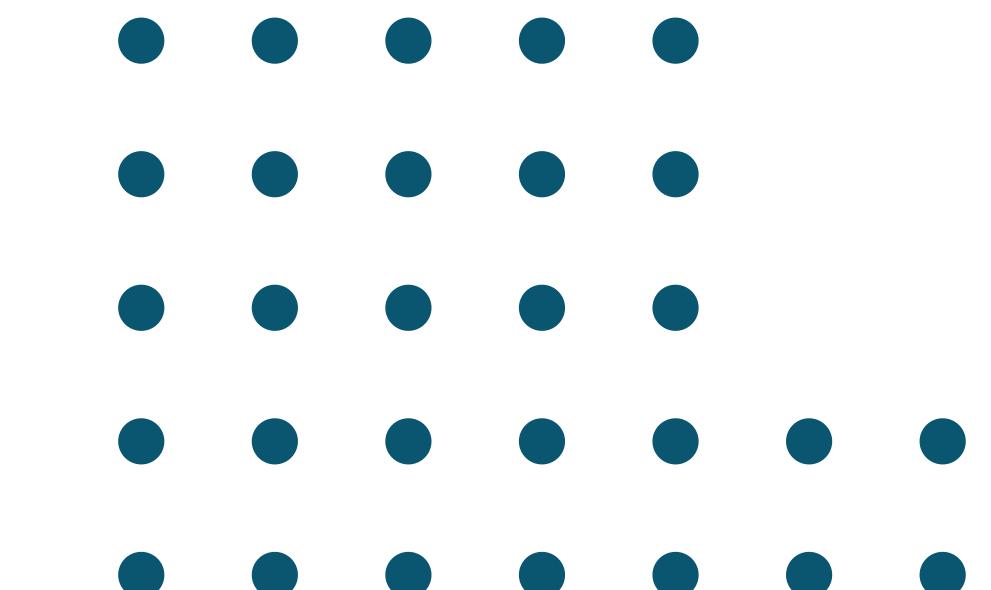
- 01 All monthly rent from tenants is collected by the SPV, which legally owns the property and manages all income on behalf of investors.
- 02 A smart contract calculates each investor's return based on the exact number of tokens they hold, ensuring accurate and fair distribution.
- 03 Before payouts, the system automatically deducts necessary expenses like maintenance costs, taxes, and RealtyFi's management fee.
- 04 The final rental income is then transferred directly to each investor's whitelisted wallet, giving them clear, transparent, and automatic monthly earnings.

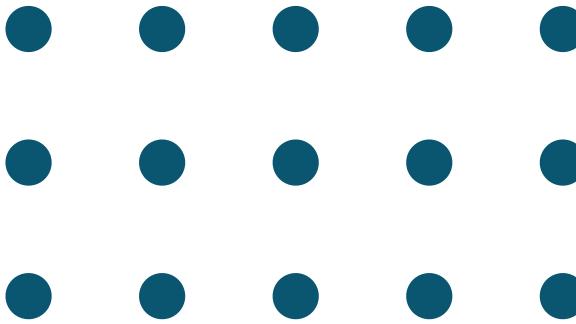




RealtyFi Revenue Model

Earnings come from acquisition fees, yearly management charges, trading fees, and performance fees during property sale. All charges are fully disclosed to maintain trust.





Property Acquisition Process

01

Property Sourcing

Real estate team identifies high-potential properties based on rental demand, location growth, asset quality, and long-term appreciation potential.

02

AI-Based Screening

The AI model evaluates expected rental yield, past price trends, neighborhood data, and risk factors to decide whether the property is worth deeper analysis.

03

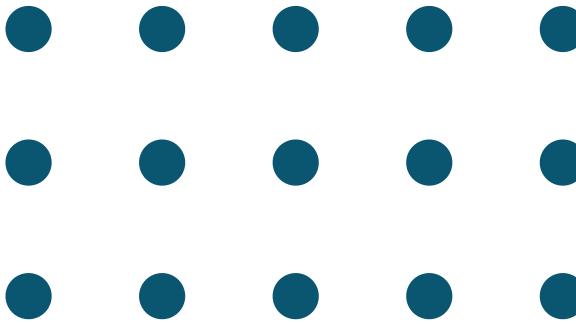
Full Due Diligence

Legal experts verify title documents, tax records, and permissions; financial analysts review rental history and costs; technical inspectors check structure, safety, and maintenance needs.

04

Negotiation & Escrow Setup

Once the property passes all checks, RealtyFi negotiates the best price through the SPV and holds investor funds in escrow until final approval.



Property Acquisition Process

05

SPV Purchase & Ownership Transfer

The SPV legally buys the property and all ownership rights are transferred to it, ensuring clean and organized asset holding.

06

Tokenization on Blockchain

Property details, valuation, token count, and ownership ratios are sent to the smart contract module, which mints tokens representing shares in the SPV.

07

Listing on the Platform

The tokenized property goes live with valuation graphs, rental projections, documents, and token price, enabling investors to purchase fractions through their Web3 wallets.



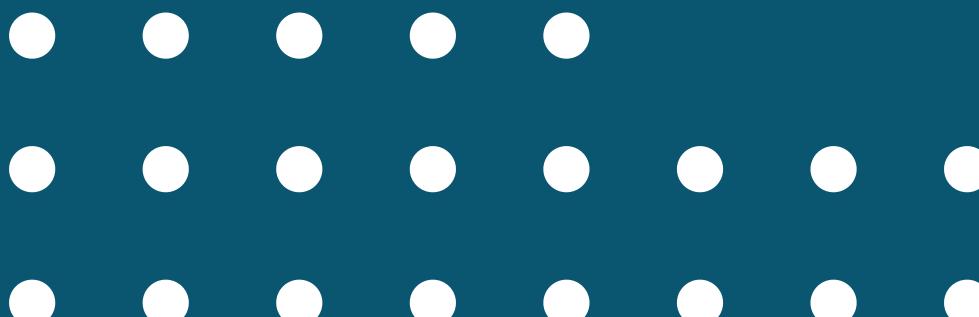


Due Diligence System

RealtyFi checks title documents, taxes, cash flows, physical condition, and market growth. Only properties that pass 80%+ scoring reach tokenization. This protects investors from hidden risks.

Future of Tokenized Real Estate & *RealtyFi*

RealtyFi can grow into India's leading digital real estate marketplace by adding secondary market liquidity, AI-driven valuations, global property access, and regulatory-aligned investment products. With rising demand for fractional ownership, RealtyFi can redefine property investing for new-age investors.





Thank You

Team *RealtyFi*