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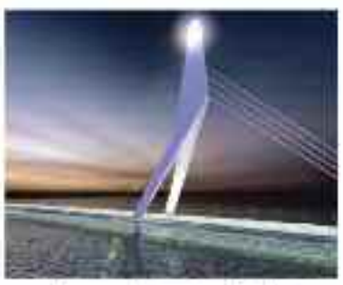

Proposed Signature Bridge



Proposed Yamnotri Express Highway

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- 12 Km. from Delhi University
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- 15 Km from Old Delhi Railway Station
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- 8 Km. from proposed Signature Bridge
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Like It or Lump It

In country as large and populous as India, shaping out a policy initiative which takes into account all stakeholders is not an easy task. Things become all the more complicated when the ruling dispensation tries to do a balancing act, often compromising on long-term goal. The result: a truncated step bordering more on rhetoric than the ground realty. For industries to open, for projects(Public, private and PPP) to be undertaken and for overall economy to grow, land acquisition is a continuous process and making this a hassle-free would have served the purpose. But that was not to be.
After years of wrangling over the contentious issue of land acquisition, lawmakers with a majority approval moved through the parliamentary process to create a law, replacing its predecesso the Land Acquisition Act 1894. But an objective analysis of several provisions contained herein leads most of us to believe that political class is more concerned to impress landowners (read farmers) and acquiring land for real estate development and infrastructure is going to be a difficult again.
Let us look into the most basic thing—the price to be paid now for the land. The law quadruples it in rural areas and doubles it in urban areas. Added to it is the fact—the price of land in India is already on the higher side. Some experts often repeat that the most expensive land in India is as pricey as it is anywhere including New York City and Tokyo. Acquiring land in urban and large parts of rural India will challenging task for many developers. The price of land has already increased fivefold in the last decade. If you factor in other provisions, the price of acquisition will multiply 10 to 25 times from a decade ago. For landowners, this could be a windfall but what about the ongoing process of urbanisation where new cities are to me made to accommodate home seekers and needed infrastructure. States as well as private industry will have to find new ways of acquiring land. To top it all, mandatory consent of at least 80 percent for acquiring land for private companies and 70 percent for acquiring land for Public Private Partnership (PPP) projects, will make thing more cumbersome and play banter to developers.
Significantly, the move came at a time when Indian economy is passing through dramatic movements in its key indicators. Tumbling Indian rupee, slowing economic growth, close to a double digit inflation (as per CPI), volatile stock markets have further added to public angst. Spurt in crude oil prices and crisis in Syria have also contributed to grim-like situation of Indian economy.
A look at their share prices shows that most real estate developers are battling financial stress. Land bill has opened one more woe and now they will have to live with it. Is the political class listening?

> *"Land is the only thing in the world that amounts to anything."*
> —**Margaret Mitchell,** *Gone with the Wind*

Happy Reading!



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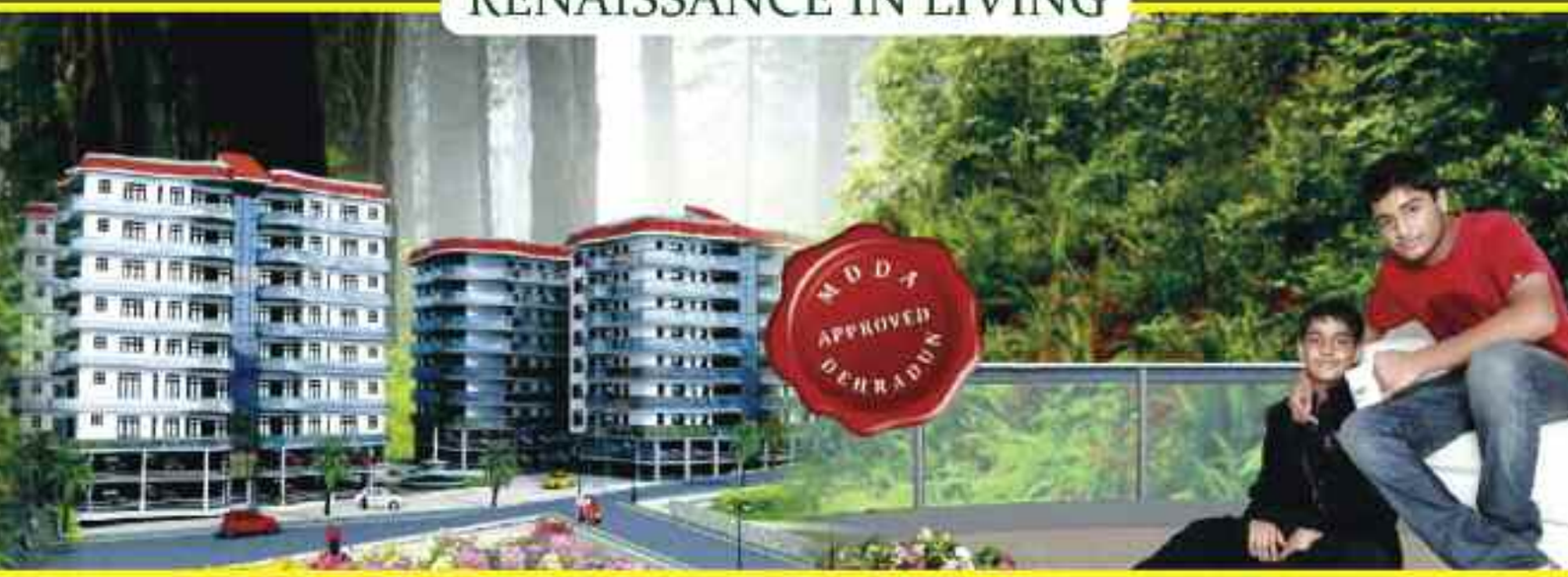

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It's Time To Rationalise The Rules And Regulations —NAREDCO

As projects of over Rs. 1 lakh crores stuck across India due to ambiguity of laws, anomalies in the sector need to be removed at policy level.

There is an urgent need to rationalise the rules and regulations governing the real estate sector. Large portion of the inconsistencies emerge from archaic laws, guidelines that conflict with the development agenda of the economy, disparity in incentives given to larger projects as against the same given to smaller projects. Also, the current FDI norms also make it difficult for smaller developers to access capital easily. This echoed by Mr Navin Raheja, President of National Real Estate Developers' Council (NAREDCO).

As an apex industry body that has a representation by the government and policy makers, NAREDCO is spearheading cause of a unified view on issues which are impacting the growth of the country.While appreciating some of the steps taken by the government Navin Raheja mentioned that , "the Real Estate Regulation and Development BIII 2013 is a hugely positive step in this direction. But this can address the issues only in a limited way.

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Sunil Mantri, Vice President of NAREDCO says that environment clearances take a long time and hence escalate costs.



The industry would be more than happy to coordinate with the government to iron out the inconsistencies prevalent in the system. While the industry welcomes the positive intent of the government, we believe that the momentum gained should be utilised to iron out some of the issues. This will not only help to unlock projects worth over Rs. 10,000 crores, it will also catalyse the economy with more vigour and vibrancy."

Elaborating this further, Mr Sunil Mantri, Vice President of NAREDCO mentioned that, "environment clearances take a long time and hence escalate costs, the current regulations on foreign investment make it difficult for small developers to access low-cost capital. Currently the approvals of building plans by the planning authority or a municipal corporation result in abnormal delays. These are the issues that can be easily managed by a little more imaginative thinking by the government and policy makers. As a sector, the builders and developers are accused of resorting to corrupt practices. As a sector, we believe that the germination of corruption occurs in prevalent systems and procedures."

Mr Mantri also appreciated the seriousness demonstrated by the government in promoting newer techniques and innovations in the construction sector. According to him, "our delegation's visit to Dubai next month under the leadership of Smt. Girija Vyas, Hon'ble Minister of Housing and Urban Poverty Alleviation, would help us understand the way we can streamline our rules and regulations. It is critical that we understand this and work closely with the Government. A more efficient sector will impact many aspects of our economic growth. Mr Mantri further added that "The objective of the tour is to study and explore the possibility of import of new construction technologies and foreign direct investments, including investments by NRIs, for speeding up construction and financing of housing and real estate projects in India, besides studying their Real Estate Regulation Act and Project Approval Procedures."Dubai has one of the fastest approving and decision making authority which gives clearance such as high rise, environment, heritage, and other clearances within the shortest possible time. A study and meeting will be done, as to how we improve the clearances and bring in new systems in Indian approval methods which can bring down construction costs."

There has been a constant rise in using imported product and consultant services from other countries in Realty sector. With the falling Indian rupee the construction cost directly increases, when we using these foreign goods/services. Due to imports in realty sector the foreign exchange deficit is further increasing, the local employment and industrialization is also affected, thus affecting the Indian economy. NAREDCO is therefore appealing to Indian Developers to use Domestic products and services and support in building Indian economy. Let's us all try and avoid using the below product / services. ■

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4. Hoist and vertical transport system
5. RMC plant, Transit mixer, Batch mixer
6. Steel reinforcement (rebars)
7. Cement
8. HVAC system
9. Low voltage system used for building automation
10. Facade system
11. Construction vehicles and buses for worker transport
12. Patch and spider fittings for glazing
13. Water treatment plant / STP
14. Interior Finishes such as wall papers, Italian/Imported stones/ marbles, Wooden flooring, Window sections, doors, glasses, furniture's etc
15. Modular Kitchen
16. Pipes, Bathroom fittings, Sanitary ware
17. Luxury items like Bath Tub, Jacuzzi, Sauna, steam and hardscape furniture
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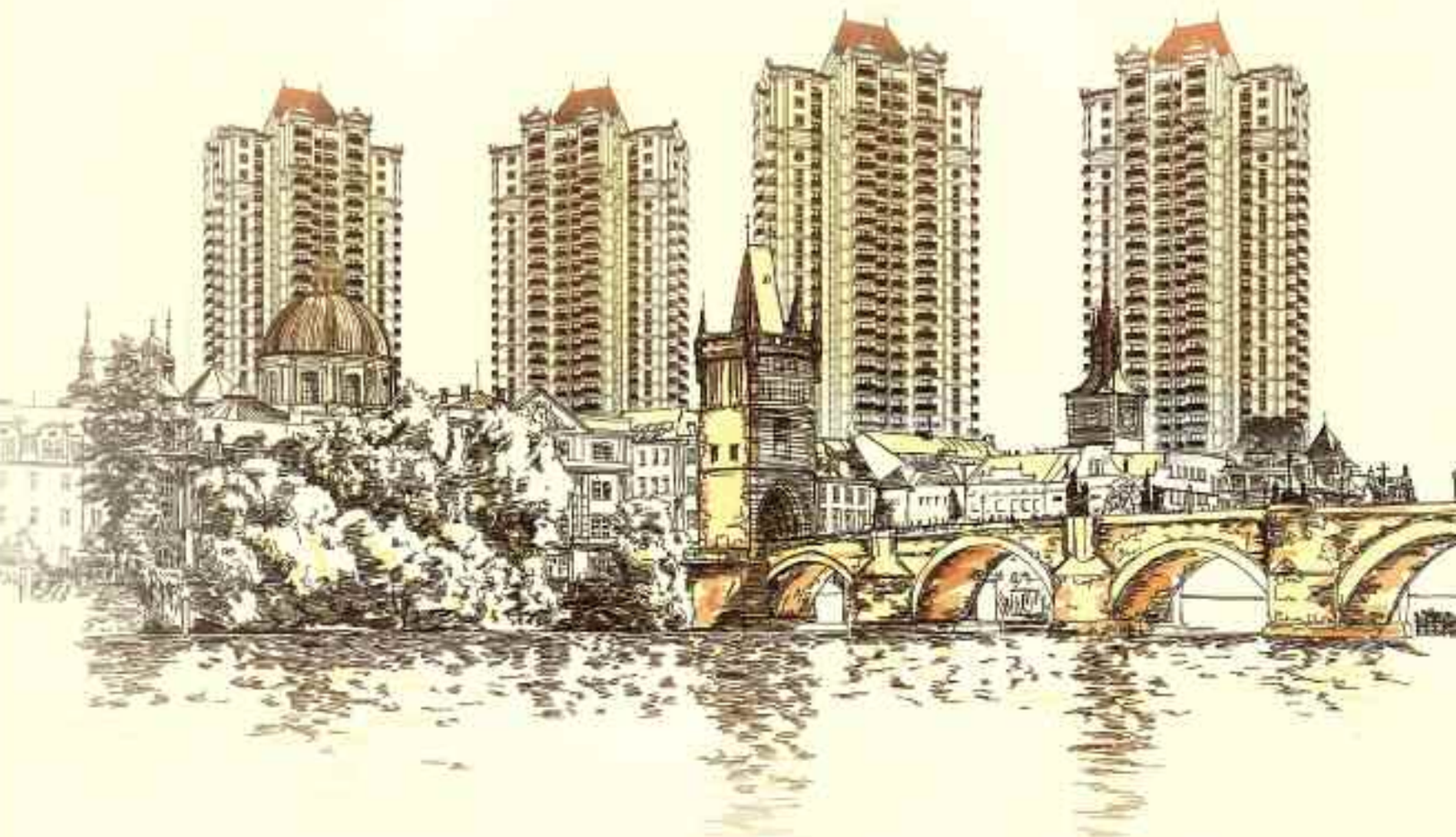

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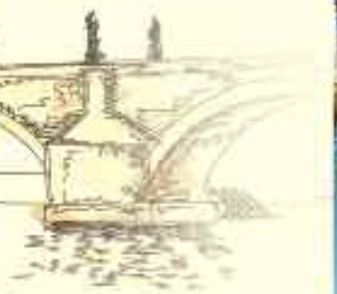



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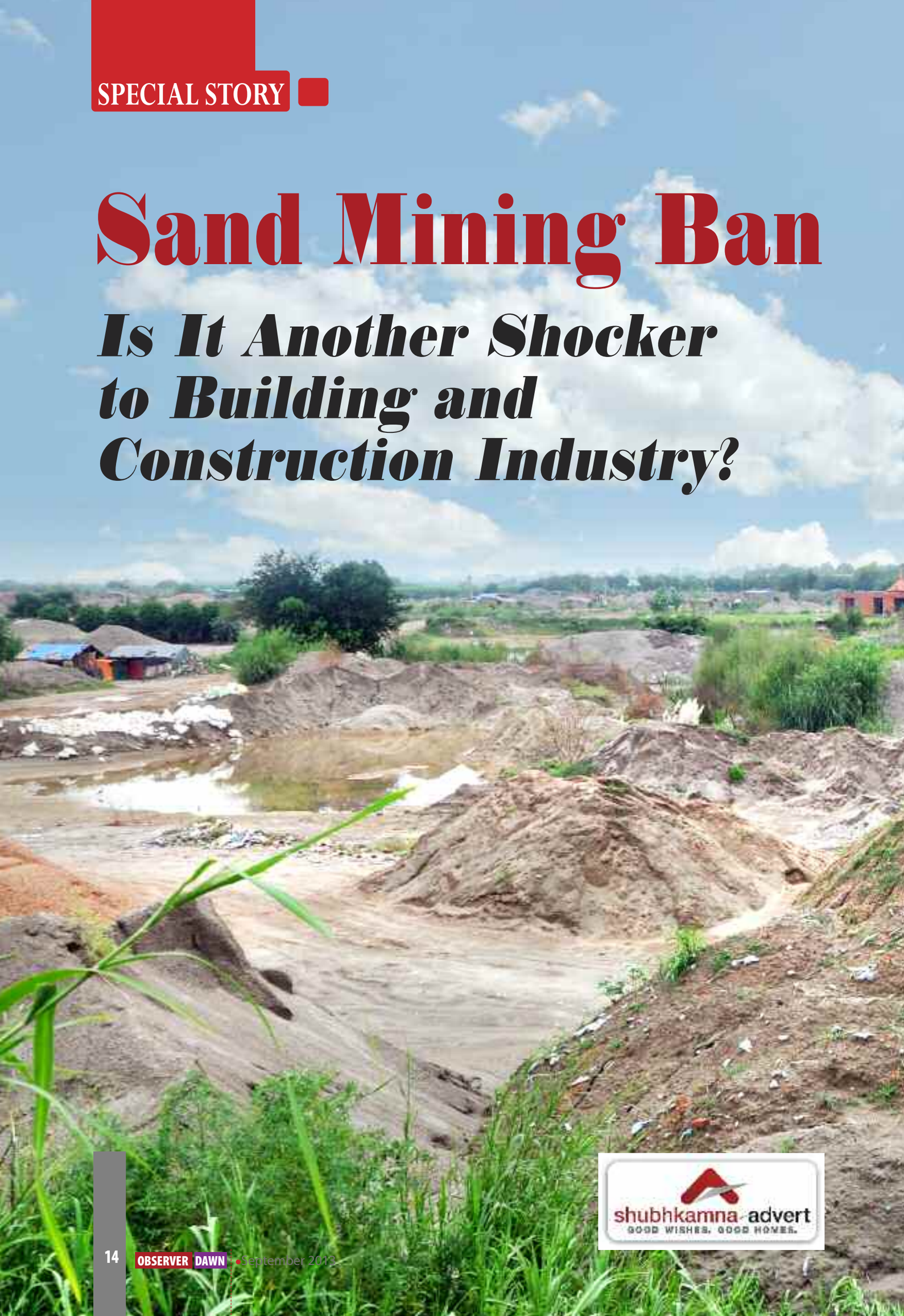
Sand Mining Ban

Is It Another Shocker to Building and Construction Industry?



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Achyut Nath Jha

For the starter, sand mining is a practice that is used to extract sand, mainly through an open pit. However, sand is also mined from beaches, ocean beds and river beds. It is often used to make concrete. In real estate and infrastructure, construction requires concrete in abundance, resulting in a demand for low-cost sand. Sand mining is also done for the extraction of minerals some of which occur with ordinary sand. On the negative side, sand mining is a direct cause of erosion, and also impacts the ecology. It's the way of extracting sand which created a widespread uproar from social activists and environmentalists who are feeling hapless at the rampant dredging in the Yamuna riverbeds. They also point out that licences to sand mining are violated and sand is dredged from any given source. The mining on riverbeds is encouraged largely by the increased demand for sand for construction by realtors, with most builders scouting for cheap sand to keep project costs low.

In this backdrop, the National Green Tribunal (NGT) banned sand mining or removal of sand from river beds across the country without an environmental clearance. Taking a proactive role, the Tribunal noted that the loss caused to the state exchequer due to illegal sand mining may run into lakhs of crores of rupees. The order came on a plea alleging that such activities were going on with the 'willful connivance' of its state machinery. The petition alleged that those who have opposed such sand mining, including field level officers, like suspended SDM Durga Sakhti Nagpal, have been victimised. Taking seriously of the issue, the NGT also directed all the mining officers and police officers concerned of all the states to ensure compliance of its orders.

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A bench headed by NGT Chairperson Justice Swatanter Kumar said its order would be applicable across the nation as the petition raised substantial environmental issues."We restrain any person, company, authority to carry out any mining activity or removal of sand, from river beds anywhere in the country without obtaining Environmental Clearance from MoEF/SEIAA and license from the competent authorities," the bench said.

However, with Tribunal banning mining and sand removal from rivers without approval from environmental agencies, real estate sector say that sand-mining ban may result in project delays and a price rise in immediate term. Sanjay Dutt, Executive MD (South Asia), at Cushman and Wakefield, says the ban will impact supplies and result in delays. "The immediate reaction will be a price hike by the vendors, resulting in an overall price rise", he added. The sand mining industry is estimated at over Rs 7,500 crore. Demand is from sectors such as real estate, construction and infrastructure project.

Builders in a Bind

Describing the National Green tribunal (NGT) populist ban in sand mining as arbitrary and anti growth, developer's apex body CREDAI Chairman Mr. Lalit Kumar Jain, indicated that the developer community is considering appropriate legal options to challenge the order. The nationwide stay on sand mining from river beds by the NGT adds to the ever increasing burden on the real estate industry.

Mr. Jain, who is also the CMD of Mumbai-Pune developer Kumar Urban Development Ltd, said it is shocking that NGT thinks sand mining causes floods in rivers. Silting, on the contrary, allows free flow of rivers and prevents floods, he said.

"Sand is one of the most essential inputs for any construction. Planners, while issuing building permissions must also assess the requirement of material like sand or metal. The ban might serve the populist purpose, but it is a retrograde move as it harms the nation's growth," he said. I do not think it is proper for any authority to pass orders without giving opportunity to concerned parties like the developer community. The ban will also increase result in sand smuggling add to the growth of sand mafia, instead curbing it. One most important point that one has to remember is that plaster quality particularly in urban areas and coastal cities like Mumbai is worsening by the day because of non availability of quality river sand. It is common knowledge that the use of sand mine with mud and pollutants from the creek is adversely affecting the quality of construction", he further added.

It is also responsibility of the district collectors to issue permission for sand mining to match the requirement of the construction industry, for which they issue certificates. The ban will lead to delays in project completion, thereby increasing the cost by threefold as it will have to be imported from countries such as Pakistan and Cambodia to bridge the shortfall in supplies. Besides realty sector, sand is an important ingredient in infrastructure projects like mass rapid transit systems and metro projects. It is also a primary constituent in core sector projects such as power plants, Mr. Jain pointed out.

He said as it is the industry unduly burdened with the huge increase in sand prices over the past three years. Instead of forcefully banning, the government must focus on finding alternative solutions in the nation's interest.



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Mixed Reactions from Real Estate Fraternity



While I feel that a control over the illegal sand mining is necessary to avoid depletion of natural resources and to protect the environment, a blanket ban on sand mining, following the order by the National Green Tribunal (NGT), without first obtaining environmental clearance, will also lead to a cost and time escalation in real estate and infrastructure projects. Cement prices will rise due to enhancement in their consumption and the cost of houses will rise, with high rise building feeling a greater impact." "One remedy could be to adopt alternative technology, replacing sand with other material, such as jaggery, or gurh, as it is called locally and yellow split peas, called toor dal locally, which can be used in the form of a paste in construction. In fact, these were the primary ingredients in construction during the Mughal period, and were highly instrumental in controlling the problem of seepage and controlling heat. If you see the Mughal era buildings, they have cool interiors, despite being located in some of the hottest parts of the northern plains of India and do not have any seepage problems. Mahavir Hanuman Group has also proposed to use this technology in future.

—Mr. Mahesh Kumar Pawar
CMD, Mahavir Hanuman



Illegal sand mining has raised alarm for developers and government since river banks are widening and in future it can harm projects located in that areas. Although it will affect projects across India but as a corporate house, somehow it is our responsibility to protect environment and greenery in the area. We are currently in phase to complete some of our project and launching new projects but I don't think it will create any extra burden on our valuable customers.

—Mr. Vijay Kumar Jindal
CMD, SVP Group

Sand is very essential for construction industry and the ban on sand mining by respected National Green Tribunal (NGT), has affected badly on supply of this raw material, that leads to delay in project execution and price appreciation. If it is a case of environmental norms, then government should arrange an alternative way of supply of sand. This ban can only lead to black marketing of sand through unauthorized ways. Urbanization is a need of the hour, and we can't stop developments, so we are considering appropriate legal options to challenge the order.



—Mr. Sanjeev Srivastva,
Managing Director, Assotech Limited



New restriction on sand mining is going to affect construction industry of NCR. Being an important ingredient of all raw materials, any shortage can pull demand on a new height and it will increase the cost of sand that will finally affect not only the cost but also the deadline of existing projects. Developers with multiple projects require good stock and such restriction will hamper entire chain of construction business.

—Mr. Manoj Kumar Goyal
CMD, KDPMGI

Be it small or big developer, sand is required for all and any discontinuation in supply will affect cost adversely. No doubt developer will disseminate that cost on buyers. We as a small developers try to provide cost effective homes for our buyers but such things affects our entire planning.



—Mr. Suneel K Rajput
MD, Rajput Group

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While I feel that a control over the illegal sand mining is necessary to avoid depletion of natural resources and to protect the environment, a blanket ban on sand mining, following the order by the National Green Tribunal (NGT), without first obtaining environmental clearance, will also lead to a cost and time escalation in real estate and infrastructure projects. Cement prices will rise due to enhancement in their consumption and the cost of houses will rise, with high rise building feeling a greater impact."

Business of Sand Mining

Uttar Pradesh' industrial hub, Noida, recently hogged the limelight for illegal sand mining. The Tribunal's order has raised several questions about sand mining as stealthly being done.A cursory glance at what sand mining stands for:

Significance of sand as a mineral

Along with clay, marble and a few others, sand is classified as a minor mineral by the Ministry of Mines. According to an official estimate, these account for over 12 per cent of the total mineral production in the country.

Market for sand

For the manufacture of glass which is a prominent industry in Uttar Pradesh, silica sand is used. Other types of sand are used for different levels of construction in real estate activities, from building housing and commercial property to infrastructure in roads. The economic activities escalate the demand for sand.

Sand production in Uttar Pradesh

Figures released by the Union mines ministry show that sand contributes only 9.4 per cent to the total minor minerals mined in the country. In 2009 and 2010, India ranked 12th in sand and gravel production. Andhra Pradesh (39 per cent), Gujarat (17 per cent), Rajasthan (14 per cent), Maharashtra (13 per cent) and Uttar Pradesh (7 per cent) are the leading producers of sand.

Legal/authorized mining

According to Indian Bureau of Mines, Uttar Pradesh has 23 licensed mines (2010-11) which include eight silica sand mines. The responsibility for registering minor minerals lies with a state directorate, which can register mines of size up to 5 square hectares.

Thriving sand mines in the vicinity

Due to low price per tonne and in UP it's still lower, transportation cost is taken into account while covering distance. Mines near cities are at a premium. This is what ails in Noida and other major cities. Sand is mined along the riverbed and sent to construction sites using inadequate capital and labour. It has been reported that in Faridabad, Haryana, there were often reports of labourers being trapped under the mining activities. ■



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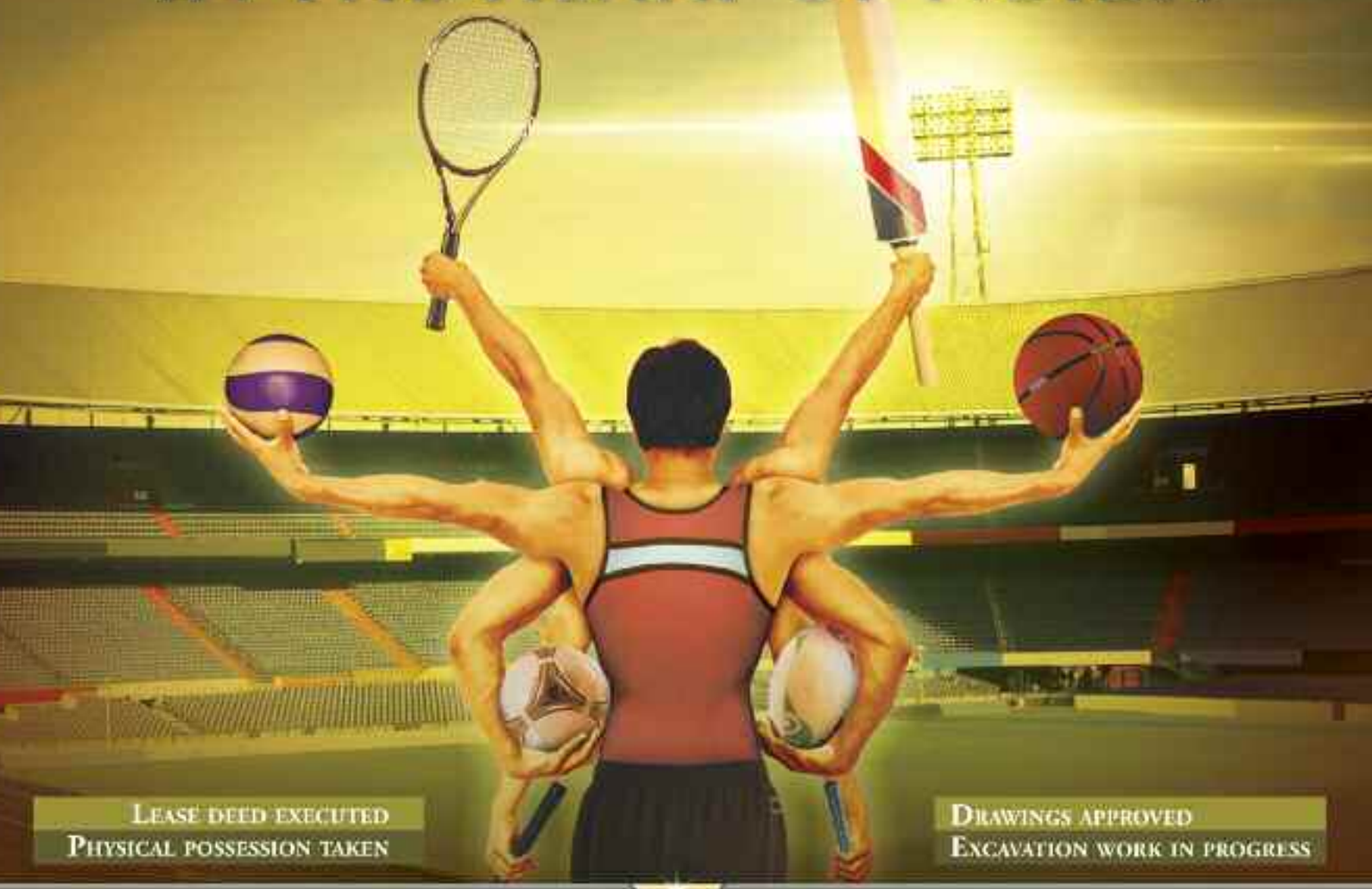

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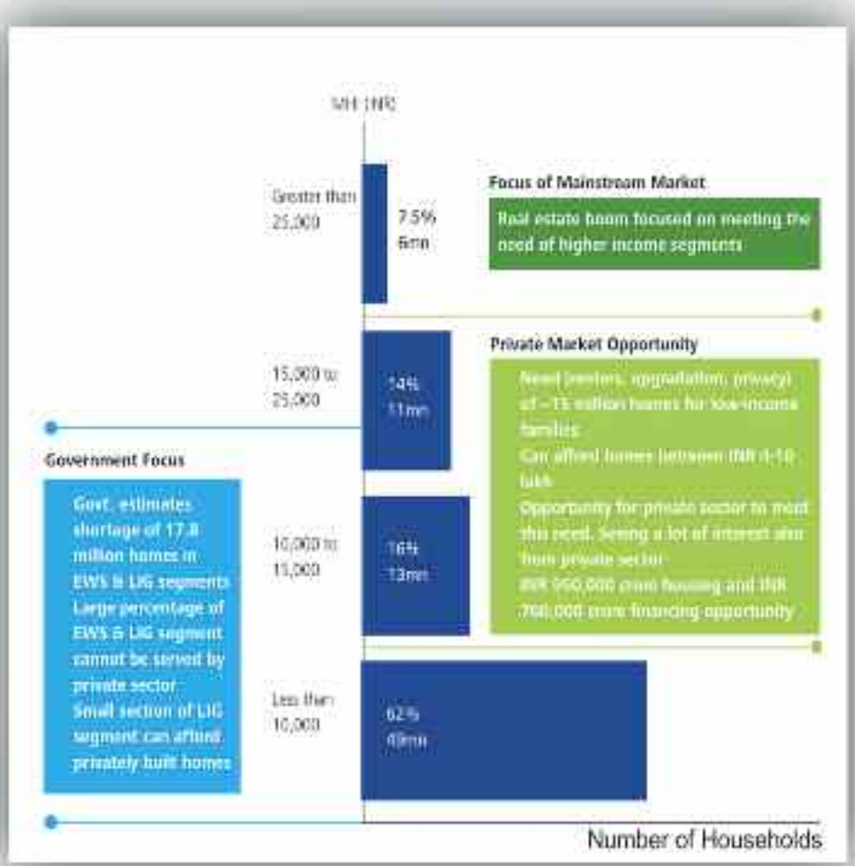
Low-Income Housing

The New Address for *Realty Sector*

The MIM report focuses only on market based, i.e. privately-built and privately-financed, solutions for low-income housing in India. The core findings of this report are based on an extensive (1,000 man days over six months) study of the current Low-Income Housing (LIH) market.



There are a large proportion of low-income urban families, with a monthly household income of Rs.10, 000 – 25,000, who can afford privately built formal housing costing Rs. 4-10 lakh without any aid from the government. There is an estimated demand of 15 million homes for these low-income customers, which translates into an opportunity of Rs. 9 lakh crore for developers and Rs.7 lakh crore for housing finance companies. According to the report 'State of the Low-income Housing Market', prepared by Monitor Inclusive Markets (MIM), a specialized unit of Monitor Deloitte (Deloitte India) that promotes market based solutions to create social change, the market is beginning to serve the needs of these low-income customers. "We counted at least 30,500 units below Rs. 10 lakh launched in 132 projects across 22 cities in the period Jun '11 to Jan '13," says Aditya Agarwal, Study lead, MIM (Deloitte India). Housing finance, which was almost non-existent for informal(no income proof) low-income customers five years ago, is accessible today with over 10 housing finance companies lending to low-income customers. "Compared to the demand the supply is just a drop in the ocean. The government is increasingly cognizant of the role private sector needs to play to bridge this gap and is taking steps to

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catalyze the market," says Vikram Jain, Head, Low-Income Housing practice, MIM (Deloitte India). However, the report underscores a number of challenges plaguing low-income housing market. These include increasing land prices, increasing construction costs, long approval timelines and limited access to lower cost credit.

The report focuses only on market based, i.e. privately-built and privately-financed, solutions for low-income housing in India. The core findings of this report are based on an extensive (1,000 man days over six months) study of the current Low-Income Housing (LIH) market. The effort spanned research in 22 cities, interviews of 27 active developers and 9 HFCs serving the low-income customer and qualitative and quantitative interviews of 700 low-income customers.

According to the report, both the breadth (more cities) and depth (more projects in a city) of low-income housing supply has increased. Three cities - Ahmedabad, Mumbai and Indore - have developed well with over 20 projects in each city providing housing below Rs. 10 lakh, thereby offering choice of locations and developers to customers. Around 30% of the supply is priced below Rs. 6 lakh. "Boosting supply through enabling environment and support for Low and moderate income housing projects is a focus area for NHB today," says Mr. R. V. Verma, Chairman and Managing Director, National Housing Bank (NHB). Key challenges cited by the developers in the construction of low income housing were increasing land prices, increasing construction costs and long approval timelines. Fifty-nine percent of the surveyed developers considered the tedious approval process to be one of the top two challenges to their business. Some developers reported an

Key challenges cited by the developers in the construction of low income housing were increasing land prices, increasing construction costs and long approval timelines.

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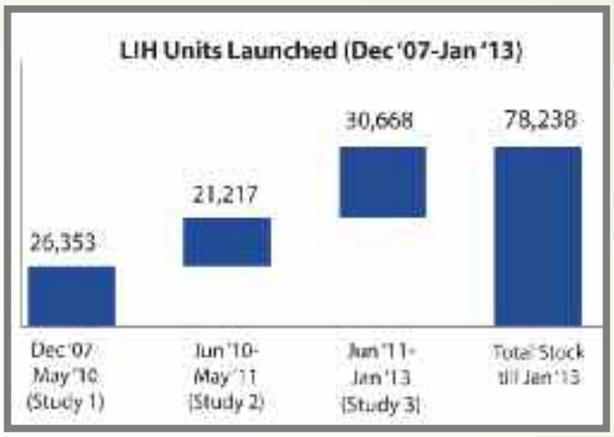


approval time-frame of 18-36 months for their projects. A typical developer would take about 18 months to get approvals and about 18 months to construct. If the approvals were much quicker the same developer with the same capital could produce twice as many LIH units.

The housing finance industry is serving the low-income customers well. 8 HFCs that were included in the study, started after 2007, have a combined loan portfolio of Rs.1,000 crore, are growing at 100-300% per annum and have near zero NPAs. 4 of these HFCs have 100% of their loans below Rs. 10 lakh and 3 of them only lend to informal customers (no income proof). Most importantly, majority of the customers they serve have monthly incomes below Rs. 25,000. These HFCs have also helped deepen financial inclusion, as 60% of the formal customers and 75% of the informal customers had never taken a loan from a formal financial institution. Repayment of the loan helps in increasing the credit worthiness of these customers. Access to debt and high cost of debt are the two key challenges cited by HFCs.

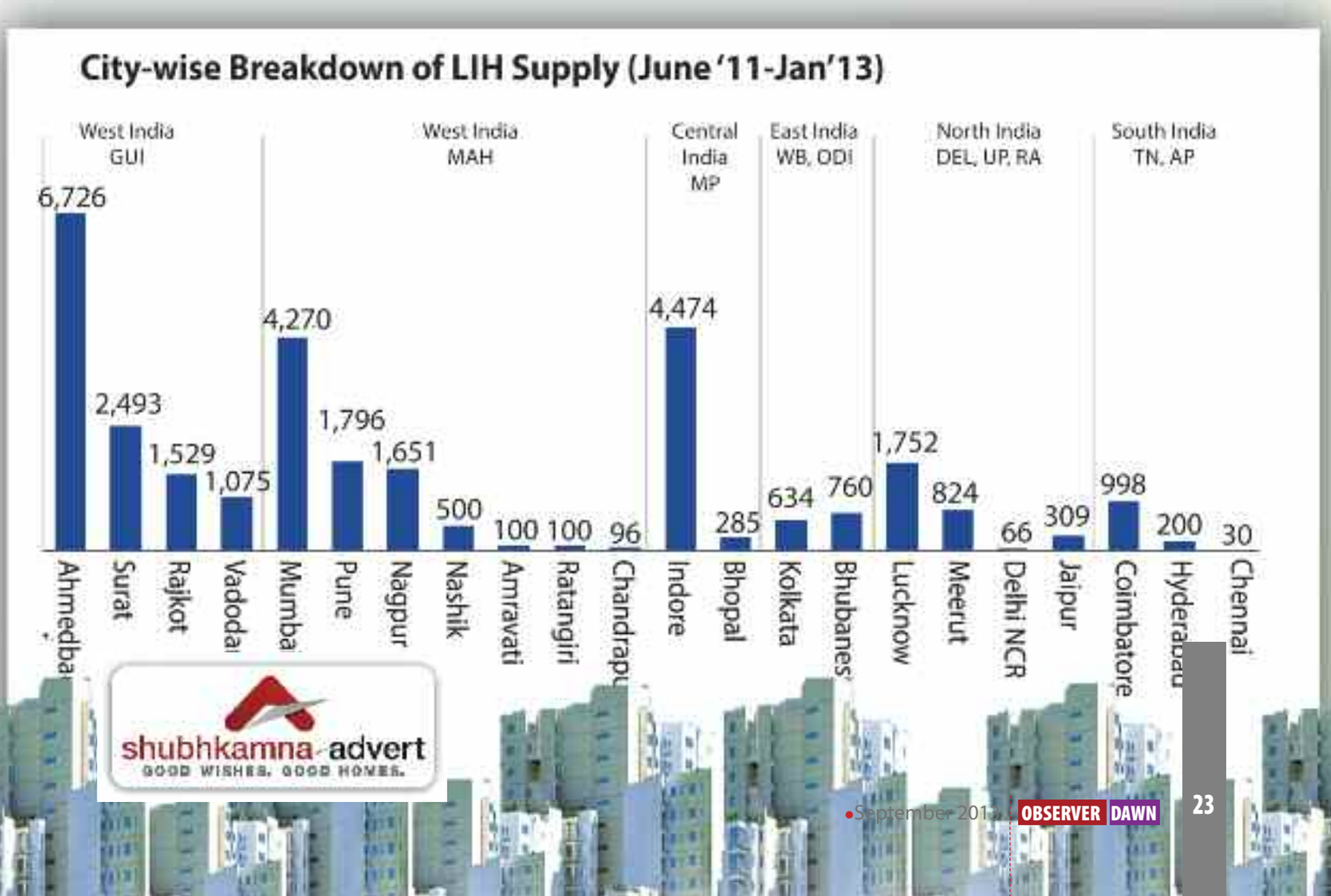
"The opportunity to realize the dreams of millions can only be delivered with the Government, the private sector and international donor agencies playing their part," says Ashish Karamchandani, Founder, MIM (Deloitte India). Government could create a conducive environment for low-income developers (not necessarily subsidies), provide targeted subsidies to low-income customers and provide low-cost credit to HFCs and developers serving low-income customers while ensuring the benefit accrues to the customer. Developers could build smaller formats and smaller units as they are more affordable, provide 100% loan papers to improve customer affordability and provide transparency on maintenance costs and responsibilities. Housing finance companies could expand to new geographies improving developer perception of real demand and educate customers on the home buying process. International donor agencies and other stakeholders could spread the word about the potential opportunity in low-income housing to attract developers in new geographies, support Government initiatives in creating conducive policies and periodically publish market data to support "fact-based" decision making.

The report was launched by Mr. Arun Kumar Misra, Secretary, Ministry of Housing and Urban Poverty Alleviation, at an Event hosted by the National Housing Bank in New Delhi.

Housing for Urban Poor – A Huge Need and an Untapped Opportunity

Traditionally, the private sector real estate market has focused on serving the needs of higher income segments of urban India. Housing finance has also been primarily geared towards higher income segments, and that too the formal sector. Consequently, participation as home owners in real estate has been primarily of the the population with a monthly household income of at least INR 25,000. However, a majority of the urban population, 92% or 73 million households (see figure 1), earns less than INR 25,000 per month and most of the new housing being constructed has so far been unaffordable for them.

There is a huge need for housing in the lower-income population. As per the Government of India, there is a shortage of 18.78 million homes in urban India, 95% of which is accounted



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for by the EWS4 (households with annual income of less than INR 1 lakh) and LIG segments (households with annual income of INR 1-2 lakh). The Government recognizes that much of this population cannot afford private sector led housing and hence is trying different approaches to meet their needs – upgrading slums, rehabilitating slums, mandating private sector projects to have reservations for EWS/LIG housing, providing interest rate subsidies and waiving stamp duties.

Nearly 11 million households earn between INR 15,000-25,000 per month and another 13 million earn between INR 10,000-15,000 per month. Almost 40-45% of this population lives in rented accommodation and would like to buy their own house. An additional 15-20% of non-renting households would also like to buy housing (aspiration to upgrade, need for private space, expansion of family etc.). As per well accepted industry metrics, a typical household can afford a house up to forty times of their monthly income. Using this metric, these segments can afford to buy a house between INR 6-10 lakh (USD 11,000-18,0005) and INR 4-6 lakh (USD 7,300-11,000) respectively. Given current land and construction costs, it is possible for private players to build houses at these price-points and cater to a housing market of 13-15 million units which is potentially worth INR 8.5 – 9.5 lakh crore (USD 155-170 Bn).

Historically, access to housing finance has also been difficult for low-income customers. A majority of this segment works in the informal sector making it even more difficult for these customers to avail housing finance from traditional financial institutions. At about 80% LTV (Loan To Value ratio), this is an INR 700,000-760,000 crore (USD 125-140 Bn) opportunity for housing finance companies. In addition, with the increased interest rate subsidy provided by the Central Government through Rajiv Rin Yojana (RRY), an EWS family with monthly household income (MHI) of INR 8,500 could afford a home for INR 4 lakh thereby increasing the demand for privately built low-income homes by an additional 2 million units and INR 85,000-95,000 crore6 (USD 15-17 Bn).

The focus of this report is on private sector efforts to provide housing for the low-income households that are earning between INR 10,000-25,000 per month and can afford privately built housing between INR 4–10 lakh.

Need for 'State of the Market' Report

Since 2006, Monitor Inclusive Markets (MIM) has been working at multiple levels to create a low income housing industry in India. The MIM team has helped establish the business potential and viability of the opportunity for private developers and housing finance companies. The team has also assisted the entry of several developers (e.g. Santosh Associates, Foliage, Value Budget Housing Corporation, Mahindra Lifespaces) and housing finance companies (e.g. MHFC, Muthoot) in the low-income housing sector. Multiple studies on understanding customer needs, addressing stakeholder challenges and supporting conducive policy have addressed other needs of the LIH market.

Looking back over the past seven years, the progress of the LIH market has been encouraging and the stories we hear from low-income customers about their new houses (and the impact on their lives) are heart-warming. The business model continues to be viable for both developers and housing finance companies. Supply of housing finance has steadily in-



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At a Glance

- Estimate a demand of 15 million homes for low-income families earning Rs. 10,000 – 25,000 per month who can afford low-income houses (LIH) between Rs. 4 -10 lakh
- An opportunity of Rs. 9 lakh crore for developers and Rs. 7 lakh crore for housing finance companies
- 30,500 LIH (<Rs. 10 lakh) launched in 132 projects in 22 cities between Jun'11 – Jan'13
- 90% of the 27 active LIH developers interviewed in 11 cities plan to continue in this sector
- Over 10 housing finance companies are serving formal and informal (no income proof), often unbanked, low-income customers, witnessing 100-300% growth per annum.

creased and there are now a number of housing finance companies who are actively lending to formal and informal low-income customers.

Progress of the Low-income Housing Market

In essence, the LIH industry has made substantial progress within the last few years. The LIH market has gained both depth (more projects in a geography) and breadth (expansion into new geographies) and is being supported well by a thriving set of HFCs. The supply is being absorbed well and a sizeable amount of it is also being purchased by the target customer segment. The Government is becoming increasingly cognizant of the role that private sector can play in meeting the housing need for low-income customers. The following sections examine each of the above facets of progress in more detail.

Steady Increase in Supply

At least 78,000 LIH units between INR 3-10 lakh launched in the last 5 years

Housing supply has steadily increased over the last few years. Since 2007, as per three different studies of MIM, at least 78,000 LIH units have been launched across India. Almost twice as many units have been launched in the last 30-month period as compared to the previous one.

30,500 LIH units launched in 132 projectsin 22 cities between Jun '11 – Jan '13

Amongst the 22 cities Ahmedabad, Mumbai and Indore are seeing good volumes of supply. The western and central states of Gujarat, Maharashtra and Madhya Pradesh are doing better than the rest of the country. In the northern region, there is limited LIH supply. The industrial belt of Rewari/Dharuhera etc. in the Delhi-NCR region could potentially see some LIH supply emerge in future as a few developers have expressed interest in building below INR 10 lakh housing in these geographies. In the eastern region, some LIH developers have emerged in Kolkata and Bhubaneswar. In Bhubaneswar, there is potential for more supply in future as there has been a concerted effort by the state Government to promote low-income housing. In the southern region, the progress has been least promising – longer approval timelines, cultural resistance to move to multi-storey flat format are some of the reasons cited by developers for not entering this space.

The Gap to Realize the Dreams of Millions

The LIH market – housing and housing finance – has made several strides forward and is now serving many low-income families. Yet the gap between current supply and potential need is staggering. Against a potential need of 13-15 million units for households that earn between INR 10,000-25,000 per month, the market has so far launched 78,000 LIH units, which is less than 1% of the total need. To increase the supply of housing and finance, there is a need to address challenges in the business environment for existing players. However, the gap cannot be addressed by current players alone and there is a need to attract new . players. The affordability of low-income customers has to be improved so that more families can participate in this market. Finally, the industry needs to grow robustly and address the issues being faced by low-income customers during and after the purchase of their newhousing.



Addressing Challenges in Business Environment

The building approval process is slow and tedious.

Fifty-nine percent of the surveyed developers considered the lengthy and tedious approval process to be one of the top two challenges to their business. Some developers reported an approval time-frame of 18-36 months for their projects. As a response, some developers are now designing their business model to minimize approvals (e.g. constructing on gram panchayat land, building G+4 structures, building on small parcels). Absence of many large scale projects in this study is also perhaps an indication of the challenges in approvals faced by such projects. Approval delays especially hurt the LIH developers, as the business model relies on quick execution unlike traditional real estate business where delays are compensated for by price escalation.■

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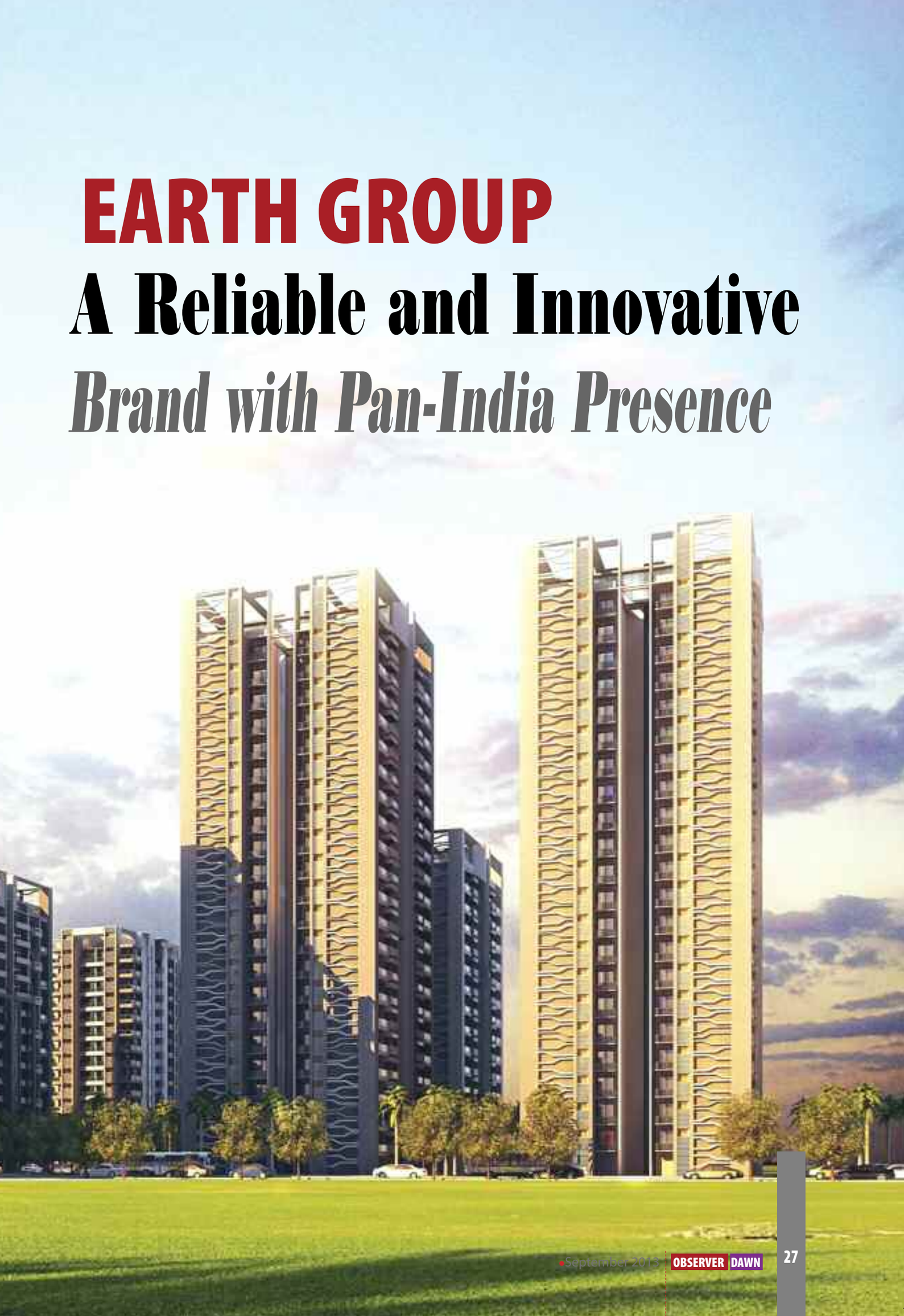
EARTH GROUP

A Reliable and Innovative

Brand with Pan-India Presence



Founded on Earth Day, April 22, 2010, with a vision to become the most innovative and trusted brand in real estate sector by adopting state-of-the-art technologies, global trends and continuous innovation with a dedicated focus to deliver at par with best trends around the globe, Earth Group today stands tall as one of the fastest emerging key players in the Indian real estate landscape with 50+ offices across the country, 2500+ employees, 14000+ satisfied customers, and 10 million+ sq. ft. space under construction.

Earth Group being pioneers of 'Green Building' technology, eco-friendly construction and the founding member of Indian Green Building Council (IGBC) – implementation of new technology and innovation has been its constant goal and this is evident in all its projects.

Earth's professionalism and wide ranging experience is already carving out a niche by changing the skyline of cities in India. The Group has received several prestigious awards including 'Bharat Samman Award' in 2011 by NRI Institute, 'Best Debutant Developer of the Year' in 2010 by Franchise India and 'Front Runner of Indian Realty Award' in 2012 by IRA (Indian Realty Awards), and the Group is known in the Realty fraternity for its professional might.

Today, Earth Group offers a diversified product mix comprising of residential, commercial / IT parks, retails, hotels, farm houses, villas and SEZs with the highest standards of professionalism, ethics, and quality and customer service. It has collaborated with world renowned architects like EiGEN-UK, Cervera & Pioz-Spain, BDP-Netherlands, C P Kukreja, DFA, Sikka Associates, ACPL and N+U Design Studio-Delhi and leading construction companies like M/s B L Kashyap & Sons Ltd, B R Kohli, Indsao, etc.

After establishing its hegemony in the Delhi-NCR region, the Group has not only reached Lucknow with its high-end



residential project, but it also has plans to come up with international standards projects on pan-India basis and beyond. Projects of Earth Group has formal association with the well-known national and international brands from hospitality, retail, IT, FMCG, fashion, adventure & entertainment industries. The Group also has extensive future plans to venture into industry specific real estate development for hospitality, hospitals, education industry, future ready townships, and infrastructure projects.

Yesterday of Group is full of pride and it is determined for a tomorrow where the world will see it as the most trusted and reputed brand in the real estate business across the nation.

The company has struck the following Firsts in the Indian realty sector:

- First Green Building in Noida Extension
- First Bank Guarantee Project in India
- First Assured Return in Retail Project in Gurgaon

Sales and Marketing Network

In just a short span, Earth Group has marked its presence from north to south and west to east through its own offices, channel partners and customer base. With its commitment to excellence, Earth's projects have elicited an overwhelming buyers' response. Apart from India, Earth has also been able to garner tremendous response internationally, in terms of investment for all its ventures and recognition as a trustworthy brand.

Rewards & Recognitions

Within a short span, due to sheer diligence and dedication, Earth Group has been able to carve a niche for itself in the burgeoning real estate sector. The exalted status was brought out by the prestigious rewards and recognitions that the Company received from different quarters:

• Front Runner of Indian Realty Award 2012 by IRA (Indian Realty Awards)

• Best Marketing Campaigner of the Year 2012 Award to Mr. Kalim A. Lohar, AVP-Marketing & Branding, Earth Group by IRA (Indian Realty Awards)

• Shikhar Samman Award 2012 to Mr. Atul Gupta, Director, Earth Group at 27th BCI (Builders Council of India) Awards Ceremony

• Best Market Campaign of the Year 2012 Award to Mr. Kalim

The group seeks to discover and provide artful conception to all projects with the aim to be unique and distinctive. EIL projects are a hallmark of stability, perseverance and personify the progressive imagination.



A. Lohar, AVP-Marketing & Branding, Earth Group at 27th BCI (Builders Council of India) Awards Ceremony

• Best Commercial Project of the Year Award 2012 - North India for Earth TechOne by Franchise India Holding Ltd.

• Vaish Gourav Award 2012 to Mr. Vikas Gupta, Director, Earth Group

• Rising Entrepreneur of the Year Award 2012 by Planman Media

• Bharat Samman Award for the Year 2011 by NRI Institute

• Best Debutant Developer Award for the Year 2010 by Franchise India

• Most Innovative Developer Award by Institute of Economic Studies

• Meri Dilli Award- Real Estate Sector

Future Plan

In sync with its position as the fastest growing real estate major on the realty firmament of India, Earth Infrastructures has envisioned a big growth story for all the stakeholders. Some of the ambitious future projects and plans on the anvil are:

- An SEZ at Yamuna Expressway spanning 37 acres of landmass
- A sprawling Township in Neemrana (Rajasthan)
- Exquisite Country Houses in South West Delhi
- High-end Commercial projects at Dwarka Expressway
- A 5-Star Hotel at Manesar
- 75 acre high-end Township in Ludhiana

Corporate Social Responsibility (CSR)

As the Company soars in growth and expansion, it understands its social responsibilities as a corporate citizen and accordingly, earmarks fund and resources to meet social responsibility. The company is involved in several philanthropic activities to show its indebtedness to people and society at large.



Big Four Who Brought in Qualitative Revolution in Realty

Earth's four visionary and dynamic JMDs have transformed India's realty skyline by bringing in path-breaking innovations in this sector. They are the entrepreneurs who today stand at the helm of the fastest growing real estate company in India.

The Quartet : (L to R) Mr. Rajnish Mittal Mr. Avdhesh Goel



Mr. Vikas Gupta

Mr. Atul Gupta

THE MAN WITH A VISION



Mr. Avdhesh Goel

From hardcore Accounting and Finance with qualifications in CA, CS, ICWA to top notch real estate entrepreneurship, Avdhesh knows what he does inside out and that too well ahead of time. He brings a unique blend of intellectual insight and intuition to build businesses of innovation beyond imagination. In the times when going green was a mere fashion statement for corporates, Avdhesh espoused the cause from the heart and created a brand inspired to save the earth through meaningful environment friendly construction. His innovative green construction mission is in full swing today and the properties developed under his supervision stands as memorials of a green trust.

THE MAN KNOWN FOR ACHIEVING ON TIME EVERY TIME

Atul has been a management consultant, start-up CEO, and a chief strategist at equally diverse set of portfolios. A born leader, Atul is a charismatic man with an insatiable appetite to excel and succeed in his chosen field. After travelling the world and understanding energy and construction from the greatest innovators, he took the plunge to launch Earth Group, which turned to be a great move as his dynamic potential. He leads Earth and also oversees strategic and financial tie-ups which include building-up seamless but robust channel partners segment for the group.



Mr. Atul Gupta

Marvels of Innovative Landmarks

Earth Towne	:	1/2/3/4 BHK Lifestyle Apartments, Greater Noida (West)
Earth Sapphire Court	:	Fully Furnished Office Spaces, Greater Noida
Earth Copia	:	2, 3 & 4 BHK Apartments, Dwarka Expressway, Gurgaon
Earth Studios	:	1 & 2 BHK Fully Furnished Apartment, Greater Noida
Earth TechOne	:	Office Spaces, Greater Noida
Earth Express One	:	Retail Spaces, Greater Noida
Earth Elacasa	:	3 & 4 BHK Apartments, Dwarka Expressway, Gurgaon
Earth Gracia	:	2&3 BHK Apartments, Greater Noida (West)
Earth Gharonda	:	1, 2&3 BHK Apartments, Faizabad Road, Lucknow
Earth Titanium	:	Offices/Villas/Studios/Retail, Plot No.-6 Yamuna Expressway, Greater Noida



Earth TechOne



Earth has studied every challenge to setup an office i.e. flexible and facilitative to what the future has to offer. The result is TechOne - the 2.5 million sq. ft. eco-friendly office complex. The ambitious project is a perfect combination of fully furnished office spaces, retail, studio apartments and recreation. Its uniqueness lies in its style and fine integration of technology and thinking. It is not only an office space but also recreation, shopping and a home in same premises. In a way, it has everything life calls for. TechOne is being developed as a state-of-art office complex with an aim to create an environment friendly convenient bare shell office space (LEED Certified). This world-class infrastructure would be the first of its kind in the NCR region and is conceived to provide facilities that would put this office complex as the best office complex Infrastructure available in Delhi-NCR. Once you step into TechOne, you will be impressed by the way design, architecture and technology integrate with the nature. Also it offers a lifetime opportunity to invest along with property with 12% commitment amount per annum with bank guarantee till Sept. 2015 + capital appreciation. Earth TechOne has three broad structures which are Earth Studios – ready to move-in fully furnished Studio Apartments replete with all the basic requirements one needs to stay, and at no extra investment of money or time; Earth Techone – Furnished Office Spaces based on Plug n Play concept equipped with all the appliances and electronic items required to operate an office; and Earth ExpressOne – a high end commercial with entertainment zone that offers retail shops, café's, ATMs aiming to provide a complete shopping and fun zone for the Earth TechOne occupants.



THE MAN WITH A VALUE

With the reputation of a valuable and trustworthy marketing expert, Vikas is easily one of India's most highly regarded marketing professionals. An entrepreneur and pioneer to the core, he has created urbane and smooth choices for the customers, realty sector and institutional segment. An innovator, he implements his vision with sheer perseverance and smart work. Mr. Gupta has also made various outstanding contributions to many American and European counterparts. He is a strategist and also people's person who has the undeterred capacity to work tirelessly to accomplish the vision of Earth.

Mr. Vikas Gupta

> **Earth as a trusted brand would like to position it as the most reliable name with focus on green construction and long-term sustainable and energy-efficient buildings.**
>
> **—Mr. Vikas Gupta,**
> **Joint Managing Director, Earth Group**

What keeps Earth Group a notch above the rest of real estate companies?

Earth is a professionally managed company dedicated to give excellent service through its innovative products with green and eco-friendly construction policy and technique.

What's the core strength of Earth Group? How have you planned to expand its reach across the country?

Logistics plays a key role before we decide to launch any project. We select a location which is ideal for the end-users and which is growth-oriented. Then we launch a project which is customer-friendly and it is marketed with our pan-India distribution network.

How do you ensure to offer maximum satisfaction to customers and value to their investment in Earth Group projects?

Earth has unique philosophy that believes in innovation beyond the imagination. All projects we have launched so far have followed innovative approach in terms of features, facilities and services towards customers. We have always kept our pricing of projects investor/end-user-friendly which ensures capital appreciation/profit on the investment in all our projects. I am proud to say that till date, every investor/buyer has earned profit on his/her investment in our projects and needless to say, this is the biggest satisfaction to our company.

In recent times, the real estate market in the Delhi-NCR has witnessed a lot of challenges owing to numerous issues like dispute on land acquisition and the subsequent court cases, increment in the rate of interest, bank rates, rising cost in the raw material, etc. How did Earth Infrastructure cope with these issues and manage to hold on?

The real estate market in Delhi-NCR has been very volatile in recent times. There has been land acquisition issue between farmer and Greater Noida Authority which delayed the construction in Noida-Greater Noida region and developer has to bear the cost of delays. Rising cost on construction materials has further increased the overall cost. Interest rate has been going up for so many quarters which are dampening the real estate sector, affecting buyers because of rising EMIs on the home loan.

We are witnessing sharp rise in cost of cement, steel which have increased cost of construction. In the past two years, we have sold our projects at the price without including these costs, bearing the rising cost within our company's own expenses. Government needs to control the prices of construction materials so that developers could continue to build projects at affordable level. Earth Group is an innovative company always trying to bring in latest and international technologies to reduce the overall cost of construction and save on the completion time of projects and deliver them on time.

As a strategist and innovator, how do you assess your role in accelerating the growth dynamics of Earth Group?

In the crowded real estate market where a several players are trying to gain the footprint, Earth Group as a trusted brand would like to position it as the most reliable name with focus on green construction and long-term sustainable, energy efficient buildings. This will substantially bring out saving on the energy bill and the maintenance cost of the building in medium and long-term for end-users and buyers.

As an innovator, I would like to give a 'lifestyle' living and value for the money to the residents of Tier-II and Tier-III cities. We are committed to create landmark commercial and entertainment hubs which will be destinations for fun and enjoyment for all age-groups and will be sustainable for generations to come.

What propels you to apply a holistic approach to great work you have been doing continuously?

That's the passion to deliver habitats for the society which can fulfill their dreams and get their blessings.



THE MAN OF INTUITIVE THINKING

Passionate about his work, enthusiastic about people, Rajnish is the face of the organization. He manages the construction and architect division of the company and because of him Earth Group method of construction is valued across the country. His pioneering strides towards relationship endeavours such as corporate assets and legitimizing long-term competitive advantages has helped us in getting the company maximal social recognition. His methodical and analytical approach has immensely contributed in the growth of the organization.

Mr. Rajnish Mittal

"Our efforts are to bring a qualitative change in the Realty sector."

—Mr. Rajnish Mittal,
Joint Managing Director, Earth Group

Innovative technology used in Earth Group's projects is widely recognized. What makes your company different from others when it comes to use construction method?

Earth Group believes in quality in all aspect of its construction — in design, material, tools, machinery or technology. We do not believe in cutting corners and do not hesitate for a second in rejecting any construction or material not up to our QA QC standards. Earth Group deploys best Contracting Firms for execution, which ensures speedy construction with quality.

All Earth Group projects are certified Green. In its effort to promote Green material, Earth Group is in the process of setting up its own AAC/CLC plant. We promote Lean Manufacturing for enhanced efficiency and to cut losses. Earth Group associates with best services consultants to ensure most efficient systems for running the various electrical, air-conditioning and water supply services. This ensures years of trouble-free operations.

Though still a largely unorganized sector, competition among developers is increasing rapidly. How do you plan and strategize to remain in the pre-eminent position in the market?

Our tagline 'Innovation beyond Imagination' holds the key to our work culture and ethos. The key is in doing our work professionally and with clean intent of providing value to our customers. We pursue our work with passion to create an enviable track record. We create Projects designed by leading International and Indian consultants who by their experience bring innovation to the project enhancing its value.

It is pertinent to mention that our commitment towards Quality Construction, Customer Satisfaction, Speed of Delivery, Environment-Friendly approach and better Return on Investment makes us stand alone in the market and ahead of our competitors.

A Brand Company like yours is always conscious about public perception. As a keen analyst who has been an integral part of Earth Group, how do you manage to leverage the growth potential of the company?

The inherent potential of the company has always been channelized towards increasing the asset base of the company by exploring new avenues for investment and sectors for growth. As a leading company in the realty sector, we enjoy a position of prominence and have say in matters about the sector. We have been voicing our concerns, appreciation and opinion on various policies being introduced from time to time at various forums. Our efforts are to bring a qualitative change in the Realty sector.

The potential Earth Group has developed for itself as a company is due to the goodwill and the enormous value it has created for its investors. With this position of advantage Earth Group leverages its resources to consolidate its asset base and expand its portfolio. This immensely adds to its growth. Earth Group also leverages its Brand Value for facilitating easy finance to it home owners through its tie-ups with various financial institutions.

With so many projects in the pipeline, it is testing time for the organization. As a face of the organization, how do you motivate the professional team which is working very hard to accomplish the task?

Goals are always met with team effort and clear leadership. It is said that true growth is always collective. The teams are lead professionally and know the targets to be achieved. The teams are given directions in the initial brainstorming sessions and the timelines to be met are decided. Thereafter, the teams decide their own pace and are given freedom to strategize. The approach is always collaborative and sharing, with each and everyone given due space to work for the targets and have a say in the final strategy.

Un-restricted access to the management across the entire staff not only brings transparency but also develops confidence in them to take up more responsibilities. Our HR team never sits idle and is always up with various training programmes to upgrade technical, communication and behavioral skills of the employees. Weekly work place activities are a regular feature to pep up the lives of our enthusiastic work force. Various recreational trips are organized for all teams to strengthen bonding amongst team members and develop sportsmanship.

Of late, real estate companies have shown a greater concern for society as a whole. Kindly share with us your company's contribution towards social responsibility.

CSR initiatives are core to our values. We believe in giving back to the society and share our success with all. We run educational camps for labour on site, contribute to various charitable organizations that do a lot of social work on our behalf. Earth Group sponsors various causes and events which have an impact on the development of the society and provides support where it's needed. Various social and religious trusts involved in development works are supported financially by Earth Group.

As our deep respect for the Defence Services, Earth has established a separate sister concern which provides direct employment to ex-servicemen and their kith and kin. Recently the entire Earth Family was deeply moved by the Uttarakhand disaster and contributed whole heartedly by donating food, clothing and monetary help to the affected countrymen. We regularly organize blood donation camps to help the needy.

Earth Copia



Earth Copia represents the wishful thinking of your dream and imbibes all those ideas and concepts that run in to the mind while you think about a perfect home with ultimate lifestyle. Earth Copia has materialized the creative fantasies and luxury of all like-minded people who always thought of a lifestyle, rather than owing a house. Designed to be the ultimate in comfort and luxury, Earth Copia is a perfect address for you and your loved ones

Sizes : 2 BHK (1235 sq . Ft.), 3BHK + Study(1835 sq.ft.)
4BHK + Study (2392 sq.ft.)
Address - Sector – 112, Dwarka Expressway, Gurgaon

Features

*High speed elevators *24hr. water supply & power backup *adequate basement, covered car parking & surface parking *Landscape courts with sit-out spaces *Kids play area & Tennis Court *Pedestrian paths, jogging trail with several trellises enhancing outdoor landscape *Shower area in master bathroom, Single Lever CP fitting with white chinaware in all toilets *Laminated wooden Flooring in Master Bedroom *CCTV Cameras in parking, Entrance Lobby *Daily need stores

Location Advantages

- Located on the main Dwarka Expressway
- 5 min. drive from Domestic and International Airport
- 10 min. drive from Palam Vihar, Gurgaon
- 10 min. drive from Delhi - Jaipur Highway

Earth Iconic



Billed as the King of Property, Earth Iconic has arrived in a big way in Gurgaon to redefine the skyline and redraw the lines of excellence in the increasingly popular Live Work Shop Play concept that has gripped the fancy of the new generation of workforce living in the metropolitan cities of India.

Address: Sector – 71, Gurgaon
Sizes : Studio - 495 sq. ft. Offices – 450 Sq. Ft.
G.F. Shoppe - 250 & 350 sq. ft. | F.F Shoppe – 250 sq. ft

Features

- Modern fire detection and firefighting system
- High speed lifts
- Earthquake resistant structure as per codal requirement
- Restrooms on the office floors
- National CAM charges as corridors are naturally ventilated & lit
- Power backup

Location Advantages

- Located on 60 meter main sector road which connects SPR
- Connected to Sohna Road at a distance of 1 km
- Located near proposed Metro Connectivity (Phase – II)
- Connected to NH8 at a distance of 4 km
- In close proximity to the major commercial and residential development area of Gurgaon

Earth Sapphire Court

Bid goodbye to the chaotic concrete jungle and embrace the lush green surroundings of Sapphire Court. An eco-friendly office space that reduces environmental impact with its intelligent use of land, energy and water consumption.

Unlike regular offices spaces, we continuously monitor & control our carbon emissions and diligently make efforts to conserve resources like water & electricity, preserve natural habitats and prevent pollution . All this makes Sapphire Court a truly green workspace, one that cares for planet earth and its people.

Sizes : 450 & 750 sq. ft.

Address - Knowledge Park – 5, Greater Noida

Features

- Green Building
- Fully Furnished Offices
- Club facility
- Energy efficient atmosphere
- The Green Roof concept
- Common Zone & Food Court



Location Advantages

- Only 5 Minutes drive from NH 24
- Only 4 Minutes Drive from Noida, Sector 121
- Only 3 Minutes Drive from the Crossing Republic Part II
- Only 1 Minute Drive from FNG Corridorr - 121

Earth Towne

It's hard to beat imagination and when you beat it, you create something that sets new benchmarks for others to follow. We have followed the same imagination in creation of Earth Towne which, we are sure, will become a symbol of lifestyle statement in near future. We have conceptualized a paradise of modern living keeping the hard core sensibility in mind that we are modern and we like the contemporary art of living.

Address : Plot No. 4, Sector – 1, Greater Noida (W)

Sizes : 1/2/3/4/BHK (995, 1035, 1095, 1365, 1395, 1915, 2415 Sq Ft)

Features

- A widespread area of 19 acres
- Lush Green Landscapes
- Water Bodies and Beautiful Boulevards
- 70% wide open area with Splendid Fountains, Walkways
- Enhanced cross ventilation to reduce the temperature and the use of AC's
- Jogging tracks, Swimming Pools, Gated Community System

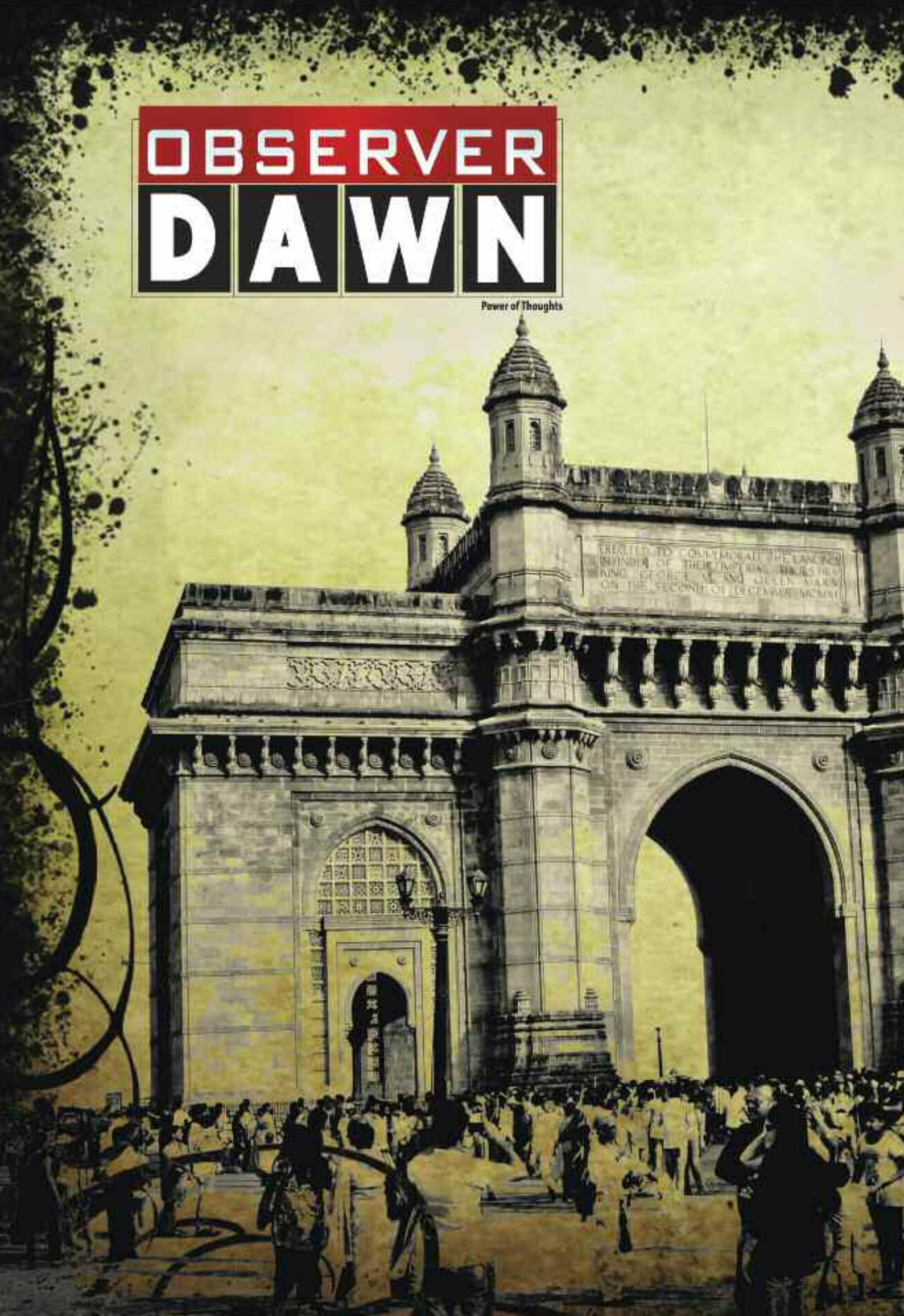


Location Advantages

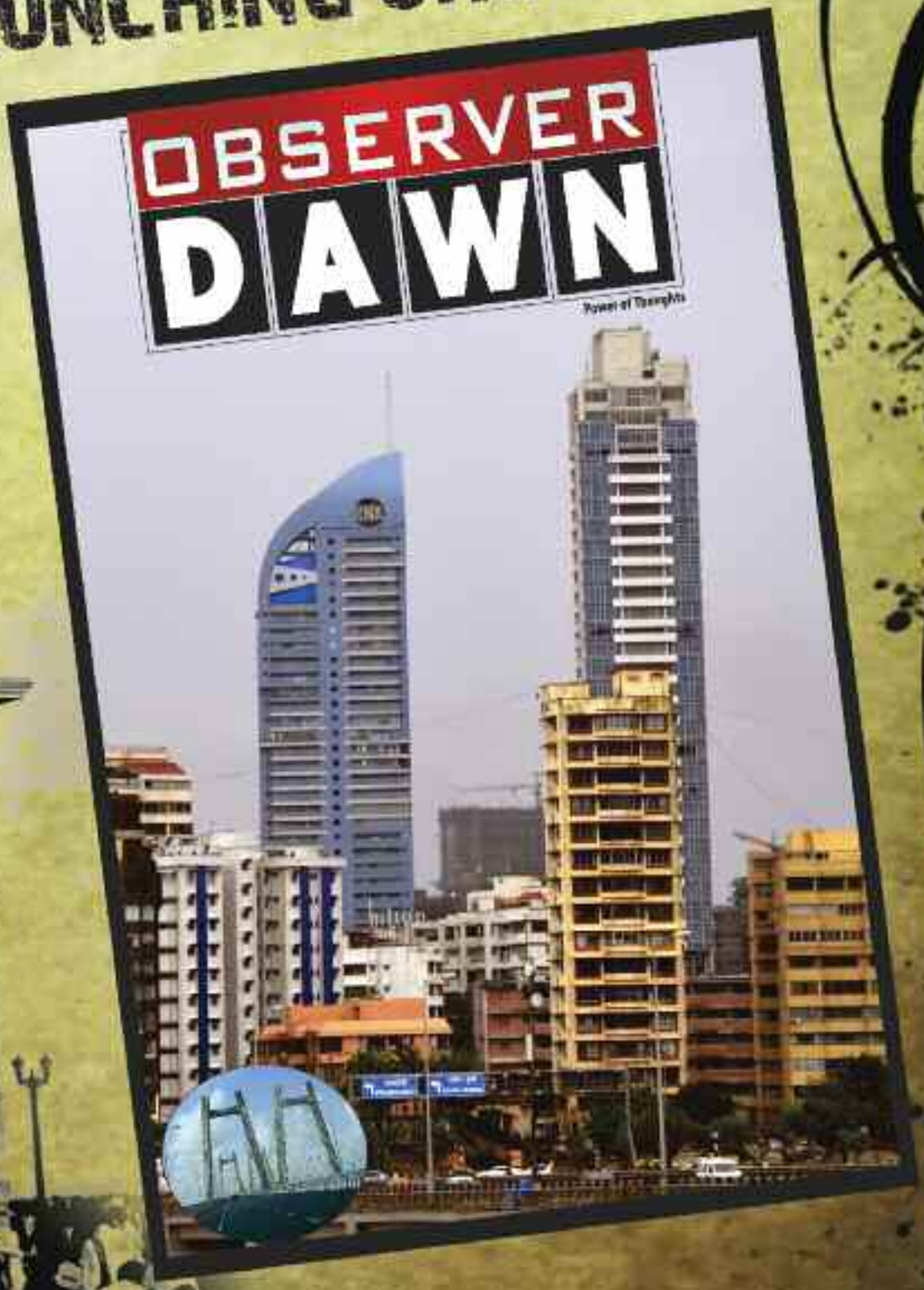
- Located on 200 feet wide road
- Close proximity with Noida, Ghaziabad & Faridabad
- Well connected to proposed metro station
- Near to 130 meter wide road expressway
- Close to all daily need amenities
- Only 5 minutes drive from Noida, Sector – 121

OBSERVER DAWN

Power of Thoughts



MUMBAI EDITION
LAUNCHING SHORTLY



Premiun Polls: Bringing in a Paradigm Shift



With a successful track record of building over 300 pools across India, Premium Pools is an unrivalled swimming pool design and construction company in operations for over a decade now. It is India's only company with the distinction of collaborating with Premier Pools & Spas, a licensed pool builder in the U.S.A. ranked America's No. 1 Pool Builder 2012 (by Pool & Spa News) with a proven track record of more than 25 years in exceeding customer expectations with their superior quality and unparalleled customer service.



"Our Mission Is To Change The Way People Think Of Swimming Pools"

—Mr. Vivek Mishra, MD, Premium Pools

Now-a-days, every housing project, especially in premium and luxury segment, claims to have a swimming pool as an important feature. But we often come across reports about inefficient management of pool. Is it the lack of awareness among the developer which results in faulty planning?

Developers are a part of people at large who are unaware about how in the wake of no regulation for this industry, so many people get up to make money and end up creating pools that are a great financial as well as environmental burden.

In addition to bad customer experiences that lead to much of negative branding for the developer / builder, inefficient management of pools account for a major expense that could have very well been avoided. With pools, the only way to make sure it remains a good investment is by choosing the right builder at the onset. In fact, it's fairly easy and inexpensive to maintain a properly done pool.

While planning the pool, one should make sure that the design ensures proper circulation of water from every nook and corner to avoid stagnant patches bringing with them, a host of ailments. The pumps and filters should be considered in line with the size of the pools and the volume of water it will hold.

In Delhi-NCR, land is as scarce as water. The problem with availability of water for pool is more pronounced and then there is question of managing it. How do you want to create a convergence where pooling of water is managed efficiently?

Water is already the point of contention amongst many states in the country. Each one of us must acknowledge a fact that ground water levels are depleting at an alarming rate. We seriously need to rethink water conservation before we reach a stage where we would either be paying or fighting for water. It would be interesting to note here that pools are all about water conservation. In fact, a pool should never be emptied. Internationally, where this market follows strict standards with no compromise on quality, the water is changed only once in a couple of years. In Indian climatic conditions, one can consider emptying the pools in heavy monsoon season.



Offering high quality ambience along with the cutting edge design has been the main feature of your company. How is the company managing to remain as an eminent pool developer without compromising on the above fundamental philosophy?

We live by our corporate value - water conservation. We make pools that are never emptied and are fairly easy and inexpensive to maintain. Our international collaborations keep us focused on our commitment to quality.

In absence of any standards or guidelines in India, we decided to partner with America's # 1 pool builder, Premier Pools and Spas. In addition we also brought in the technical collaboration with Europe's Albixon, for their state of the art pool products. Owing to all this, we have always offered pools that are a perfect blend of aesthetics and functionality at the same time. Some of our innovative projects help us enjoy the most preferred partner position amongst developers promising green and sustainable living.

How has been Premium Pools' journey so far? Also tell us about the vision and mission of your company.

We started off in 2001. Back then, It was a mere order worth Rs 6000 for a ladder and little did we know that this will go on to be a turning point in the history of Premium Pools from where we went on to do projects like the ATS Village. There has been no looking back since then. Our mission is to change the way people think of pools which is fired by a vision to have the industry wake up to the fact that a swimming pool is not a commodity. In order to ensure that it remains a good investment, one must choose the right builder at the onset.

Share with us important dates and milestones associated with Premium Pools.

In 2003, we had the opportunity to work for ATS. The pool we had done for ATS Village catapulted Premium Pools from a 2.5 million firm to a 10 million organization.Then in the year 2007, we would consider the Olympic sized pool we bagged as another major turning point. This was for Gautam Budh University. The year 2011 and the next, brought out the best in terms of innovation. We took up a challenge to create a pool that blends with nature and does justice to a wonderful retreat offered at Aahna Resort, Jim Corbett. Last year, we successfully commissioned the first ever residential wave pool in the country, at Paramount Golf Foreste.





What has been the overall response from market? How did the company perform in last year?

We have seen a growth of over 200% during the last one year. We are the preferred partners for many developers who understand the importance of having a good pool.

Many of those who are unaware form a part of teams with some builders where a pool is treated as just another commodity and only the cheapest solutions are considered. Such concerns can never find a preferred partner in us, Premium Pools.

However, we are glad that gradually the market is getting educated if not yet regulated.

This awareness that a pool is a great investment provided one chooses the right builder at the onset would help us do away with any pool that is a financial as well as an environmental burden.

And when people are empowered with correct and credible information, we see the industry having a huge potential to grow.

In term of revenue and employment, where does it stand? What's Premium Pools' outlook in 2013?

We have witnessed a year on year growth of over 200% and expect it to be maintained. Looking onto that we aim to go ahead with our expansion plans.

We have recently branched out to Mumbai as well. With a strong team that is a mix of diversified talent from the best in the industry and abroad, we right now already have orders worth INR 60 million to execute.

We expect diversification in terms of the kind of projects we shall be taking up and hence we are not shying away from hiring the new generation of specialists to add to our existing team of experts.

Does the prevailing business sentiment offer the requisite support to sustain and make profit?

The business sentiment is set for a change, looking on to the gradual way in which a small portion of people are getting educated and retaining good companies to work along. But as of now, the environment is not really conducive for profit making per se. A basic reason being, none of the projects are correctly estimated, owing to inexperienced players who are in race for the tenders.

In addition to this, for companies that are primarily into equipments, selling is the major focus. Without fully understanding the total scope of work, they are only concerned with moving out stocks they hold. Sadly, no one is client centered. No one keeps in mind that the project prices have to take into account everything it would take to get the pool working and ensure its' easy maintenance. An actual cost without a compromise on quality is never taken into account.

What is the USP of the Company? What are your long-term goals?

We are confident of our expertise and talent. We are the only pool builder in India having an international collaboration with America's # 1 pool builder. In times to come, we foresee an organic growth of over 100% for our maintenance vertical. We are aiming to go listed in future with a vision to create value. We would want to reward employees and provide a long-term incentive for loyalty and hard work in the form of ESOPS.

What trends do you feel are important in pool designing?

A major trend we foresee is in the way a project is manned. A pool is no longer the responsibility of a landscape architect alone.

Pools have gone totally in the hands of pool specialists, who have the best understanding of fluid dynamics. Since the West is looked up for its regulations and standards for this industry, we are soon moving towards adopting similar practices in absence of a controlled environment in India. So now you would find the whole pool concept being given by the pool specialist with a landscape architect assisting them to ensure aesthetics for the peripheral area.

The result of this trend is good pools: merging the two essentials, aesthetics as well as functionality with no compromise on water quality.

There is a common perception that the swimming pool measure has had greater acceptance in the luxury segment than in the affordable residential space. Your comment!

Today a pool won't cost you more than a luxury bathroom. And since the income levels and purchasing parity has only become better in the metros, there is a demand for premium living solutions.

The fact is that almost every school encourages swimming as a part of the curriculum. People from all walks of life are exposed to the benefits of swimming. With more and more people giving priority to branded residencies, the rich and noveau riche are out there to make a statement about design, style, quality and even credibility. So the acceptance on this segment is only getting better by the day. ■



Responsible Pet Parenting

It is often our mistake and not the pet problem that results in a misbehaved pet putting strain on our relationship with him. Rather than a friendship bond, it leads to stranded relationship, with each one wanting to get rid of the other. Watch out for your responsibilities before adopting a pet and behave like a responsible pet parent. The bond between you and your pet will blossom beyond imagination as your pet gives you back much more than what he receives from you. He sees you as your mentor and will follow the path laid by you.



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GOOD WISHES. GOOD HOMES.

What does pet parenting means?

As we like to see our children grow to be a disciplined and cultured lot, the same is true for our pets. We put a lot of efforts in parenting our children to ensure their desired upbringing. The same is required for our pet to transform them into a healthy, disciplined and cultured one. For this transformation, responsible pet parenting is essential.

Why is right pet parenting essential?

Adopting a pet does not ensure that he is going to inherit all the breed characteristics. Exploiting the genetic potential depends on its upbringing, thereby comes the role of pet parenting. It is to be understood that as per the breed dogs possess different characters. For eg. German Shephard, Rottweillers, Doberman, have a natural instinct to guard hence are more aggressive, Labradors are docile with good sniffing characters, Cocker spanial and Dashound are a hyperactive lot and so forth and so on. Since the basic breed characters cannot be changed, it becomes very important to pick a breed with the desired characters. Once selected a right breed, the role of pet parenting comes into play to exploit the breed characteristics. A misguided or ill trained dog, even of a very friendly characteristics becomes a nuisance at times.

The Human-Animal Bond

Having pets makes you feel good, both physically and mentally. Many medical studies have shown that pet owners have lower stress levels and fewer heart attacks. If you have a dog or cat, you always have someone to come home to and your furry friend will never tell your boss all the horrible things you said after a particularly bad day at the office. It should come as no surprise that researchers have found that petting and talking to a companion animal actually reduces blood pressure. Many retirement facilities and hospitals bring in pets for visits or have a pet at the facility. Animal assisted therapy is being used for more health issues than ever before. Guide dogs continue to help the blind, but now assistance dogs also help deaf humans, the physically handicapped, and people with epilepsy, Parkinson's disease, and other afflictions.

Sometimes pet problems are people problems

Many "dog problems" stem from a lack of understanding. Many people approach pet ownership as something akin to owning a car: if it's broken take it to be fixed. If it has too many problems, you return it to a dealer or sell it. This "pets are disposable" attitude is why so many dogs end up in rescue groups and animal shelters. It's tragic because almost all problems can be solved with a little patience and understanding. A dog is a dog. It is not a small human, and expecting it to behave like one is unfair. Every pet is an individual and you have to work within the limitations of the animal's personality. All pets in the household need to learn the rules, but the humans need a few rules too. Your pet loves you and the best thing you can



By Dr. Aradhana Pandey



do is love him in return. Like any family member, you learn to live with a few foibles because the companionship and love you receive is worth it.

Time and Patience

To own a dog, the two most important things you need to have are time and patience. You need time and patience for feeding your dog every day, housebreaking him, brushing him, walking him, taking him to a vet, playing with him, training him, and most importantly for loving him. All this has to happen whether you feel like it or not. So if you are considering getting a dog, first be honest with yourself.

Kids and Pets

If you are thinking about getting a pet and you have children, it may be time to step back and evaluate your kids' attitude toward animals. Many children have never had any guidelines as to the proper rules for dealing with animals. Some kids run up to the animals recklessly and other shy away in fear when they encounter one. Learning respect for animals should be a big part of growing up, but the increasing number of dog bite incidents is clear evidence that parent's aren't telling kids what they need to know. Start teaching your kids about animals at an early age. Show them how to listen and learn about their animal compatriots. Teach your child to be gentle. You might show them how to stoke an animal gently on a stuffed animal first, and then graduate to a friend's pet that you know is very gentle. Be sure to teach your child not to chase or hit any animal. A kid that is taught to care about animals learns that animals and people are living things that should not be treated violently. If you plan to get a pet, have your child help you research breeds and learn how to take care of new pet. Explain that owning an animal is a lifetime commitment and point out that the animals should not be treated as disposable "throw away" toys. Show your kids the importance of having the pet as a family member, but don't expect small children to take full responsibility for caring for an animal. Getting a pet is a fantastic opportunity for education. Kids that have been taught to respect animals learn to look at the world around them in a more humane, caring way. And who wouldn't want that for their kids.

Learning respect for animals should be a big part of growing up, but the increasing number of dog bite incidents is clear evidence that parent's aren't telling kids what they need to know.

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Think about the Pets

Life is full of changes and if you don't think your pet notices, well, you are wrong. Many times behaviour problems in pet can be traced to changes in their home life. After all, they live there too. Major life events such as death, separation, or divorce cause a great deal of emotional distress and pets pick up on it and become anxious. If people suddenly start shouting and arguing with one another, it has effect on every creature in the house.

What's a working person to do?

We have all seen dogs left outside all day to fend for themselves or chained to a doghouse, presumably while their owners are at work. Less obvious are those dogs that are left at home all day trapped in a crate. Dogs are social animals and when they are left alone for hours everyday, behavior problems may occur. But even dogs that spend a lot of their time with their owners can end up with behavioral issues when the owner goes out. Unfortunately, this type of destruction, barking, obsessive-compulsive behaviors and anxiety are all potential results of social deprivation and boredom. Even though all dogs were bred to do some type of work, too many of them are forced to spend their days doing nothing at all. As with your little kids, if you don't give a dog something to do, she will find something to do. And it would be undoubtedly be something you won't like. As with your children, someone needs to be in charge. Dogs feel more secure when they have a set routine and a clear leader. That leader should be you. The answer is to provide a stable environment with clear ground rules. If you aren't the one in charge now, it's time to start exercising some leadership. For example, when you leave the house, never make it a big production. Just go. It's an ordinary event for you and it should be for the dog. If your comings and goings have turn into a massive emotional situation, you need to tone it down. Owning a dog when you have a job is not impossible. But when you're home, be sure to give your dog lots of love and exercise. After all, a tired dog is a good dog.

Tips for Responsible Pet Parenting

- It starts with bringing home a pup with the desired breed characters.

> **Even though all dogs were bred to do some type of work, too many of them are forced to spend their days doing nothing at all. As with your little kids, if you don't give a dog something to do, she will find something to do.**



- Ensure that the pup is brought from a recognized breeder or vet to avoid genetic defects and health problems.
- Before entry of pet in the house, you need to make provision for his place, bed, feed and water etc.
- You should be sure of free and restricted area in the house for the pup. The pup should not be allowed the access to the restricted area from day one. If you do not like the pet to come on the sofa or bed, avoid getting him there from the very beginning.
- Fix the timings, place and bowl for feeding and do not expose him to the other stuffs being eaten by you.
- Expose the pup to the food that is healthy for him and do not feed scraps.
- Pups normally relieve after meals if diet schedule is followed. Take the pup to the place where you want him to relieve. Repeat this for a few days, following which the pup gets accustomed to this routine.
- Do not beat or scold a dog unnecessarily. Speaking in a high pitch commanding tone is enough, if he has done some mistake.
- Children and other members of the house should get familiar to the pet as a part of socializing.
- Playing with the pet is good but he should not be over bothered so as to irritate him.
- Develop a bond with the pet by patting, massage, grooming and playing since the dogs love these things.
- Involve the pet is constructive activities and not the destructive ones.
- Train the pet for all commands you would like to follow him and make use of these commands regularly.
- Train the pet to remain at home even in your absence. This can be done by leaving him for short duration to begin with that is gradually extended.
- Encourage for good habits and discourage for bad habits from the very first day.
- Avoid accidents by not taking out the pet loose.
- Avoid chances of poisoning by keeping such substances out of reach of pet.■

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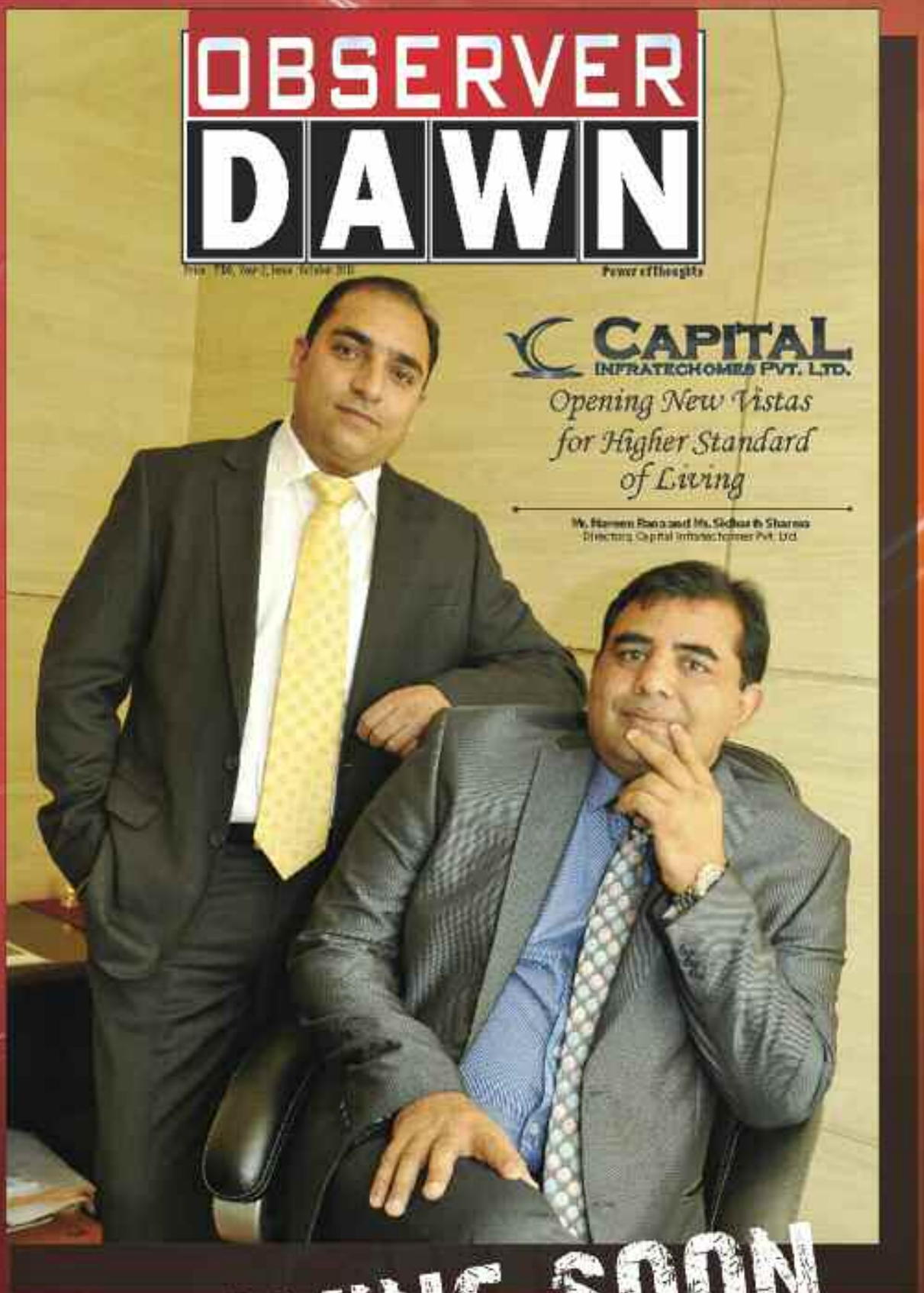
CAPITAL
INFRATECHOMES PVT. LTD.

Opening New Vistas for Higher Standard of Living

- A Leading Real Estate Company with Pan-India Presence
- A Pioneer in Incorporating Innovative Technology, Engineering Marvel and Global Trend
- Capital Athena is Poised to Become a Landmark Residential Project
- The Dynamic Leadership: The Group's Directors, Mr. Naveen Rana and Mr. Sidharth Sharma, are at the helm of the Company and taking it to new heights with their expertise in construction and infrastructure.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for Higher Standard
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COMING SOON

K World Group

K World is a Group, dedicated to infrastructure, development, construction of ware housing, Industrial shed, residential & commercial complexes. Driven By Technology and supported by a capable team, the group has set target to scale new heights. A strong financial base enables the group to execute contracts without any hindrances. In the period of its existence, K World is successfully executing the major work to the complete satisfaction of its esteemed clients. With a record of having completed the work, well within the contracted schedule, and an unblemished record for timely execution, K World has made a habit of earning bonus for the early completion of the work.

The foray into residential real-estate sector has got tremendous response from people. So far, the group has successfully delivered two projects – Royal Court in Gurgaon and Engineers' Park in Greater Noida. Believing in one project at a time and armed with in-house construction team, K World is working on 'KW Srishti' – a group housing project in Rajnagar Extension area in Ghaziabad district.

The Group has widely been appreciated by the Real Estate fraternity by awarding it as The BEST DEVELOPER OF THE YEAR (COUNSTRUCTION) 2011 , BEST HOUSING DESIGN OF THE YEAR – 2012 , BEST BRAND OF THE YEAR – 2013 etc.

The Bankers and financial institutions which support K World Group projects are UCO BANK, AXIS BANK , ICICI BANK , ALLAHABAD BANK , SYNDICATE BANK , LIC HFL , DHFL , INDIAN BANK , TATA CAPITAL LTD and STATE BANK OF INDIA etc.

Major Projects Executed

a. Development of site for industrial warehouse at Palwal, Haryana

b. Group housing complex (Engineers' Park) at Greater Noida, U.P.

c. Development of site for industrial warehouse at Khamgaon, Maharashtra

d. Royal court, Group Housing Complex at Gurgaon, Haryana

Current Projects

a. KW Srishti, Ghaziabad (Group Housing Project)

b. K World Jewellery Mall, Karol Bagh, New Delhi

KW Srishti

Elated by tremendous response to first phase of its group-housing project 'KW Srishti', the K-World Group recently launched second phase with a new approach of "Concept Towers" within K W Srishti which is located at Rajnagar Extension area of Ghaziabad in Delhi-NCR region.

This aesthetically designed project with ultra-modern facilities is spread over an area of 10.5 acre. The group is already constructing 6 towers and now with the launch of the second phase, the group will construct another 5 towers consisting total 11 towers in the whole





Mr. Pankaj Kumar Jain, Director, K World Group

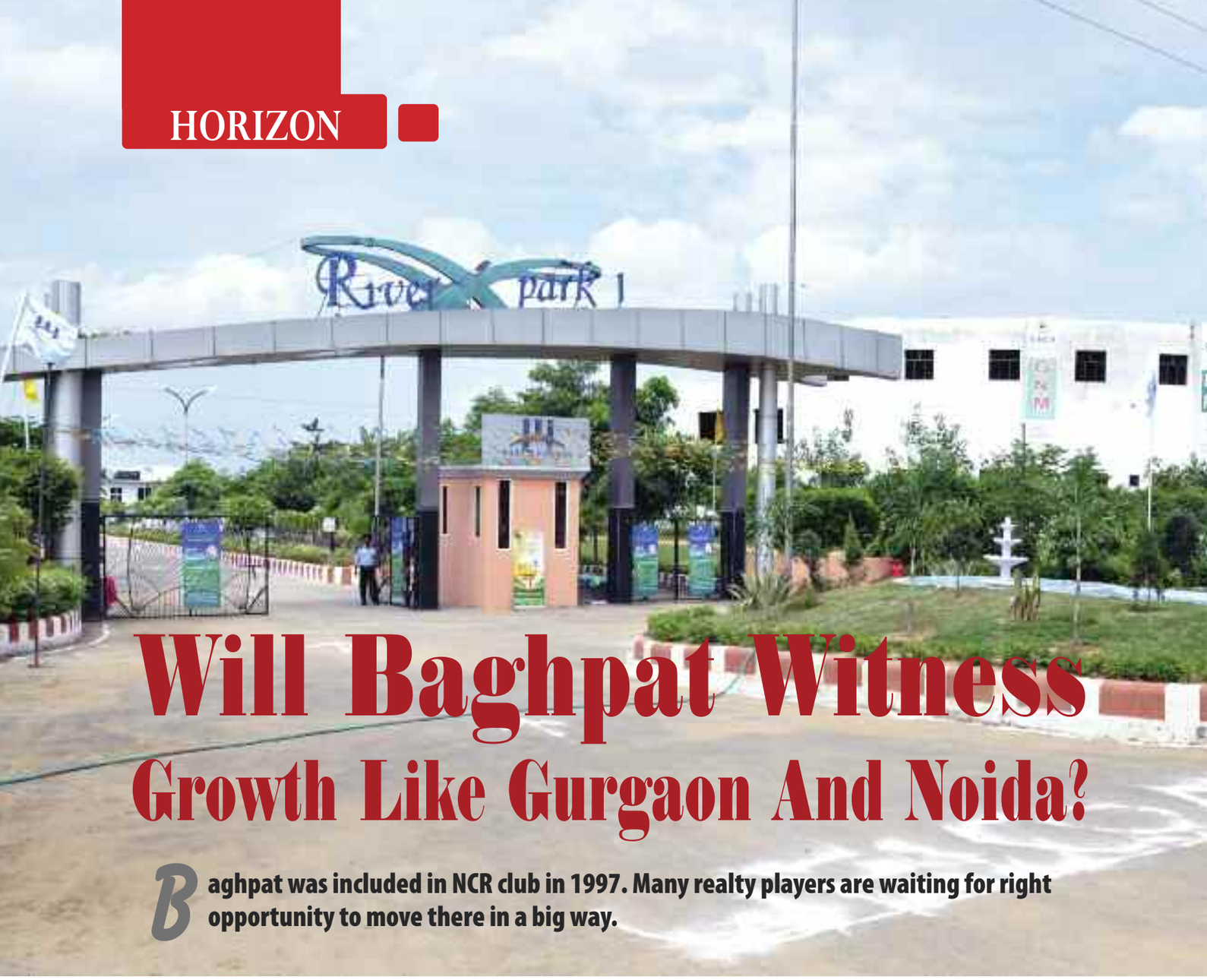
project. The second phase has 802 flats with 2BHK, 3BHK and 3BHK+Penthouse options. The size of flat shall vary from minimum of 640 sq. ft. to maximum size of 2650 sq. ft. The Group has pegged basic rate at Rs. 2400 per sq. ft. and flats will be available at approximate amount of Rs. 20 Lakh to 80 Lakh. Designed by a team of widely experienced architects and interior designers, these flats will be home of comfort, luxury, convenience and exclusivity.

The best part of the project is its connectivity to NH-58 and free-hold property. The project has 80% of area earmarked for greenery and is well connected with day-to-day life requirements such as hospitals, Bus stand, Markets, Airport and most importantly 20 minutes drive to Delhi. The project is approved by Ghaziabad Development Authority and loan facility is available with leading nationalized and private banks as well as housing finance companies.

This earth quake resistant RCC frame project is duly approved by IIT and comes with gated campus and round the clock security. KW Srishti provides modern amenities and features such as Swimming Pool with kids pool, well equipped gymnasium, shopping complex inside the campus, party lawns, water fall, amphitheatre, nursery school with crèche, domestic R.O. plant in every kitchen, jogging track, round the clock security surveillance with close circuit T.V. monitoring, 24-hours power and water supply, ample parking space, landscaped garden and children park with swings etc. The in-house construction of the Group adds the dimension of stability and credibility to the project.

Mr. Pankaj Kumar Jain, Director, K World Group says, "After the great response received for the first phase, we are confident that second phase of KW Srishti will be one stop to the people with medium income who aspire for home with luxury and aesthetics. At Rajnagar Extension, freehold property is the biggest advantage and coupled with basic low-cost of Rs. 2400 per sq. feet, it's a deadly combination. "

"We are expecting to deliver the second phase by the end of 2015", added Mr. Jain.■



Will Baghpat Witness Growth Like Gurgaon And Noida?

Baghpat was included in NCR club in 1997. Many realty players are waiting for right opportunity to move there in a big way.

Vivek Shukla

If you are driving your own vehicle, then you can reach Baghpat within 45 minutes from ISBT in capital. Even with face traffic-hiccups, you would not take more than one hour to be there. Once known as the citadel of Jat leader Ch. Charan Singh, Baghpat should see lot of action of realty players sooner rather later as there is enough land available here to be developed. Given the fact that land is not easily available that too on cheap rates in Noida, Gurgaon, Greater Noida or for that matter in any other NCR city situated at a shouting distance from the national capital, Baghpat can and should be developed as a big NCR city.

"Baghpat is strategically located in the sense that it is close to both Delhi and Sonepat. It has a huge potential to make a mark provided both Governments in Delhi and Lucknow make sincere efforts in this regard," feels Kokab Hamid, a former MLA of Baghpat. He candidly agrees that no government has done enough to make it an attractive place for either developers or those looking for affordable home. Haryana also only 15 KM from Baghpat and proposed Eastern Peripheral (Kundali – Ghaziabad- Palwal) also connect Baghpat to Delhi via Haryana.

As property prices in Delhi, Gurgaon, Noida and Greater Noida are touching the sky, Baghpat is the only option left to own a home at very affordable price. Sadly, Baghpat never got it's due from the policy makers even though it was included in the NCR club way back in 1997.It is not more than 35 kilo meters away from Shahdara Metro Station in capital. It is on Delhi-Saharnpur National Highway.

"The good thing is that like many other realty players, we are also toying with an idea to develop their projects in Baghpat. They know for sure that the growing working class population of those who working in either East or North Delhi, Baghpat can be a great place to have their own flat. The good thing is that after facing neglect for a long time, India's first Signature Bridge at Wazirabad will go a long way in easy connectivity between capital and Baghpat. So, things are coming up there," says Sanjay Khanna, Director of Kailash Nath projects. Echoing the thoughts of his colleague, Ajay Agarwal, director of Avalon Developers says, "See, we will grab any opportunity to be in Baghpat if we see things are looking up there. While it is still not in our radar, we can acquire land for our residential and commercial projects as and when things moving fast there."

Meanwhile, UP Awas Vikas Nigam

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has all ready acquired 2700 acres land for residential, recreation and commercial infrastructure development in. UP Government is constructing large number of flats there in its "Manniya Kanshi Ram Awas Vikas Yojna" there.

"If ever we decide to launch something in Baghpat we may bring in plotted development, villas or low rise units. An NCR status cannot be the only magnet for investors," says Nuzhat Alim, director of ILD Developers, adding, "So far, we have not thought of making our presence felt there."

"I feel that Baghpat will see better times only after Gurgaon and Sohna in Haryana or Indirapuram and Crossings Republik in Ghaziabad have realised their full potential. We will explore options in the new districts only when some infrastructure work has been done, resources are in place and there is progress on ground. "I do not see immediate opportunity in the area," says Nikhil Jain, CEO of Ramprastha group. An official of the NCR Planning Board (NCRPB) agrees, " In order to give necessary fillip to any place, infrastructure facilities such as transport, power, communication, drinking water, sewerage and drainage are key. While one should not expect magic, one can only hope that all the stake-holders will provide such facilities in Baghpat in order to make it at par with other booming NCR towns.

While Mahavir Hanuman Group has ready completed their one residential project in collaboration with National Building Construction Corporation (NBCC) with ten thousand residential apartments spread over hundred acres, experts believe that other realty players will follow suit sooner rather than later." I feel that with better connectivity and class infrastructure, Baghpat will attract realty companies in a big way. I only hope that realty companies will think of making affordable homes rather than luxury ones. There is huge market for those who does not earn in a big way. if provided cheap homes in Baghpat, they would opt for it," feels Devinder Gupta, Managing Director of Century 21.

Agreed, we have several glittering NCR towns in and around the national capital. At the same time, it is also a very bitter truth that those who either live there or visit there on regular basis, it is a huge challenge to commute there. If you are not mobile, it is impossible to commute even within the NCR city forget about visiting there from capital or from any other NCR city. In the light of this fact, it is very important that all out effort should be made to make effective and efficient transport system within Baghpat and in all the other NCR towns. Baghpat based journalist Narnarain Goel says that when he was working for a Meerut based publication, he used to face great challenge to reach there even though it is close to 50 Kilo metres.

Unfortunately enough, due to lack of coordination between states and poor enforcement of rules has meant that integration within the NCR cities has remained a pipe dream. Of course, Baghpat has suffered due to this very reason. Development has occurred only in selected areas such as Gurgaon, Ghaziabad and Noida but places like Hapur, Meerut, Bulandshahr and Baghpat have a lot of catching up to do. The reason is poor enforcement of NCRPB's regional plan that calls for integrated transport, power, water, sewage and housing systems. It is high time that those concerned wake-up to these challenges.

While all the districts under the NCR have access to concessional funding, it has been seen that till March 2013, of the R18, 994 crore disbursed by NCRPB, 72% has been availed by Haryana and only 11% by UP. The board offers loans for infrastructure at 7.25% interest with a 0.25% rebate for prompt repayment. It is clear that UP districts have to pull-up their socks so that they can catch-up with districts of Haryana in terms of development.

It would be great if we see fast all round development in Baghpat as well as in other NCR districts. ■



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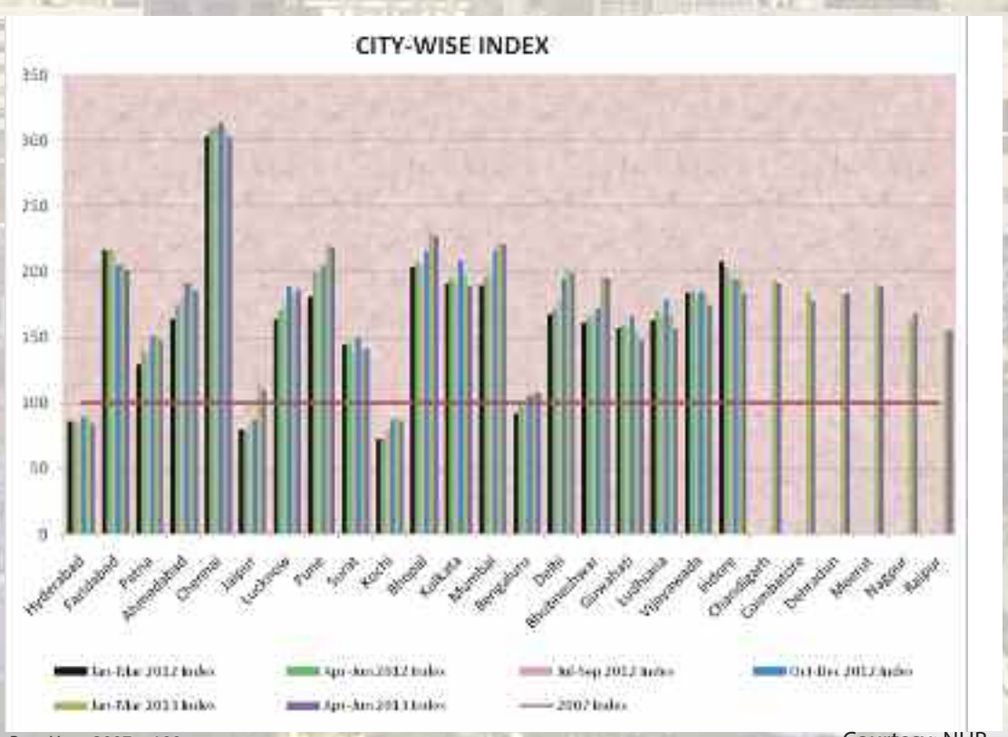
NHB Residex

City-Wise Housing Price Index (Updating Upto Quarter April-June 2013

Cities	2007 Index	Jan-Mar-2011 Index	Apr-Jun-2011 Index	Jul-Sep-2011 Index	Oct-Dec-2011 Index	Jan-Mar-2012 Index	Apr-Jun-2012 Index	Jul-Sep-2012 Index	Oct-Dec-2012 Index	Jan-Mar-2013 Index	Apr-Jun-2013 Index
Hyderabad	100	83	91	84	79	86	85	84	90	88	84
Faridabad	100	165	220	206	218	217	217	216	205	207	202
Patna	100	146	146	141	140	129	140	138	151	152	147
Ahmedabad	100	165	169	163	167	164	174	180	191	192	186
Chennai	100	218	248	271	296	304	309	312	314	310	303
Jaipur	100	67	64	65	64	80	78	85	87	112	110
Lucknow	100	157	160	154	165	164	171	175	189	183	187
Pune	100	148	150	169	184	181	200	201	205	221	219
Surat	100	128	149	139	152	144	145	138	150	140	142
Kochi	100	86	107	97	82	72	73	80	87	89	86
Bhopal	100	167	224	208	211	204	207	206	216	230	227
Kolkata	100	211	194	191	190	191	196	191	209	197	189
Mumbai	100	175	181	194	193	190	197	198	217	222	221
Bengaluru	100	88	92	93	100	92	100	98	106	109	108
Delhi	100	126	147	154	167	168	172	178	195	202	199
Bhubneshwar	100					161	164	168	172	197	195
Guwahati	100					157	159	158	166	153	147
Ludhiana	100					163	171	168	179	167	157
Vijayawada	100					184	186	181	185	184	174
Indore	100					208	203	196	194	195	184
Chandigarh	100									194	191
Coimbatore	100									184	178
Dehradun	100									183	184
Meerut	100									191	189
Nagpur	100									163	168
Raipur	100									156	155



Base Year: 2007 = 100

Courtesy: NHB

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Glimpses of Highlights of The 2012 Event



































































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Effective Infrastructure Management: Key To Nation's Growth



DR. EM Sudarsana Natchiappan, Minister of State for Commerce & Industry recently inaugurated CII's 3rd regional conference on Infrastructure Management in Delhi. CBRE is the knowledge partner for the conference. Dr Natchiappan said that Infrastructure Development is a priority for the Government in order to develop the nation. He emphasised that corporates should focus on nation building and the need of the hour should be on management services. He further mentioned that people are the biggest asset and we should enhance our human resource development. He highlighted that there is a potential for public private partnerships to contribute more towards the infrastructure development of the nation.

Mr Anshuman Magazine, Conference Chairman and CMD, CBRE South Asia Pvt. Ltd said, "Whilst India invests billions of dollars into infrastructure, it needs to manage and maintain the same optimally to maintain the quality and enhance the life of this infrastructure. This will also encourage more investment both locally and globally."

Mr. Naveen Munjal, Chairman CII Delhi State Council and Managing Director Hero Electric thanked the minster for taking the time to address the gathering. He said "The Infrastructure segment is poised for new development and investments in the time to come as any other industry's progress would directly depend on basic infrastructure of the economy. Infrastructure management is a complex task involving multiple stakeholders while also providing employment opportunities to all sections of society."



Natchiappan highlighted that there is a potential for public private partnerships to contribute more towards the infrastructure development of the nation.

Other eminent speakers at the conference were Deepak Ohlyan, Executive Director – Facilities Management, Dell Inc., Arun Khanna, Director – Real Estate, United Health Group, Naveen Puri, VP – Infrastructure & Logistics, Genpact, Rumi Engineer, Senior GM – Green Building Consultancy Services, Godrej & Boyce, Maneesh Chugh, VP & Head – Corporate Service Operations – India, The Royal Bank of Scotland and Sushil Anand, Managing Consultant – Advance Analytics, IBM. ■





ASSOCIATE







MEETS





Ascent Builtech Launches their 1st Commercial Project—Ascent Arcade

Ascent Buildtech, a leading conglomerate of real estate industry in NCR launched its first ever Commercial Project "Ascent Arcade" at Ghaziabad. Situated at NH-24, the project will be the first -of -its -kind commercial project in the area, catering to the population living in the vicinity of NH 24 near wave city. On the occasion of Bhumi Poojan, Mr. Suresh Gogia, CMD & Ms. Sakshi Gogia, CEO of Ascent Buildtech shared USPs' of the commercial project, connectivity, future scenario of the location etc. along with other respectable person contributing to the ambitious project.

Spread over 1.5 lack square feet, the saleable area of the entire project would be 98,000 square feet. Encompassing a total of 5 floors including upper and lower ground floors, the bottom 3 floors will consist of retail outlets and the top two floors will be available for office spaces. The total number of units available in the project will be 163 including shops and offices. With 'Ascent Arcade', the company plans to deliver cutting edge premium office and commercial solutions that will not only cater to the evolving tastes, preferences and requirements of the new age buyer but also create landmark properties accentuating its position as a provider of pinnacle real estate properties in NCR.

Connectivity being the USP of the project, Ascent Arcade is approachable from various places such as main Ghaziabad city, Noida , Indirapuram and is available at affordable prices. The offices and shops are available at a basic sale price of Rs 6500/- per Sq feet. With construction work being flagged off at the site after the Bhoomi Pujan, the project will be offered for possession in 1.5 years.

Delighted at the launch of Ascent Arcade, CMD of Ascent Buildtech Mr. Suresh Gogia said, "At Ascent Buildtech our focus has always been to create a better experience in every aspect of life for our valued customers and the launch of Ascent Arcade is an extension of this philosophy. Being the first commercial project with supermarkets, shops and offices to have



come up in this area, the project will bring convince to people living along the periphery of NH-24. The project will also help us fulfill our commitment in developing Ghaziabad as a futuristic city with world class commercial and residential facilities".

Ascent Buildtech, known for bringing pertinent realty solutions to prospective buyers in the NCR region already commands a huge presence in Ghaziabad with two projects in Raj Nagar Extension.

Ascent Buildtech, an ISO certified company based in India is pioneering in self - contained residential townships that abound in the goodness of community living and freshness of nature at its best. Ascent Buildtech a trusted brand among the builders in India and has successfully extended the concept of good companionship. Ascent Group is reputed & well established and having 12 years experience in Construction. The Company is a group of enterprising professionals Committed to Specialization, with an overall philosophy based on quality and speedily execution of project and course economically.■





Premia Provides Platform to Designer

The younger the designer, the more hungry and ambitious they are to make it big in the fashion industry. Unfortunately a lot of customers prefer established and veteran designers over new talent, making it hard for new talent to break through. Premia Group has taken up this initiative to provide a platform to these budding designers and aims to discover new talent, giving them a chance to enter the fashion industry and present themselves to a great audience, says the young organizers Avinash Pathania & Kiran Kheva. "I would like to promote Indian Fashion industry and upcoming designers by providing a large platform like "Premia Runway Week" that can create a milestone for industry as well as Premia Group. I am honored to be part of the event, being an entrepreneur & citizen of India; it's a great opportunity for us to conjoin the Indian Real Estate and Fashion Industry," says Tarun Shienh, Real Estate Guru & CMD, Premia Group. Premia India Runway Week AW 13 gave a new platform that showcased tomorrow's designers today. Fresh designer talent hit the runway to present their latest collections. A must see show for fashion enthusiasts who don't want to miss out on the fashion industry's 'ones to watch'. PIRW AW 13 featured around twenty four designers & Artists, who presented authentic Indian made designs and products while showing the diversity of Indian fashion. These designers would be majorly young talent and a few established names as well. Some of the names of the Designers Participating are Fashion Designers Rajdeep Ranawat, Amit Talwar, Roli and Saurabh Khandelwal,



Digvijay Singh, Sagar Mehra, Tanmay Sachdeva, Sandeep & Anju Chanana, Rosy Ahluwalia, Raas by Akanksha & Dhruv Arora, Mini Shangle Designs by Minakshi Shangle, Jewellery Designers Alka Kumar, Sulish Verma, Punam & Preeti Kharkia, Footwear Designer Swati Modo, Megha Taluja- Ginger Lilly Sleepwear, Make up Artist Ricky Seth, etc etc The event featured the best of traditional, contemporary, and collaborative fashion, textiles and accessories from communities around India. The IRW not only showcased unique designs and products but will also present national and international delegates a range of cultural performances, tourism experiences and visual art. It also featured a Fashion Fair Marketplace, direct purchasing links and networking opportunities for industry buyers, retailers and consumers. ■



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Dasnac Launches a 600 Cr. Project

The Jewel of Noida at Sector 75









Dasnaclaunches "The Jewel of Noida" which is an exclusive luxurious residential development for privileged few, who want the best of classic and contemporary living. The lavish and lush ambience, the cutting edge design and technology, the eco- friendly architecture and landscape come together to create the finest homes for the Global Indians , NRIs and expatriates. "The Jewel of Noida" as the name reveals is the real jewel amongst all luxurious residential projects in NCR, as Dasnac has once again shown its passion for its exclusive architecture, design and knowledge driven quality of construction with their three decades of experience in this field.

The approximately 600 cr. project is spread over 5 acres additional 2 acres of central green and surrounded by 8 acres of township green, being ensconced in the 150 acres eco city township in Noida's most affluent locality. The project has 7 towers consisting of 3 , 4 and 5 BHK apartments with two categories of apartments "The Jewel Premier" at a BSP of Rs. 5,150 per sqft. and"The Jewel Select," private bungalow-style apartments with private elevators, pools and deck with BSP of Rs. 8,150 per sqft. There will be approximately 600 lifestyle apartments with an upcoming futuristic Iconic Tower to be launched at an appropriate later stage.

The project has been designed by a consortium of renowned architectural consultants from California and India, also relying on the in-house architectural expertise at Dasnac. The layouts, specifications with top-of-the-line brands, cluster plans and configurations, really makes it a distinctive project for those who expect to live a redefined luxurious living.

Grand Receiving lobbies with Imported marble, Multi-Level security, eHomes™ features, Valet Parking, Peripheral Traffic System, Solar Water Heating, Poolside deck with party lawns, Children Play Area, Health Club, Banquet Facility and Social lounge are just a few amenities available at The Jewel of Noida.

Ar. J. K. Jain, CMD addressed the media and informed that with all approvals in place and a top-notch contractor appointed, the project is set to be another marquee property for the company. The Chairman shared that the group is committed to deliver the best and remains well focused on projects at hand, keeping a check on construction quality and timely delivery of the project. "This is why the two projects we have delivered as a developer – eHomes, Vaishali and eHomes, Greater Noida so far have yielded greater-than-market appreciation and returns to our esteemed buyers."

The Jewel of Nodia is going to be a LEED certified green building with best of architecture and eHomes features coupled with a qualified and dedicated team of architects and engineers. Ahluwalia Contracts has been engaged by Dasnac to live up to its high standards. ■

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Golden Tulip Udaipur: Bringiing in Exclusive Hospitality







Indiabulls buys back Amaprop's stake

Indiabulls Housing Finance Ltd.(IHFL) has purchased the entire 42.5% holding of Amaprop in its subsidiary, Indiabulls Finance Company Pvt. Ltd.(IFCPL) for a total sale consideration of Rs. 260 crore. Amaprop Limited, a US private equity firm had invested in the equity capital of the Indiabulls' subsidiary under a share purchase agreement. IFCPL is a non-deposit taking NBFC, registered with and regulated by RBI. With the purchase of Amaprop's equity stake, IFCPL is now 100% owned by IHFL. Despite the ongoing adverse business and economic environment resulting in substantial erosion in value of most financial companies, Amaprop made a healthy return on its investment.

IHFL is the third largest housing finance company in India with a Net Worth exceeding Rs 5300 crores and a Capital Adequacy of around 18%. The company has a Loan Book of Rs.37,000 crores (5 year CAGR of 26%) and it made Profit Before Taxes (PBT) of Rs 1655 crores and Profit After Taxes (PAT) of Rs.1266 crores (5 year CAGR of 19%) for the fiscal year 2012-13. The company enjoys credit rating of AA+ for its long term debt and A1+ for its short term debt.■



"Rising Valley "soon to be created in Uttrakhand region by Expertise India

Everybody talks of Nature and desires to have live and feel Natural beings and environment. Uttrakhand is known for its natural greenery and serene aura. Keeping this in view Expertise India has taken the initiative to lure and give a luxury feeling in the lap of nature. "Rising Valley will serve as the dream home for the natural beauty lovers. Situated at 7 km from national Corbbet Park & on bank of river Ram Ganga. The hills stations nearby are Ranikhet,Bhimtal and Nainital will add on value to the project. In Future adventurous activities which can attract investors to put their stake will be : White Water Rafting, Rock Climbing, Jeep Safari, Fishing and River Crossing.



Mr. HarvinderMathur, Director of Expertise India on the launch of the project revealed that "This project will be a mass level project will be made in 3 acres. There will be 40 Cottages (Fully Furnished) with all common Facilities apart from landscape garden, swimming pool; kids play zone, indoor and outdoor game etc.Lease of the cottages will be arranged by the Expertise India Infrastructure Pvt. Ltd. to give Assured Return.■

SARE Homes Launches Dewy Terraces

SARE Homes, a FDI real estate developer with 2 integrated township projects in Chennai and a total of 7 integrated township projects in India, launched ready-to-move in apartments called "Dewy Terraces" in its elegant residential township called SARE Crescent ParC located on the OMR road in Chennai.



Spread over 112.2 acres, SARE Crescent ParC township is strategically located between the East Coast Road and the Old Mahabalipuram Road, and is a 30-minute drive from Tidel Park. The new inventory in Dewy Terraces offers 2 and 3 bedroom apartments measuring between 907 - 1472 sq. ft. Built on Stilt + 4 with Lift, Dewy Terraces has private balconies, reserved car parking, ample power back-up, panoramic landscaping, and an exclusive 20,000 sq. ft. mega clubhouse within the township. Commenting on the occasion, Mr. David Walker, Executive Director, SARE Homes, said, "It gives us immense pleasure to launch Dewy Terraces ready-to-move-in spacious well-designed homes offering great value. Our commitment has always been about providing spacious houses at a very competitive price."■

Ahujasons wins prestigious Award

Export Promotion Council for Handicrafts (EPCH) had organized the prestigious 19th Export Awards Presentation Function at Le Meridian in the Capital. The award function was presided over by Hon'able Smt. Sheila Dikshit, Chief Minister of Delhi. The Chief Guest of the special evening was Hon'ble Dr. Kavuru Sambasiva Rao, Minister of Textiles Industry while Ms. Panabaaka Lakshmi, Hon'ble Minister of State for Textile was the Guest of Honour. Ms Zohra Chatterji, Secretary, Ministry of Textiles was also present on the occasion. World leader in Shawls, Ahujasons won the ' Highest Export Award' in 'Handmade Shawls as Art ware' category.



On receiving the prestigious award Mr. Karan Ahuja, Manager Exports, Ahujasons said "I feel exhilarated upon receiving this award. This is very encouraging & acknowledges our world class products in the global market."■

Godrej Properties' new project in NCR

Godrej Properties Limited (GPL), the real estate development arm of the Godrej Group, has entered into a development agreement with M/s Oasis Buildhome Pvt. Ltd. to develop a 13.76 acre property situated on Northern Periphery Road (NPR) in Sector 88A/89A, Gurgaon. The project will be developed as a premium residential group housing project and is expected to offer 1.2 million sq. ft. of saleable area. This well located parcel of land has strategic access from the existing Pataudi Road and the NPR. The company is currently developing two residential projects in Gurgaon, Godrej Frontier and Godrej Summit, and has recently added a new project in Okhla, New Delhi, where it plans to do a premium residential development. As with most Godrej Properties projects, this project is being done as a joint venture. Mr. Pirojsha Godrej, MD & CEO, Godrej Properties



said, "We are happy to add this new project in Gurgaon to our development portfolio. NCR is an important growth market for us and this is the second new project we've entered in NCR in FY14. The project fits well with our strategy of growing our presence in India's leading real estate markets."■

Nitesh Estates' Solid Performance

Nitesh Estates Limited announced their Q1 results reflecting robust performance by the Company. The total income for the quarter ended June 30, 2013 was Rs 100.02 crore, up by 207% compared to the corresponding quarter of the last financial year. The Company recorded an operating margin of Rs 27.9 crore up by 201% compared to the corresponding quarter of the last fiscal year. The Company's profit after tax stood at Rs 5.65 crore for the quarter.

Mr. Ashwini Kumar, ED and COO, Nitesh Estates Ltd. said "We have seen all round improvements in performance sales was up by 22% over last quarter, construction progress has also been good and this is getting reflected in the financial performance. Nitesh Cape Cod has now got added to the list of projects which have crossed the threshold of revenue recognition. The sales potential of the 12 ongoing projects is Rs 3,028 crore of which only Rs 234 crore has got recognised as revenue and the balance will get recognized in the coming quarters. The average sales realisation of the residential projects at Rs 6,096 per sq. ft., has increased significantly over the last few quarters and this will translate to higher margins as revenue gets recognised in the future.■



Vipul's PRATHAM APARTMENTS

Adding another feather to its crown, Vipul Limited has launched its much awaited PRATHAM APARTMENTS, in Bawal. As First Residential Gated Community in Bawal, this uniquely conceptualized project is being developed to bring plethora of lifestyle and a real panorama of refined living to the people of Bawal in Haryana. Built to match one's aspiration & to address varied needs of people in the area, PRATHAM APARTMENTS has a judicious mix of 1, 2 & 3 BHK units, where every window opens to beautifully designed landscaped gardens lining broad avenues. Spread over an area of 9.60 acres, PRATHAM APARTMENTS are being developed first time as a planned gated community in the region of Bawal. PRATHAM APARTMENTS will be launched in two phases. In first phase 231 Apartments are being released.



Mr. Punit Beriwala, MD, Vipul Limited, says, "Bawal is the core industrial hub of Haryana which houses various multinationals and auto ancillary companies of the country. The region has a high potential to generate employment opportunities paving path to fresh housing demand. Considering this tremendous prospects of the region, we have launched our first project PRATHAM APARTMENTS to offer modern day housing solutions with an array of facilities."■

Regus brings in new business centre

Regus, the largest provider of flexible workplaces globally, opened a new business center in Gurgaon, the country's commercial hotspot. The new centre will provide turnkey access to businesses of all sizes and help satisfy strong demand for business-ready space in the NCR.

The new centre, at Spaze I-Tech Park, is Regus' fifth location in Gurgaon and ninth in the NCR. Employers can use these locations to access high-quality workspace without having to lose time setting up an office. As with Regus' other 40-plus locations in India, those companies can use the new Regus centre to rapidly grow their headcount and footprint on demand. Inaugurating the new center Mr. Sahil Verma, COO, India, Regus, said, "Regus expects its new centre to attract both local entrepreneurs/SMEs and international companies with a broad sectoral mix."■



Indu Solar achieves peak performance

Indu Solar, an end to end solar EPC solution provider, has also reported that all of the implemented projects have now reached their peak capacity of production. Commenting on the development, Mr. Srinivas Ponnala, Head Solar EPC, said, "Indu Solar has already created a niche by being one of the few companies to execute more than 80MW of solar EPC. The benchmark for successful implementation of any solar project is its ability to also deliver guaranteed plant performance ratio. All our projects have achieved higher than guaranteed performance ratio for the first year and are continuing to outperform. Our ability to execute the projects in timely manner with quality and demonstrate plant performance is a testimony to our capabilities". Indu Solar has executed the following prominent projects in the last 2 years since its inception - Gujarat Solar Park 50 MW, Mitapur 8 MW, Bachau



5 MW, Bikaner 5 MW, Palodi 1 MW, Port Blair 5 MW, and Andhra Pradesh 1.5 MW (achieved more than 75% PR). The Solar Power plants executed by Indu Solar in Gujarat Solar Park today are amongst the top energy generators in the country. Since its inception in 2010,■

Seer Acquisitions unveils its India operation

One of the prominent boutique property investment consultancy firms in and around London 'Seer Acquisitions' unveils its India Operation with -"Seer Realty". The conglomerate to be present as 'Seer Realty' in Indian markets now on aside their global presence with offices in London, Dubai, Singapore and in other countries as well. 'Seer Realty' to be the first of its kind global facilitator in India to introduce 'Boutique Residencies' - studio apartments for students in abroad at an affordable price bracket.



The official launch was chaired by Mr. Hamilton Butcher (GM, Middle East, Seer Acquisitions), Mr. Barry Lowen (Director, UK Trade and Investment at the British High Commission) and Mr. Imtiaz Panjwani (Chairman, Seer Realty, India).In the course of the launch event, Mr. Butcher said, "Seer Acquisitions are extremely proud to launch Seer Realty here in Delhi today. We feel that this partnership is our most important one to date and we are all very excited about the venture."■

Satya Group in the Biggest Indian Realty Expo

Satya Group participated in the biggest Indian Realty Expo 2013 in Singapore recently. The event witnessed the presence of 50 top developers across India wherein more than 600 projects including Luxury Apartments, Villas and Residential Plots were featured. Buying a property back home is the top-most priority of every Non-Resident Indian now as the weakening rupee has given an impetus to fulfill this purpose. The enquiries from NRIs, especially from the Middle-East, Europe, the US and Singapore, for buying property in India have also risen by 20-25% following the rupee's depreciation. Keeping this scenario in concern, Satya Group featured its projects "The Hermitage" (Gurgaon), "Element One" (Gurgaon) and Malwa County (Indore) to the overseas Indians in the event.



According to Mr. Siddharth Agarwal, Director, Satya Group, "With the rupee falling continuously, NRIs and Foreign investors are finding the investment in various real estate projects in India very lucrative at this point of time. Such exhibitions abroad facilitate personal interactions with the end customers.■

Nalini-Kamalini enthralled the audience with their musical dance

Maithili-Bhojpuri Academi presented a spectacular dance-music programme, Purvi Ang Nritya-Sangeet at the famous Kamani Auditorium on August 31.Kathak dancers, Nalini and her sister Kamalini, performed dances while Smt. Meenakshi Prasad rendered song. Under the direction of Guru Jeetendra Maharaj , dances and musical display in Kajari, Sawan, Baramasa along with Maithili Poet Vidyapati's verses were performed attractively. Nalini-Kamalni duo perfected the Shiv-Parvati form in several ways. Karan and Piyush sang the famous song in Maithili, jay jay bhairav asur bhayabani.■







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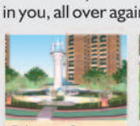
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