WHITEHILLL INVESTMENT PLATFORM — FULL STRUCTURED CONTENT SPECIFICATION

1. INTRODUCTION

1.1 PURPOSE

The WHITEHILLL Investment Platform is a fully digital system designed to enable verified investors to discover, evaluate, and invest in curated real estate and startup opportunities.
It offers transparency, legal compliance, and end-to-end management from onboarding to exit.

This document provides page-level content blueprints, detailing every element — including sections, field names, text descriptions, actions, and flows — required to design and build the platform.

1.2 SYSTEM OVERVIEW

- Public Interface: Marketing, project discovery, and investor education.
- Investor Portal: Post-login dashboard for portfolio tracking, reports, and compliance management.
- Admin CMS: For back-office staff to manage content, KYC, payments, and RERA updates.

1.3 COMPLIANCE OBJECTIVES

- DPDP Act 2023: Consent-based data collection, right to access/correct/delete.
- RERA: Real estate projects must list registration numbers and disclosures.
- KYC/AML: PAN verification, address proof, and optional Aadhaar.
- Tax (TDS): Auto-generation of Form 16A and 8-year record retention.

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2. PUBLIC WEBSITE PAGES

2.1 HOME PAGE

Purpose: To present WHITEHILLL's brand promise and quickly communicate trust, scale, and compliance.

Sections:

1. **Hero Section**
    - **Headline:** ***"Strategic Real Estate & Startup Investments"***
    - **Subtext:** ***"Curated access, institutional diligence, performance-linked outcomes."***
    - **CTAs: [Create Account] [Login] [Explore Opportunities]**
    - **Background: A symbolic or thematic image (e.g., skyline, innovation pattern).**
2. **Trust Metrics Ribbon**
    - **Example line:**
      27 Investors | ₹17,000,000,000,000 AUM | 0.00% Promised ROI — Performance Linked Only
    - **Purpose: Build credibility and signal transparency.**
3. **Value Proposition Section (4 Cards)**
    - **Network Access: Curated and exclusive investor base.**
    - **Diligence: Institutional-grade analysis before listing.**
    - **Strategy: Risk budgeting and structured exit management.**
    - **Compliance: DPDP, RERA, and AML adherence.**
4. **Featured Opportunities Carousel**
    - **3–4 highlighted deals (Real Estate + Startup).**

- **Each shows: Project name, type, location, stage, and min. commitment.**
- **“View Details” → goes to Opportunity Details Page.**

5. **Payment Partner Logos**
    - **Razorpay | PayU | Cashfree — small grayscale logos for credibility.**
6. **Quick Enquiry Form**
    - **Fields: Full Name, Email, Phone, City, Investment Interest, Consent Checkbox.**
    - **Confirmation Text: “Thank you for your interest. Our relationship team will contact you soon.”**
7. **Footer**
    - **About link, Terms, Privacy, Risk Disclosure, and Grievance Officer contact.**
    - **Note: *“Investments are subject to market risks. Please read all documents carefully.”***

2.2 WHY INVEST PAGE

Purpose: To explain the platform’s philosophy, process, and investor benefits.

Sections:

1. **Header Title: *“Why Invest with WHITEHILLL”***
Subheading: *“Our approach to alternative investments emphasizes transparency, compliance, and value creation.”*
2. **Core Pillars**
    - **Exclusive Network: Entry by KYC verification; institutional-grade deals only.**
    - **Deal Access: Early-stage or private opportunities unavailable to the public.**
    - **Strategic Discipline: Managed exposure, exit-focused structuring.**
    - **Risk Awareness: Every project listed with risk summary and audit trail.**
3. **Investment Lifecycle Timeline**

1. **Registration**
2. **KYC Verification**
3. **Fund Commitment**
4. **Allocation Confirmation**
5. **Performance Monitoring**
6. **Distributions / Exit**

4. **FAQ Section**
    - ***Who can invest?* — Accredited individuals, family offices, or HNIs.**
    - ***What are the risks?* — Liquidity, market, and counterparty risks.**
    - ***How are returns distributed?* — Based on actual performance, not fixed returns.**

2.3 OPPORTUNITIES PAGE

Purpose: Central hub for all active and upcoming deals.

Layout:

1. **Tabs**
    - **Real Estate | Startups | Others (future categories)**
2. **Filters**
    - **State/City, Minimum Commitment, Investment Type, Stage, Risk Level.**
3. **Opportunity Cards**
    - **Name, Type, Location, RERA Number (if applicable), Stage, Target Hold, Min. Commitment, and short description.**
    - **CTA: [View Details]**
4. **Opportunity Detail Page *(opens when clicked)***

- **Header: Project/Startup Name**
- **Key Info Table:**

Attribute	**Description**
Type	**Real Estate / Startup**
Location	**City, State**
RERA Number	**E1234567890 (clickable link)**
Stage	**Pre-launch / Ongoing / Exit**
Min. Commitment	**₹100,000**
Target Duration	**3–5 years**

- **Sections:**
  - **Executive Summary**
  - **Market Overview**
  - **Risk Disclosures**
  - **Investment Documents (download links)**
  - **CTA: [Invest / Login to View Details]**

2.4 REPORTS & UPDATES PAGE

Purpose: Transparency and investor confidence via periodic reporting.

Sections:

1. **Header: "Reports, Updates & Announcements."**
2. **Content List:**
   - **Quarterly Performance Reports**

- **Startup Progress Notes**
- **Regulatory Announcements (RERA updates)**

3. **Download Format: PDF (linked)**
4. **Search and Filter: By project, date, or type of report.**
5. **SEO: Each article tagged for indexing under "financial reporting / investor updates."**

2.5 LEGAL & COMPLIANCE PAGE

Purpose: To publicly publish all legal disclosures and policies.

Sections:

1. **Terms & Conditions**
   - **Defines investor responsibilities, fees, exit policy, and data usage.**
2. **Privacy Policy (DPDP-aligned)**
   - **Mentions purpose limitation, consent, user rights, and grievance handling.**
3. **Risk Disclosure Statement**
   - **Explains types of risks: market, liquidity, project, counterparty.**
4. **Arbitration Clause & Governing Law**
   - **"All disputes subject to jurisdiction of Guwahati courts only."**
5. **Cookies & Consent Policy**
   - **Informs of session tracking and analytics purposes.**
6. **Contact for Legal Queries:**
   - **Name: Grievance Officer**
   - **Email: grievance@whitehilll.in**

2.6 CONTACT PAGE

Purpose: Provide a direct communication channel for new or existing investors.

Sections:

1. **Address: Registered office (Guwahati, Assam, India).**
2. **Phone: +91-XXXXXXXXXX**
3. **Email: contact@whitehilll.in**
4. **Google Map Embed**
5. **WhatsApp Chat Button**
6. **Contact Form:**
    - **Fields: Name, Email, Phone, Message, Consent Checkbox.**
    - **Confirmation message after submission: "We've received your enquiry and will respond within 24 hours."**

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3. INVESTOR PORTAL (AUTHENTICATED SECTION)

3.1 DASHBOARD

Purpose: Overview of investor's portfolio and key statistics.

Sections:

1. **Top Counters:**
    - **Total Invested Amount**
    - **Current Portfolio Value (AUM)**
    - **Total Distributions Received**
    - **Next Expected Payout**

2. **Quick Actions:**
    - **[Add Funds] [View Portfolio] [KYC Status] [Download Statement]**
3. **Activity Feed:**
    - **Recent investments, payments, and updates.**

3.2 PORTFOLIO PAGE

Displays all active investments with live performance metrics.

Field	Description
Opportunity	Linked to project page
Type	Real Estate / Startup
Commitment	Amount invested
Paid-In	Amount received
NAV	Current valuation
Distributions	Paid returns
XIRR	Computed internal rate
Status	Active / Exited / Pending

3.3 TRANSACTIONS PAGE

Purpose: To provide full payment transparency.

- **List of all payments (fund addition, refunds, distributions).**
- **Filters: Date range, Type, Status.**

- **Columns: Transaction ID, Gateway Txn ID, Mode (UPI/Card/Netbanking), Amount, Status, Date.**
- **Each entry has a [Download Receipt] button.**

3.4 KYC / AML PAGE

Purpose: Digital onboarding and compliance verification.

Sections:

1. **Document Upload Fields:**
    - **PAN Card (mandatory)**
    - **Address Proof (Aadhaar/Passport/Utility Bill)**
    - **Optional: Aadhaar Verification API**
2. **Status Display:**
    - **Pending / Under Review / Verified / Rejected**
3. **Consent Log:**
    - **Timestamp, IP, consent checkbox history.**
4. **DPDP Rights Panel:**
    - **Access, Correction, and Data Deletion requests.**

3.5 STATEMENTS PAGE

- **Downloadable Quarterly & Annual Reports**
- **Tax Statements (TDS / Form 16A)**
- **Custom date range for generating transaction history PDF**

3.6 SETTINGS PAGE

- **Profile Info (editable fields)**
- **Bank Details (IFSC, Account Number, Holder Name)**
- **Notification Preferences**
- **Password Change / MFA Setup**
- **“Request Account Deletion” feature**

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4. ADMIN PANEL

Purpose: Internal CMS for compliance, finance, and support teams.

Modules:

1. **Opportunity Management:**
   - **Add/Edit/Delete listings, upload documents, assign RERA info.**
2. **KYC Management:**
   - **Approve/reject investor verification.**
   - **Export logs and consent proof.**
3. **Payment Reconciliation:**
   - **Fetch webhooks from payment gateway.**
   - **Manual override options for failed transactions.**
4. **Escrow & Distributions:**
   - **Handle 70% RERA escrow allocation and payout scheduling.**
5. **Tax & TDS Management:**
   - **Generate reports and Form 16A automatically.**
6. **Role-based Access Control:**

- **Admin / Compliance / Finance / Support roles.**

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5. SECURITY & COMPLIANCE SUMMARY

- **Hosting: AWS Mumbai**
- **Encryption: TLS 1.3, AES-256**
- **Audit Trails: All admin actions logged**
- **Data Residency: India only**
- **Backup Frequency: Daily incremental, weekly full**
- **Penetration Testing: Annual third-party audit**

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6. DEVELOPMENT PHASES

Phase 1 (MVP)

- **Public site**
- **Email OTP login**
- **KYC Upload**
- **Dashboard + Portfolio basic view**
- **Razorpay integration**

Phase 2

- **Distributions Engine**
- **TDS automation**
- **Escrow & RERA APIs**
- **DPDP data control workflows**

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7. SAMPLE CONTENT SNIPPETS

Hero Text:
“Curated Real Estate and Startup Investments. No fixed returns, only performance-linked growth.”

Legal Disclaimer:
“Investments are subject to market risks. WHITEHILLL does not guarantee returns. Please read offer documents carefully.”

Consent Text:
“I consent to WHITEHILLL processing my personal data for investment administration as per its Privacy Policy.”

END OF DOCUMENT
