**Architecture Interface for SPFPL Website**

1. **Landing Page (Home)**
   1. **SPFLP Logo** (Downloaded PNG attached. Original to come from client)
   2. **Tabs**
      1. Home
      2. About Us
      3. Products
      4. Policies & Guidelines
      5. Public Disclosures
      6. Core Team
      7. Contact
2. **Home**
   1. **4 Slider Frames**
      1. Corporate structured financing with a human touch.



(Use the above image in 1st Slider. Am attaching its low-res JPG for reference. Client will buy this image if it looks good in the website layout.)

* + 1. Offering a seamless experience in corporate structured financing.



(Use the above image in 2nd Slider. Am attaching its low-res JPG for reference. Client will buy this image if it looks good in the website layout.)

* + 1. Built on the foundation of Transparency, Reliability and Trust.



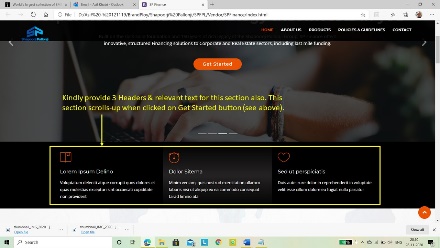
(Use the above image in 3rd Slider. Am attaching its low-res JPG for reference. Client will buy this image if it looks good in the website layout.)

* + 1. A financial institution that also partners in your growth.



(Use the above image in 4th Slider. Am attaching its low-res JPG for reference. Client will buy this image if it looks good in the website layout.)

* 1. **Get Started** (relevant Headers (maximum 3) and relevant text to be provided by Client)



1. **About Us**
   1. **Use the following text as main content for ‘About Us’**

Shapoorji Pallonji Finance Private Limited (SPFPL) is the financial services arm of the SP Group. SPFPL is a systemically important, non-deposit taking, Non-Banking Finance Company (NBFC) governed by Reserve Bank of India (RBI). It was incorporated in 1994 and originally received an NBFC license in 1994.

Our business line is built on the foundation, legacy and rich culture of our parent company Shapoorji Pallonji And Company Private Limited (SPCPL).

We have ventured into Corporate Structured Lending with a focus on providing Innovative and Structure Debt Solutions to Corporates, Asset Backed Financing, Real Estate Financing and on selective basis Promoter Funding & Loan Against Shares.

As an NBFC, SPFPL is based on an open architecture model. SPFPL is a specialty-based credit platform focused on Indian debt market opportunities in asset backed and other special situations financing, which allows superior risk adjusted returns through fully secured transactions.

The target sector of the company includes corporates, real estate and special situations. Investment is based on thorough diligence of local dynamics, project level SPV funding, close monitoring of project with escrow of cash flows and approvals that have established precedence. All transactions would be secured with real estate and/or cash flows with primary focus on the quality of the promoter reputation and execution track record.

* 1. **Vision**

Use the following text for ‘Vision’ in 1st Box along with the recommended image.



Shapoorji Pallonji Finance is established with two core values of trust and reliability. SPFPL also aspires to create a niche in the financing industry following the values conservatively.

• To build a strong and successful financial institution complementing SP Groups activities and strengths

• To be recognized as a credible player in the NBFC sector differentiating itself in the market by delivering:

* High quality assets
* Robust processes and governance practices
* Superior Return on Equity (ROE) & valuation
  1. **Philosophy**

Use the following text for ‘Philosophy’ in 2nd Box along with the recommended image.



SPFPL is focused on maintaining a healthy loan book with our good governance practices, transparent dealings and solution oriented approach.

* 1. **Culture**

Use the following text for ‘Culture’ in 3rd Box along with the recommended image.



SPFPL’s owes its success and credibility to our collaborative approach and team diligence. Clear and transparent communication that flows through our internal as well as external interactions helps deliver a cohesive performance.

1. **Products**
   1. **Corporate Loans / Non-Convertible Debentures (NCDs)**

The key features of these loans/NCDs are as under.

* + 1. **The borrower profile and security:** These are loans/NCDs of a corporate backed by security in the form of tangible assets or hypothecation of book debts of the borrower or a combination of both. The security could be an exclusive security or it could be in the form of a pari-passu charge on the immovable/moveable assets of the company.
    2. **End Use:** The end uses, for which the loans are extended, are typically to meet the working capital gap, capital expenditure, refinance of company’s existing loans etc. The company will also provide these loans in the form of acquisition funding for the purpose of acquiring assets and/or shares of companies. The company extends special situation funding for various purposes viz. family Settlements / Buyouts / Subscription to warrants, Mezzanine Financing, etc. These are customised to suit the requirements of the client.
  1. **Loan Against Shares**

SPFPL offers loans against listed securities (LAS). These could be in the form of loans or NCDs. The key features for LAS are as under.

* + 1. **The borrower profile and security:** The borrower typically is an individual promoter, investment company of the promoter or an opco with promoters and/or third party pledging the listed shares as security
    2. **End Use:** The end uses, for which these loans are extended, are typically to meet the equity contribution of the promoter into the group company /new venture, subscription to rights issue/ warrants, purchase of equity shares to increase the promoter holding in the company, refinance of promoter’s/ operating company’s existing loans, general corporate purpose with end use clearly identified before disbursement and a combination of all these end uses.
  1. **Real Estate (RE) Loans / Developer Financing**

The key features of these loans/NCDs are as under.

* + 1. **The borrower profile and security:** The borrower typically would be a developer raising funds to finance a RE project. SPFPL will fund the project at various stages detailed below.
       - Pre- approval stage: Generally, these loans are provided at the land stage or at a stage where partial approval of development plans is available.
       - Construction stage: This funding is linked to construction plan with the project approvals for construction in place.
       - Post construction stage i.e. Inventory Funding / Loan against property.

These loans/NCDs are backed by security which is determined based on the project lifecycle. Security could be in the form of land, project assets consisting of inventory, receivables from the project under consideration and/or another ongoing or completed project.

* + 1. **End Use:** The end uses, for which these loans are extended, are as under.
       - For land acquisition or commercial property purchase.
       - For development rights acquisition.
       - For refinance of existing debt.
       - Construction funding for a project.
  1. **Structured & Mezzanine Financing**

SPFPL provides Structured and Mezzanine Financing solutions to Indian Corporates.

* 1. **Special Situations & Last Mile Funding**

SPFPL, has a formidable presence in the area of special situation lending and last mile funding. Our Credit underwriting platform encompasses a wide variety of financial solutions for transactions of all shapes and sizes and structuring investment products.

1. **Policies & Guidelines**

In Policies & Guidelines, we will have the following 4 sections and their relevant PDF files can be downloaded from the database. All relevant PDF files are attached in the e-mail separately.

* 1. **Annual Reports**
     1. MGT 9 (use PDF file named SPFPL-Form-MGT-9-FY-2018-19)
     2. SPFPL Annual Report FY 2018-19 (use PDF file named SPFPL-Annual-Report-FY-2018-19)
  2. **LRM**
     1. Public Disclosure on LRM Dec 2019 (use PDF file named Public-Disclosure-on-LRM-Dec-2019)
  3. **Policies**
     1. SPFPL Interest Rate Policy (use PDF file named Interest\_Rate\_Policy\_SPFPL)
     2. SPFPL RPT Policy (use PDF file named RPT-Policy-Feb-20)
     3. SPFPL Grievance Redressal Mechanism (use PDF file named SPFPL-Grievance-Redressal-Mechanism)
     4. SPFPL ESG CSR Policy (use PDF file named ESG-CSR-Policy-Feb-20)
     5. SPFPL Vigil Mechanism (use PDF file named SPFPL-Vigil-Mechanism)
     6. SPFPL Internal Guidelines on Corporate Governance (use PDF file named SPFPL-Internal-Guidelines-on-Corporate-Governance)
     7. SPFPL Grievance Redressal Mechanism under GOI Exgratia Payment Scheme (use PDF file named SPFPL Grievance Redressal Mechanism under GOI Exgratia Payment Scheme)
  4. **RBL Ombudsman Scheme**
     1. Details of Nodal Officers (use PDF file named Details-of-Nodal-Officers)
     2. RBI Ombudsman Scheme NBFCs (use PDF file named RBI-Ombudsman-Scheme-NBFCs)
     3. Salient Features of Ombudsman Scheme (use PDF file named Salient-Features-of-Ombudsman-Scheme)
     4. Salient Features of Ombudsman Scheme (Hindi) (use PDF file named Salient-Features-of-Ombudsman-Scheme-Hindi)
     5. Salient Features of Ombudsman Scheme (Marathi) (use PDF file named Salient-Features-of-Ombudsman-Scheme-Marathi)

1. **Public Disclosures**
   1. Total Number of Public Disclosures with relevant Headers and relevant Copy to be provided by Client
2. **Core Team (This tab is to be kept hidden till client’s approval)**
   1. Total Number of Team Members with relevant Photographs (high resolution) and relevant Copy to be provided by Client. Use the following text as main content for this section.

We are an experienced team who have established a demonstrable track record of excellent relationships and building strong systems and processes to ensure high quality portfolio with no NPAs. Our team has a deep understanding of the credit and regulatory markets in India.

1. **Contact**
   1. Address

**SHAPOORJI PALLONJI FINANCE PRIVATE LIMITED**

**Registered Office:**

SP Centre, Courtyard 10-B, 41/44, Minoo Desai Marg, Colaba, Mumbai - 400005, Maharashtra, India

**Corporate Office:**

SP Centre, Courtyard 10-B, 41/44, Minoo Desai Marg, Colaba, Mumbai - 400005, Maharashtra, India

**Branch Office:**

Office No. 1222, Regus Business Centre, Regus Cyber City, Level 12, Tower C, Building Number 8, DLF Cyber City Complex, DLF City Phase II, Gurgaon - 122002, Haryana, India

**CIN:** U65920MH1994PTC077480

* 1. **Telephone**

+91 22 6749 0000

* 1. **E-mail**

spfinance@shapoorji.com

1. **Query Form Fields**
   * 1. Your Name\*
     2. Your E-mail Id\*
     3. Your Mobile Number\*
     4. Subject\*
     5. A drop-down menu to be included below Subject field to select specific subject reference (as discussed in our Zoom call on Thu/19/Nov/2020)
     6. Message\*
     7. Send Button (a dedicated e-mail id is to be configured for Form Submission. Client to provide the same.)
2. **Bottom Section**
   1. **SP Finance**

As an NBFC, SPFPL is based on an open architecture model. SPFPL is a specialty-based credit platform focused on Indian debt market opportunities in asset backed and other special situations financing, which allows superior risk adjusted returns through fully secured transactions.

* 1. **Useful Links**
  2. **Contact**

SP Centre, Courtyard 10-B, 41/44, Minoo Desai Marg, Colaba, Mumbai - 400005, Maharashtra, India

**Telephone:** +91 22 6749 0000

**E-mail:** spfinance@shapoorji.com

* 1. **Newsletter**

To subscribe to our monthly newsletter, kindly provide your e-mail id below and click on ‘Subscribe’ button.

* + 1. Customer to provide his/her e-mail id in this field
    2. Subscribe Button (a dedicated e-mail id is to be configured for Newsletter Subscription. Client to provide the same.)
  1. **Follow Us On:**
     1. Facebook (Client to provide link)
     2. Twitter (Client to provide link)
     3. Instagram (Client to provide link)
     4. LinkedIn (Client to provide link)
  2. **© Shapoorji Pallonji Finance Private Limited 2020**