



GREENFINCH
LEGAL SERVICES PVT. LTD.

COMPREHENSIVE LEGAL SOLUTIONS PLATFORM

One-stop solution provider



THE JOURNEY SO FAR...



FULLY OPERATIVE 4 SERVICE COMPANIES

Technical, Legal, Credit
and Debt Management
Services.

GRASS ROOT REACH

Serving currently 9514
pin codes and reaching
14228 in next few
month.

NATIONWIDE PRESENCE

Fully Operative 20
Regional offices at all
State Capital and 30
Area offices.

WORLD CLASS TECH

Unified Lending
Services Platform
powered by Salesforce,
developed with
Deloitte.

IN-HOUSE WORK FORCE

73 State Head Partners
and Vice Presidents
(each with 10-15 BFSI Yrs exp.)
with 1500+ team
members nationwide.



OUR VISION & MISSION



At GFLS, our vision is to revolutionize the industry by creating new benchmarks of service and technology, along with solving a large governance & compliance problem of the industry.



VISION

We aim to set new benchmarks for quality and excellence in legal service delivery across India. By combining deep legal expertise, innovative technology, and a client-first approach, we ensure that every transaction is handled with precision, transparency, and efficiency. Our vision is to become the trusted legal partner for individuals, businesses, and institutions, revolutionizing the legal landscape with our unwavering commitment to excellence and client satisfaction. We are dedicated to reshaping the way legal services are perceived and delivered in India, setting the standard for reliability, expertise, and client care.



MISSION

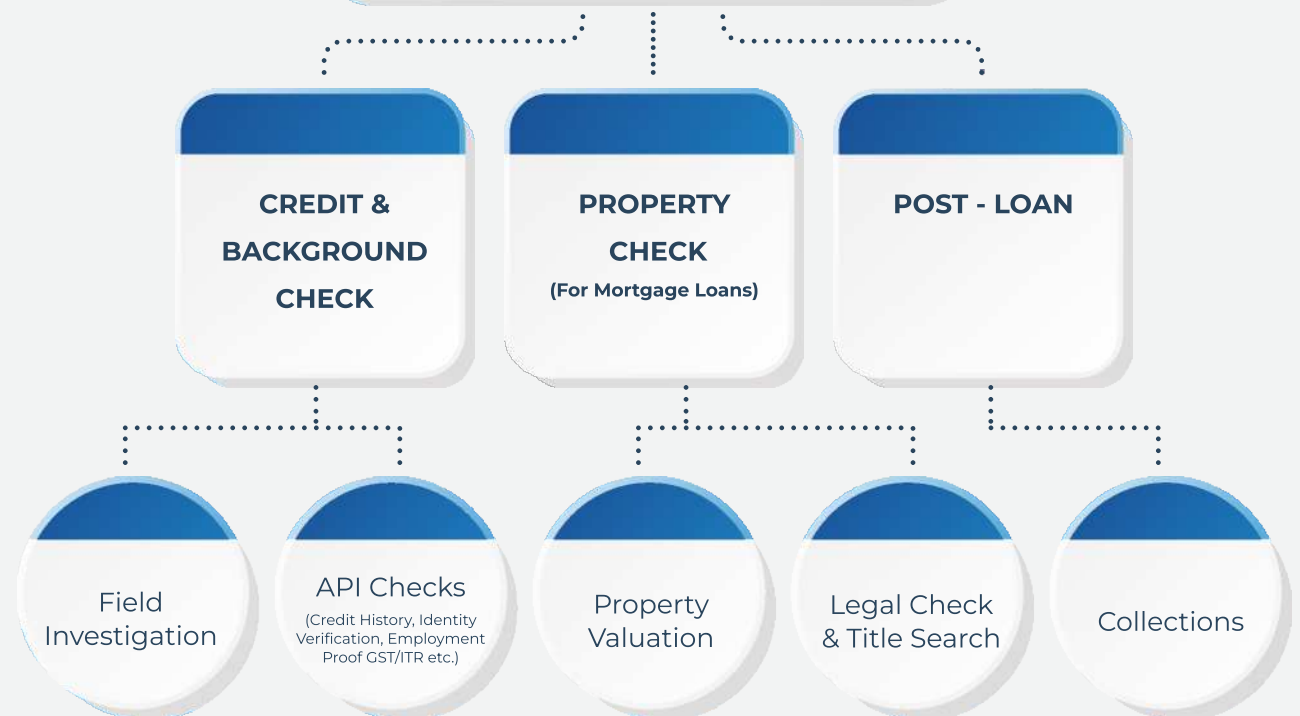
Our mission is to revolutionize the delivery of business legal support services in the real estate and financial sectors by offering innovative, efficient, and client-centric solutions. We are committed to transforming the traditional approach to legal services by integrating advanced technology, deep legal expertise, and a proactive mindset. Our goal is to provide seamless legal support that not only addresses current challenges but also anticipates future needs, helping businesses navigate complex regulatory landscapes with ease.

CURRENT INDUSTRY LANDSCAPE

- ◀ Loans worth 1 Lakh+ Cr processed annually by Financial Institutions (FIs)
- ◀ 12-17% of loan amount is spent on processing of a loan.
- ◀ 15000+ small local vendors cater to FIs' requirements in addition to the in-house teams.



SERVICES REQUIRED BY FIs FOR LOAN PROCESSING & MANAGEMENT



IN-HOUSE TEAM & EXTERNAL VENDORS BOTH POSE SIGNIFICANT CHALLENGES & INEFFICIENCIES

CONCERNS WITH IN-HOUSE TEAM



UTILIZATION

Not enough
volumes apart
from Tier 1
locations

P&L IMPACT

Income
amortised but
not expenses
impacting
Bottom Line*

CONCERNS WITH OUTSOURCING TO LOCAL VENDORS



QUALITY

Lack of
experience,
knowledge & SLA
levels

GOVERNANCE

No systems and
controls in place
at vendor's level

TIME TO SCALE

New vendors
need to be
identified before
opening any
branch

EFFICIENCY

Technology not
leveraged at
vendor level

CONTROL

Vendor
Management
done typically at
local branch level

OUR PLATFORM AND OFFERINGS

For Financial Institutions

Legal Opinion
Reports of Title
Documents

Search and
Title Reports

Verification Of
Original Papers

Document
Execution &
Mortgage
Creation

CERSAI Search
Compliance

Purchase and
BT Cheques
Processing

Document
Retrieval
Process from
local bodies

Approved
Project Finance
Reports

Portfolio Legal
Audit

For Builders

PROPERTY REGISTRATION	Complete handling of property registration processes, ensuring compliance with all local laws and regulations.
TITLE DEEDS MANAGEMENT	Assistance with drafting and registering title deeds, providing accurate records for property ownership.
APPROVED PROJECT FINANCE (APF) REPORTS	Providing comprehensive APF Reports to ensure seamless project financing by validating legal, technical, and regulatory compliance, enhancing credibility with financial institutions.
STAMP DUTY ASSISTANCE	Help with calculating and processing stamp duty charges to ensure that all legal requirements are met promptly.
LEGAL DOCUMENTATION	Creation and registration of legal documents, including agreements, contracts, and land-related documentation.
SURVEY AND LAND RECORDS	Access to official land records and surveys, ensuring all legal aspects of land acquisition and development are managed.
LAND CONVERSION	Handling all types of land conversions from various authorities.

FINTECH LEGAL RISK ASSESSMENT – OVERVIEW & KEY CHECKS

Comprehensive Legal Property Risk Report (A Fintech-Driven Collateral Risk Solution)

Objective:

Enables smarter, legally sound credit decisions with documented, risk-categorized property insights.

Risk Categorization: Collateral is classified based on legal risk using digital checks and legal verification.



CORE DIGITAL LEGAL CHECKS



CERSAI Search

Detects existing charges/
mortgages

Encumbrance Check

Reveals historical liabilities on collateral

Litigation Check

Reveals pending or ongoing litigations related to property & property owner.

Land Record Search (Urban/Rural)

Validates ownership and land details

Newspaper Monitoring

Detects SARFAESI /Public Notices

Property Tax Verification

Property Tax Verification

Utility Bill Verification

Confirms possession and address legitimacy

RERA Registration Check

Ensures compliance for real estate projects

VALUE-ADD THROUGH TECHNOLOGY & CLIENT BENEFITS

Technology-Driven Verification & Client Advantages

AI-Powered OCR Facility :

- ◀ Converts physical & regional-language documents into verified data.
- ◀ Reviewed by **in-house legal associates**.
- ◀ **Reduces TAT** drastically and enhances accuracy.

Client & Partner Benefits:

- ◀ **Informed lending decisions** with legal risk visibility.
- ◀ **Mitigates funding risk** due to hidden property issues.
- ◀ **Fully auditable** documentation for compliance.
- ◀ **Faster report turn around** with automation.
- ◀ **Trustworthy legal validation** via human-AI collaboration.



PAN-INDIA DISTRIBUTION

GFGC aims to have a unique pan-India setup unheard of in the vendor ecosystem which will help FIs to

- ◀ Reach under-penetrated locations
- ◀ Scale up with speed and low cost
- ◀ Manage a single vendor centrally for all locations with control, transparency & ease
- ◀ Have standardized process, quality and reliability across locations.

01

20

REGIONAL
HQS

31

BRANCH
OFFICES

02

03

136

LAST-MILE
SERVICE
POINT

**14000+ PIN CODES
TO BE COVERED THROUGH
186 LOCATIONS**



WORLD-CLASS TECHNOLOGY & GOVERNANCE FRAMEWORK

- ◀ GFGC has partnered with Deloitte for developing a best-in-class platform for its services.
- ◀ The platform is being developed with the industry-leading platform Salesforce at its heart, integrated with multiple software and API services.
- ◀ This will enable GFGC's internal team to work completely online in sync with real-time services and also help FIs digitize their outsourced services through integration with the GFGC system.
- ◀ Striving for service excellence, the system architecture has been meticulously designed and benchmarked with the best service provider applications across various industries.
- ◀ Additionally, the system is compliant with all regulations including Data Security, Data Privacy, IT, RBI and other regulations applicable for FIs from Day 1.
- ◀ With the system, FIs get complete transparency and tracking of their transactions with the comfort of meeting all data compliance requirements.

The Deloitte logo, featuring the word "Deloitte" in a bold, black, sans-serif font, followed by a small green dot.

EXECUTION EXCELLENCE

With the same experience, GFLS's structure has been put in place from Day 1 to ensure effective execution, control and oversight.

1

Strong bottom-up experience, years of execution excellence, legal prudence & visionary outlook has been the genesis of GFLS which not only provides one-stop solution to all of industry concerns but also add value through domain expertise in its offerings.

2

The structure reinforces SOPs, checks and balances essential for execution excellence in the domain and also provides multiple monitoring and escalation points.

3

Differentiating Factors for GFLS

**EXPERIENCED
TEAM**

**PAN-INDIA
DISTRIBUTION**

**WORLD-CLASS
TECHNOLOGY**

**GOVERNANCE
FRAMEWORK**

**FASTER TURN
AROUND TIME**

LED BY UNMATCHED EXPERIENCE

MR. SUSHIL KUMAR AGARWAL

Founder & Managing Director

- ◀ 24+ years of rich experience in the financial industry as an entrepreneur and leader with forte in creating & running different businesses with top-class execution.
- ◀ Ex-Founder MD & CEO of Aavas Financiers Ltd., a publicly-listed affordable HFC, taking the company to 15000 Cr AUM under his leadership
- ◀ Prior experience in senior leadership roles with AU Small Finance Bank, ICICI Bank Limited, and Kotak Mahindra Prime Limited
- ◀ Awarded “EY Entrepreneur of The Year 2020” in the Financial Services category.
- ◀ CA Gold Medallist and Merit Holder | Qualified Company Secretary
- ◀ Completed Owner/President Management Program (OPM) from Harvard Business School
- ◀ Chapter Chair of Young President Organization (YPO), Rajasthan Chapter.
- ◀ Forte in creating & running different businesses with top-class execution.



LED BY UNMATCHED EXPERIENCE



MR. ABHISHEK TIWARI
CEO, GFCC

- ◀ 24+ years of experience in retail lending & insurance distribution
- ◀ Previously managed insurance with 2000 Cr premium book at AU Bank
- ◀ Prior experience with ICICI Bank
- ◀ Chartered Accountant & Law Graduate



MR. ARVIND TUNGARIA
COO, GFCC

- ◀ 20+ years of experience in secured lending and operations
- ◀ Previously, National Business Manager for Secured Business Loans (Retail) at AU Bank where he built 5000 Cr SME book.
- ◀ Prior experience with ICICI Bank, Ruchi Soya & Gujarat Ambuja Exports Ltd.
- ◀ Chartered Accountant & AMFI certified.



MR. RAJEEV SARDANA
Sr. Director Strategy & Planning, GFCC

◀ 30+ years of experience in secured lending, mortgages, and housing finance operations focusing on underwriting policies, housing finance operations, growth strategies and performance enhancement.

◀ Additional Director (Non-Executive Independent Director) in Poonawalla Fincorp Limited. Non-Executive Director at Delta Brac Housing Finance Corporation and advisor at HDFC Education & Development Services Ltd and current advisor at HDFC Sales Ltd.

◀ Involved in Audit, Nomination and Remuneration, Risk Management, Whistleblower policies and Fraud monitoring companies, member of the Asset-Liability Committee (ALCO) for interest rate decisions.

◀ Consulted for the IFC/HDFC team in establishing housing finance institutions in Bangladesh, Sri Lanka, Pakistan and Tanzania.



MR. LOKESH RAWAT
Partner, GFLS

- ◀ 14+ years of experience in Legal mortgage service sector
- ◀ Expert in property laws, legal scrutiny, due diligence, compliance.
- ◀ Prior experience with Aavas Financiers, overseeing the legal aspects of property-backed lending.
- ◀ Advance Management Program from IIM Indore and LLB from Rajasthan University



MR. SATISH K CHADHA
Advisor, GFCC

- ◀ 40+ years of experience in Banking & Finance, law and mortgage financing.
- ◀ Prior experience with NHB as Director-Legal.
- ◀ Chartered Accountant & Law Graduate

GROUP CLIENTELE

BANKS



IndusInd Bank



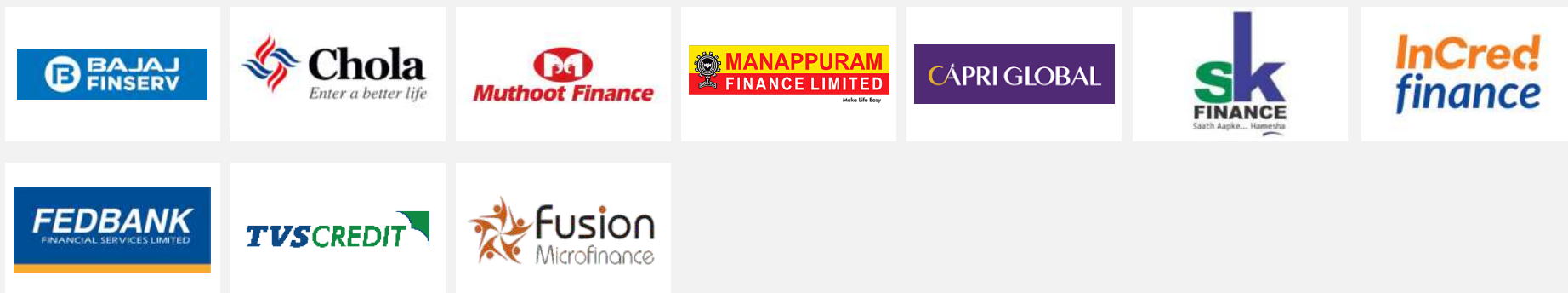
FIN-TECH



NON-BANKING FINANCIAL COMPANIES



NON-BANKING FINANCIAL COMPANIES



HOUSING FINANCE COMPANIES





RAJASTHAN

- ◀ **Jaipur**
- ◀ Bikaner
- ◀ Jodhpur
- ◀ Udaipur
- ◀ Beawar
- ◀ Abu Road & Sirohi
- ◀ Alwar
- ◀ Balotra
- ◀ Banswara
- ◀ Behror
- ◀ Bharatpur
- ◀ Bhilwara
- ◀ Chittorgarh
- ◀ Chomu
- ◀ Churu
- ◀ Dudu
- ◀ Dungarpur
- ◀ Hanumangarh
- ◀ Jhalawar
- ◀ Jhunjhunu
- ◀ Kekri
- ◀ Kota
- ◀ Kotputli
- ◀ Kuchaman
- ◀ Nagaur
- ◀ Neem Ka Thana
- ◀ Nokha
- ◀ Pali
- ◀ Rajsamand
- ◀ Reengus
- ◀ Sikar
- ◀ Sri Ganganagar
- ◀ Tonk
- ◀ Sangaria
- ◀ Sumerpur



UTTAR PRADESH

- ◀ **Lucknow**
- ◀ Agra
- ◀ Varanasi
- ◀ Bareilly
- ◀ Aligarh
- ◀ Hathras
- ◀ Ayodhya
- ◀ Azamgarh
- ◀ Fetehpur
- ◀ Raibarelli
- ◀ Ghaziabad
- ◀ Gorakhpur
- ◀ Kanpur
- ◀ Mathura
- ◀ Meerut
- ◀ Moradabad
- ◀ Prayagraj
- ◀ Saharanpur
- ◀ Sitapur



HARYANA

- ◀ **Karnal**
- ◀ Bhiwani
- ◀ Fatehabad
- ◀ Hisar
- ◀ Kaithal
- ◀ Kurukshetra
- ◀ Mahendragarh
- ◀ Narnaul
- ◀ Panipat
- ◀ Rewari
- ◀ Rohtak
- ◀ Sirsa
- ◀ Sonipat
- ◀ Yamuna Nagar



PUNJAB

- ◀ **Zirakpur**
- ◀ Ludhiana
- ◀ Amritsar
- ◀ Bhatinda
- ◀ Chandigarh
- ◀ Dasuya
- ◀ Faridkot
- ◀ Jalandhar
- ◀ Patiala
- ◀ Sangroor



UTTARAKHAND

- ◀ **Dehradun**
- ◀ Rudrapur
- ◀ Haldwani
- ◀ Haridwar
- ◀ Rudrapur

LOCATIONS

North & East



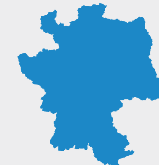
BIHAR

- ◀ **Patna**



WEST BENGAL

- ◀ **Kolkata**



DELHI NCR

- ◀ **Gurgaon**
- ◀ Ghaziabad
- ◀ Rajendra Nagar



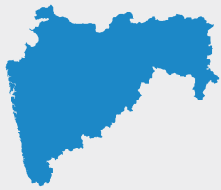
ODISHA

- ◀ **Bhubaneshwar**



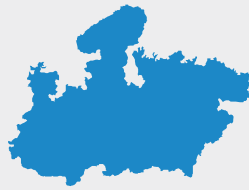
JHARKHAND

- ◀ **Ranchi**



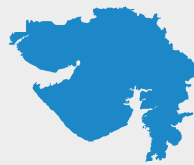
MAHARASHTRA

- ◀ **Mumbai**
- ◀ **Pune**
- ◀ Nagpur
- ◀ Chhatrapati
- ◀ Sambhaji Nagar
- ◀ Jalna
- ◀ Kalyan
- ◀ Kolhapur
- ◀ Latur
- ◀ Nashik
- ◀ Nandurbar
- ◀ Pimpri
- ◀ Sangli
- ◀ Satara
- ◀ Solapur



MADHYA PRADESH

- ◀ **Indore**
- ◀ Bhopal
- ◀ Jabalpur
- ◀ Aastha
- ◀ Biaora
- ◀ Dhamnod
- ◀ Khandwa
- ◀ Mandsour
- ◀ Narmadapura
- ◀ Sagar
- ◀ Satna
- ◀ Ujjain
- ◀ Vidisha



GUJARAT

- ◀ **Ahemdabad**
- ◀ Rajkot
- ◀ Surat
- ◀ Bhuj
- ◀ Himmatnagar
- ◀ Jamnagar
- ◀ Junagadh
- ◀ Mehsana
- ◀ Palanpur
- ◀ Surendranagar
- ◀ Vapi



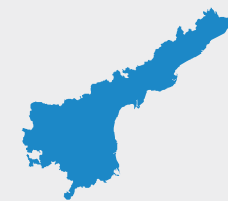
TELANGANA

- ◀ **Hyderabad**
- ◀ Warangal
- ◀ Karimnagar
- ◀ Khammam
- ◀ Mahbubnagar
- ◀ Miryalaguda
- ◀ Sangareddy
- ◀ Vikarabad



KARNATAKA

- ◀ **Bangalore**
- ◀ Hubli
- ◀ Belgaum
- ◀ Bidar
- ◀ Chitradurga
- ◀ Davangere
- ◀ Hassan
- ◀ Mandya
- ◀ Mysore
- ◀ Tumakuru



ANDHRA PRADESH

- ◀ **Vijayawada**
- ◀ Tirupati
- ◀ Rajahmundry
- ◀ Visakhapatnam
- ◀ Anantapur
- ◀ Bhimavaram
- ◀ Chittoor
- ◀ Guntur
- ◀ Kadapa
- ◀ Kurnool
- ◀ Nellore
- ◀ Vizianagaram



CHHATTISGARH

- ◀ **Raipur**
- ◀ Durg
- ◀ Bilaspur



TAMIL NADU

- ◀ **Chennai**
- ◀ Coimbatore
- ◀ Salem
- ◀ Tirupur
- ◀ Vellore
- ◀ Tiruchirapalli



KERELA

- ◀ **Kochi**



LOCATIONS

South & West

OUR REGIONAL OFFICES



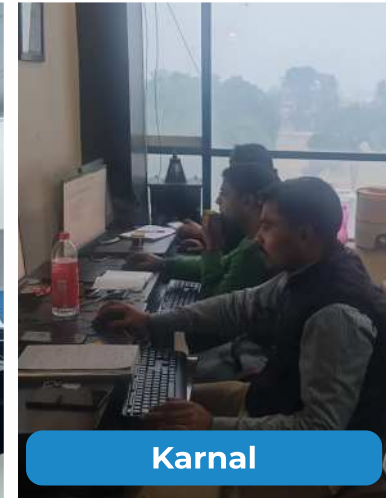
Dehradun



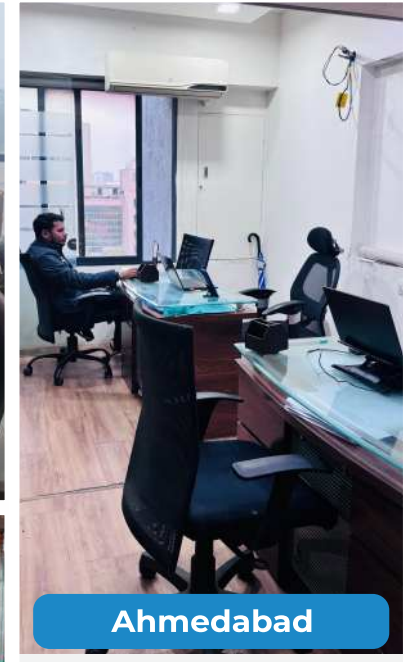
Vijaywada



Mumbai



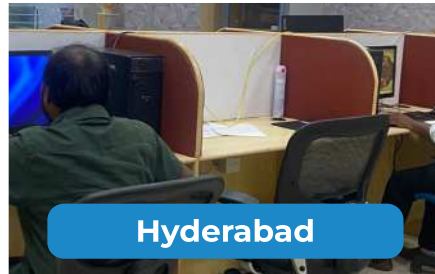
Karnal



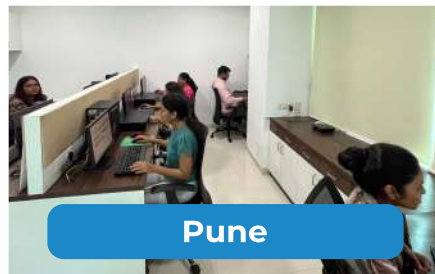
Ahmedabad



Chennai



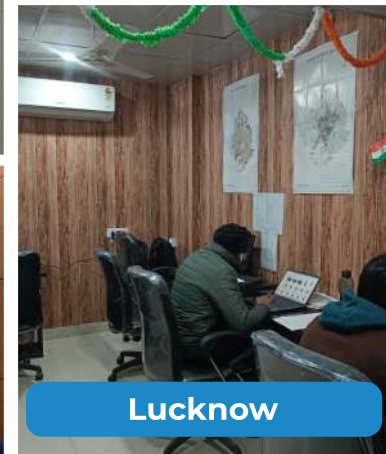
Hyderabad



Pune



Bangalore



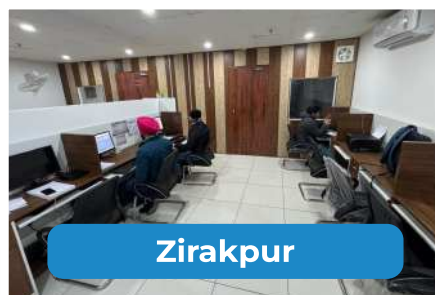
Lucknow



Kochi



Bhubaneswar



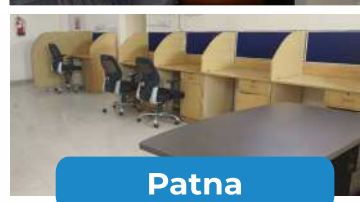
Zirakpur



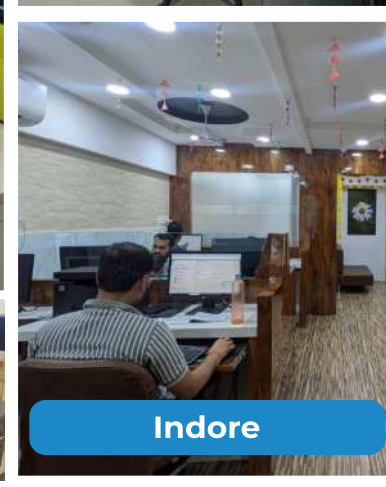
Gurgaon



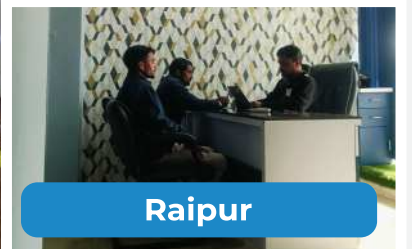
Kolkata



Patna



Indore

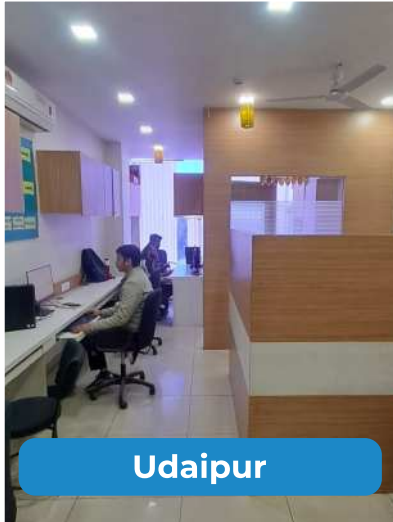


Raipur

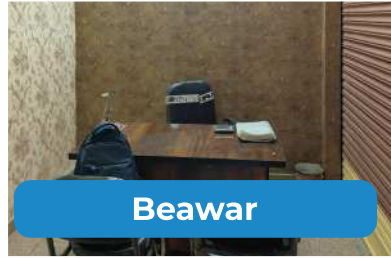
OUR BRANCH OFFICES



Agra



Udaipur



Beawar



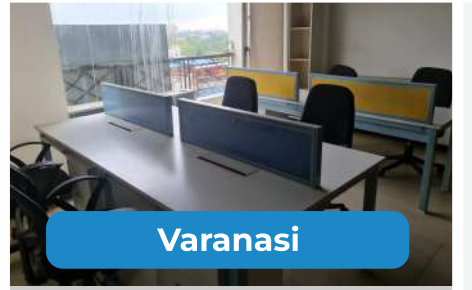
Rudhrapur



Ludhiana



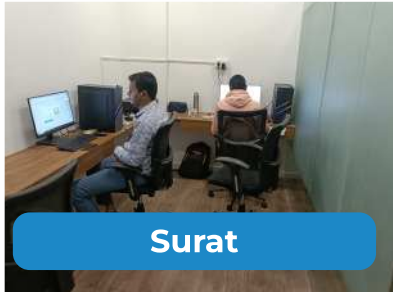
Bikaner



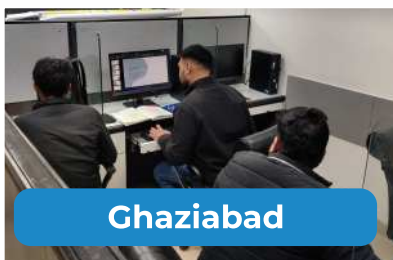
Varanasi



Coimbatore



Surat



Ghaziabad



Tirupati



Rajkot



Bhopal



Nagpur



Jodhpur



Jabalpur



GREENFINCH
LEGAL SERVICES PVT. LTD.

Address

Greenfinch Legal Services Private Limited
304, 3rd Floor, Horizon Tower,
Jewel of India, Jaipur, 302018

Email

info@gfgc.com

Phone

+91-141-4576564

Website

www.gfls.in

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