



BRIGADE INSIGHT

THE QUARTERLY NEWSLETTER OF THE BRIGADE GROUP

VOL. 4 NO.2

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*Everything changes. Times change,
Seasons change, People change,
Like everything else, we too change...
... but for the better.
Brigade Group wishes you a happy new year.*

Bhoomi Pooja of Brigade Terraces



The Bhoomi Pooja of the Brigade Terraces on Cambridge Road was performed on the 15th of December 2000. The project is designed to be

an exclusive Software facility of ground and 3 upper floors having a built area of 35,000 sq. ft. The facility is designed by M/s. Japcon and offers features like Structural Glazing, Generator Power backup, Air Conditioning, and ample parking space.



A Few Thoughts...

With the winds of change blowing, one wonders as to what the future holds, especially with a borderless world economy looming large. In the year 2000, it was clearly established that for the e-economy to succeed, appropriate infrastructure is mandatory. We have a click & mortar world ahead of us. Investment in the Housing & Construction sector has a large income multiplier effect of 4.7 on the GDP. Higher investments in this sector will give a good fillip to our country's economy. Housing is now more affordable than ever before. A combination of factors like better income levels, lower housing costs, cheaper housing loans & attractive tax incentives - have helped reduce the 'cost of house to annual income' multiple to an acceptable 4-5 times than the earlier figure of 15-20. This portends well for the future of real estate business in India.

Wishing you a Happy 2001 !

J. S. Khanna

Inauguration of MLR Centre



The Broad Band Hub @ Brigade MLR Centre housing Alopa, Amber and ishoni networks was inaugurated by

Honourable Chief Minister Sri S.M. Krishna on 20th of October, 2000. Also present was Mr. Deshpande, Honourable Minister for Industries among other distinguished guests.

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MindTree takes Block B of Brigade Software Park



After occupying Block A of Brigade Software Park comprising of 55,000 sft this year, MindTree Consulting have opted to lease Block B of Brigade Software Park to meet their future expansion plans. Block B comprises of 1,45,000 sft spread over a basement, ground floor and seven upper floors and is expected to be completed by mid 2001.

Another tribute to art by the Brigade Group



Every year, the Brigade calendar showcases an art form patronised by it. Murals form the theme this time. The 2001 calendar depicts specially commissioned murals sculpted by eminent artists like Yusuf Arakkal, Kiran Mallapur, Gurudas Shenoy, M.S.Murthy and Balan Nambiar adorning Brigade projects in Bangalore.



Wedding bells

We wish our LAN Administrator

Subramanya & his wife Kalpana, who were wed on 30th Nov 2000, a very Happy married life.



We take pride in welcoming SASKEN (formerly Silicon Automation Systems) to **Brigade Square** on Cambridge Road.



As a part of their expansion process Sasken have leased Brigade Square and commenced operations since October 2000.



Close behind the success of the Brigade Orchid being sold out completely, the **Brigade Orchid 2** was launched on the 15th of December. Located on a quiet lane off Brunton road and designed by Japcon, the project offers six spacious 3 bedroom apartments. (See ad). The project is to be ready for occupation by mid 2002.



Two and three bedroom luxury apartments in prime residential area.

BRIGADE
REGAL
Ontikoppal
Mysore

Under Construction

Near. Perfect. It's set right in the middle of all that's close to your heart - the charm of old Mysore and the new-age conveniences of modern Mysore. And it's situated conveniently within your budget. The project is in an advanced stage of construction, 2 bedroom apartments - 1070-1085 sqft. 3 bedroom apartments - 1575 sqft.

Bangalore IT.Com 2000

For the third time in a row, the Bangalore IT.Com, held at Palace Grounds between 1st and 5th November proved to be a massive crowd magnet. About 250 exhibitors showcased their IT and IT related products.



The Brigade Group stall at Bangalore IT.Com



Associates Get together.

Brigade Group organised a get together for its associates at the Bangalore Club.



Feedback Letters

Mr. B.R. Krishnamurthy of Shimoga, wrote, "Received your latest Brigade Insight . It was very well presented. All details are well covered. I wish to compliment you on the same".

Mr. Narahari Kashyap of Hanumanth-nagar, Bangalore wrote, " I happened to read your newsletter in my friend's place. The presentation is indeed impressive. It makes for good subjective and informative reading. Kudos to you and your team. Kindly add me to your mailing list".

Mr. K.M. Agarwal from *Builders Friend* wrote, "By the courtesy of a friend, I happened to read your newsletter. We find that it is very informative and would be most delighted if you added us to your mailing list. In lieu, we will send you copies of our magazines for free. We would like your permission to reproduce the article '2000 years of Bangalore' featured in your newsletter".

REALITY 2000

Following the resounding success of REALITY exhibition held earlier this year, KOAPA held another exhibition at Hotel Ashok on Sept. 16th & 17th. Leading developers including the Brigade Group participated in the exhibition showcasing the latest, ongoing projects. Leading Housing Finance Companies also participated to offer their competitive and highly attractive housing finance schemes.

A luxurious commercial complex
now stands completed in an unmatched location.



Ready for Occupation

BRIGADE
PLAZA
Ananda Rao Circle

- Showrooms
- Software facility/Offices
- Restaurants

Parking for 130 cars with very easy entry-exit and easy approach from both cantonment and city areas.

- Also: Air-conditioning • 100% power back-up
• Double-glazing • 2 escalators • 6 elevators
• Roof-top party area • Landscaping • Gym

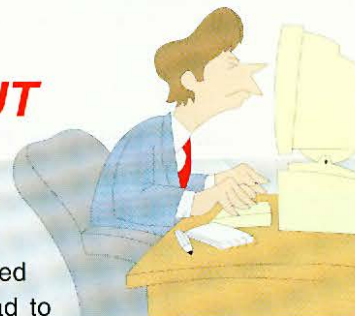
Legal Eye

BDA amends site allotment rules

The Bangalore Development Authority (BDA) has amended its Site Allotment Rules, providing among others, enabling the spouse or one of the legal heirs of an applicant who dies before allotment of site to claim the site, with a view to eliminate hardships caused to site allottees. The amendment also puts an end to the lease-cum-sale agreement, and provide for issuing an absolute sale Deed immediately after the allottee pays the full sital value, eliminating the long wait of 10 years for obtaining the absolute sale Deed, according to an official press release. Further, the present amendment enables an allottee who holds a lease-cum-sale agreement under the old Rules to opt for an absolute sale Deed before the expiry of stipulated 10 years period, without having to pay fine for keeping the site vacant. An allottee for this purpose has to submit an application for absolute sale Deed along with necessary documents, such as, encumbrance certificate, attested specimen signature and photograph, four passport size photographs, no objection certificate from the organisation concerned in case of loan on the site, latest tax paid receipt and an affidavit as to the validity of the general power of attorney in case the allottee has assigned general power of attorney.

(Source - Deccan Herald)

OFFICE WORK-OUT



Over a period of time, desk jobs and air-conditioned environments lead to accumulation of gases in the joints (arthritis), obesity, eyesight problems, headaches and most importantly stress.

However these complex problems have simple solutions like :

- Never sit for more than half an hour at a stretch. Take a walk whenever possible.
- While sitting at your desk (especially if you happen to use a computer), straighten your fingers and stretch them outwards. Then, while keeping them tensed, fold them gradually to form a fist. Hold for a while and release. Repeat 2-3 times. This helps release accumulated gases from the joints.
- If you spend most of your time staring at a computer monitor, take a break and focus on some distant object. This helps in keeping spectacles away.
- The best form of exercise you can get in an office building is climbing stairs. Try avoiding the lift and use the stairs. It gives you a fresh lease of energy and resets your think button.
- Most of us do not realise that we hardly get enough of sunlight and fresh air. A walk outside during the lunch break would be ideal.

Try these and feel the change that these simple things will bring into your life. All it takes is the will to do it.



**BRIGADE
CLASSIC**
Armugam Circle, Basavanagudi
Under Construction

NEXT DOOR TO NATURE. Set amidst the greenery of Lalbagh and Krishna Rao Park, Brigade Classic offers 2 and 3 bedroom apartments and 4 bedroom penthouses with luxury specifications and amenities.

Winners of Brigade Bonanza held at the Reality Exhibition organised by KOAPA at Hotel Ashok on the 16th & 17th of Sept. 2000

Mr. Balakrishnan E 520, Sena Vihar, Bangalore 560 043	1st Prize Electrolux Washing Machine
Mr. M. Masarath 7-1-616, Amirpet, Hyderabad.	2nd Prize IFB Microwave Oven
Mr. Y. Keshava Bhat No. 81, Shreyas, Amarjothi Layout, 3rd Main Road, Cholanagar, Bangalore 32.	3rd Prize Opal Food Processor

A better Bangalore



BANGALORE AIRPORT ALL SET FOR TAKE OFF

The Bangalore airport which bagged international status recently is all set to get a facelift. The Airport Authority of India (AAI) has drawn up an action plan to project the Bangalore airport as a showpiece of Karnataka. Many international airlines including the Singaporean airlines have come forward asking for landing rights. Meanwhile the IT sector is putting pressure on the state and central governments for more direct flights from Bangalore to the US and European countries. Confirming the move, Infosys chief Mr. Narayana Murthy said "With Bangalore playing a lead role in software exports, it is extremely important to have operations from this centre to other parts of the world. We have written to the Govt. of India and AAI to make this dream come true."

The officials are gearing up for round the clock international flights and claim that they can accommodate even wide booted aircraft like the Boeing-747 and airbuses. The Bangalore City Corporation has taken up beautification work on the approach and exit roads to the airport.

(Source-Times of India)

BDA allots 10,000 sites

The Bangalore Development Authority has kept up Chief Minister S.M. Krishna's promise made in December '99 of distributing 10,000 sites. As compared to only 3,400 sites allotted between 1990 and 2000, year 2000 alone witnessed allocation of 10,000 sites. All one needs to do is log onto indiawatch.org.in/india and mention his category. Details of the allotments made will be announced through the press.

(Source: Deccan Herald)

Corridor Project to ease traffic

Traffic hurdles from Windsor Manor to Mekhri Circle may be eased in the next two years with the BCC proposing a corridor project along the stretch. A three lane highway has also been proposed from Cauvery Circle to BDA Circle with a pedestrian subway crossing at Guttahalli Circle.

Handy Websites to visit

Bangalore Mahanagara Palike
www.blrbmp.com

Bangalore Telecom
www.bangaloretelecom.com

Bangalore Water Supply & Sewerage Board
www.bwssb.org

Bangalore Development Authority
(Site Allotment Details)
www.indiawatch.org.in/bda

Bangalore City Police
www.bangalorecitypolice.com



home
stead
service apartments
on lavelle road

The Unique Homestead Service Apartments centrally located on a quiet lane off Lavelle Road and just out of earshot of M.G. Road, Residency Road and Kasturba Road, boasts of a prestigious address. A thoughtful confluence of the services of hotels and the convenience of a tastefully furnished apartment assures utmost comfort. With the number of suites per floor limited to four, each one of the sixteen service apartments offers adequate privacy with ample breathing space and does not restrict you within a fixed area like the conventional hotel rooms. Equipped with amenities like House-Keeping, Business Centre, Gym, Car Rental, Travel assistance, Internet Facilities, EPABX Direct Dialing along with household comforts like a fully equipped kitchenette, dining area, Microwave, Fridge, Crockery, Cutlery and cable-connected TV, it is literally a home away from home.

Highways in Karnataka being improved

Work to strengthen approximately 7000 Km. of State highways at a cost of Rs. 400 Crore is to commence from January 2001. According to the Public Works Minister, Dharam Singh, 350 Km. of State highways would be taken up in each district for quality improvement. The World Bank is expected to finalise the agreement for undertaking conversion of 2043 Km of State highways to National Highways.

(Source-Times of India)

100 Crore infrastructure Project launched in Karnataka

A Rs. 100 Crore project was launched by the State Government along with HUDCO's assistance for improving basic amenities and infrastructure. Inaugurating the function, Chief Minister S.M. Krishna said that the emphasis would be on providing better sanitation facilities. The project was initiated by Urban Development Department.

(Source-Times of India)



Brigadiers took a well deserved break and unwound amidst the scenic settings of Prakruthi resorts, located off Bellary road. A day filled with games and fun left everyone with enough memories to last them till the next picnic.



CREDAI hosts Mega convention in Delhi

The Confederation of Real Estate Developers' Associations of India (CREDAI) hosted the National convention of Real Estate Developers of India to discuss "Housing Challenges and Solutions ...Every minute of learning." The convention was held in Delhi between 7th and 9th of December 2000. The meet focussed on important issues like identifying reforms required in the real estate development sector for boosting national growth, the Indian perspective on Information Technology in real estate, concepts for Global Marketing and future industry trends. Mr. Jaishankar represented Brigade Group at the meet.

Expect noisy neighbours.



BRIGADE SEARCH

E	K	V	A	Y	A	B	Z	M
L	X	O	P	L	A	Z	A	S
L	B	R	M	U	S	O	L	K
E	S	C	L	A	P	N	I	T
V	O	H	C	M	R	Y	V	E
A	A	I	P	C	X	L	C	R
L	M	D	V	I	S	T	A	R
N	R	A	I	S	A	E	L	A
R	G	E	R	S	A	H	A	C
Y	A	W	I	A	N	L	E	E
R	E	G	A	L	I	M	D	S
A	T	H	V	C	A	N	O	G

For once, we thought we'd make it a little challenging for you to find our project. Try & locate the following projects 1. KOMARLA 2. VISTA 3. CLASSIC 4. ORCHID 5. REGAL 6. PLAZA 7. LAVELLE 8. TERRACES

BRIGADE ORCHID2
Off Brunton Road
Under Construction

Brigade Orchid 2 is a set of six 3 bedroom luxury apartments built on the greenest bit of residential property on Brunton road, right alongside M.G. Road. The villa-like building comes with luxury specifications, premium fixtures, an automatic lift, landscaped garden, generator, borewell and car park.

HOUSE BUYING HOUR IS HERE

Your dream house could very well become a brick and mortar reality with the tides turning in your favour. How long this celestial alignment will last - only time will tell but as you read on, you will realise that one need not be told the moment is right to invest in a house. The golden opportunity has arrived.

With the property prices dipping there has been a 36 percent increase in loan disbursements in the year 1999-2000. To make things more lucrative, interest rates have also slipped to a mere 11.25 percent.

Consequently, the demand has escalated and the quality of the houses being supplied has shown an upward trend. Value for money is the name of the game. The current focus is on providing value housing.

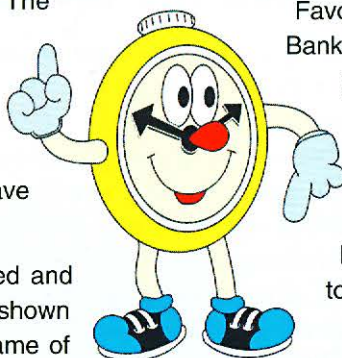
Favourable government policies: The housing finance sector has slashed interest rates, thereby bringing loans within easy reach of the common man. The section 88 exemption limit for repayments was raised from Rs. 10,000

to 20,000 and the current budget abolished the interest tax and further reduced interest rates. The amendment of Urban Land Ceiling and Regulation Act (ULCRA) and Rent Control Act favour the growth of the housing sector.

Favourable Financial Scene: The National Housing Bank Act is intended to bring foreclosure laws into place. These foreclosure laws provide greater security to Housing Finance Companies by minimising risk due to defaulters. With the lifting of restrictions on international and domestic capital limits, the disbursements of loans to the lower income groups are expected to increase steeply.

As per the research conducted by *Intelligent Investor*, Bangalore continues to be the land of opportunity for discerning buyers with its property acquiring prime status by the hour. Currently, the most sought after the real estate of Bangalore offers much more than land - it offers value for money.

(Source-Intelligent Investor)



Housing Loan Schemes

Approx EMI range (Rs) for a Loan of Rs. 1,00,000 Calculated on reducing balance (daily - monthly)					
Interest Rate	Repayment Period in Years				
	5	7	10	15	20
11.50%	2284	-	-	-	-
12%	2312	1826	1475	-	-
12.50%	2340	1856	1506	-	-
12.75%	2355	1870	1521	1273	-
13%	2369	1884	1536	1290	-
13.25%	2384	1899	1552	1307	-
13.50%	2301-2399	1846-1915	1523-1567	1299-1323	-
14%	2327	1874	1553	1332	1258
14.50%	2353	1902	1583	1366	-

Note: In addition, institutions charge a one time service / Processing fee ranging from 0.5%-2.0%.

The information given here is for basic guidance only. Readers are advised to contact the authorities concerned for specific queries.

The loans can be availed up to a maximum of 85% of the cost of the property, depending upon the housing finance institution. Processing and administrative charges extra. Loan amount is based on the applicant's income. Security of the loan is the first mortgage of the property to be financed. Some institutions require local guarantor. Repayment period varies up to 15-30 years or on superannuating or on completing 65 years of age.

PROPERTIES WANTED

Brigade Group requires 10,000 sft (about 950 sqm) or more residential/commercial plots (non BDA sites) on sale or on a Joint Development basis. Should have clear titles and be untenanted. Preferably in central areas: Koramangala, Indiranagar, Basavanagudi, Cox Town, Frazer Town, Richmond Town, Langford Town, Malleswaram and similar areas.

Please write with details including plot dimensions, location map, road width, applicable F.A.R. and expected commercial terms in strict confidence to:

Sr. Manager, Business Development,

Brigade Group,

Brigade Towers, Bangalore 560 025.

Ph: 91-80-227 7017-20, Fax: 221 0784

e-mail: brigadegroup@vsnl.com

CURRENT BRIGADE PROJECTS AT A GLANCE:

RESIDENTIAL



BRIGADE
Vista
Banashankari

BRIGADE
ORCHID2
Off Brunton Road
BRIGADE
CLASSIC
Amugam Circle, Basavangudi

Mysore
BRIGADE
REGAL
Ontikoppal
Mysore

COMMERCIAL

BRIGADE
PLAZA
Ananda Rao Circle

SOFTWARE FACILITIES

BRIGADE
SOFTWARE
PARK-2
WHITEFIELD
Silicon Valley's Silicon Valley

BRIGADE
TERRACES
Cambridge Road

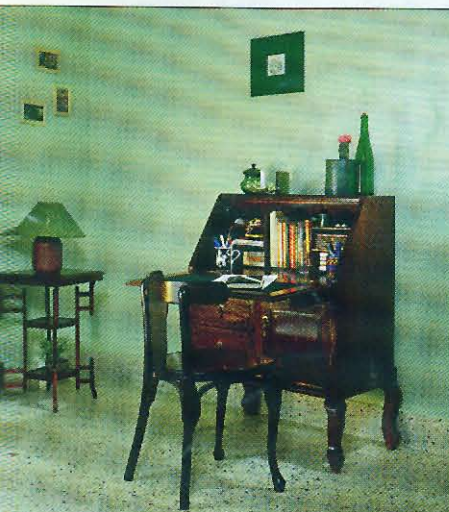
BRIGADE
PLAZA
Ananda Rao Circle

How Kempe Gowda marked the four corners of Bangalore.



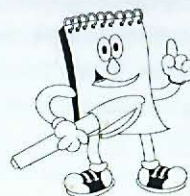
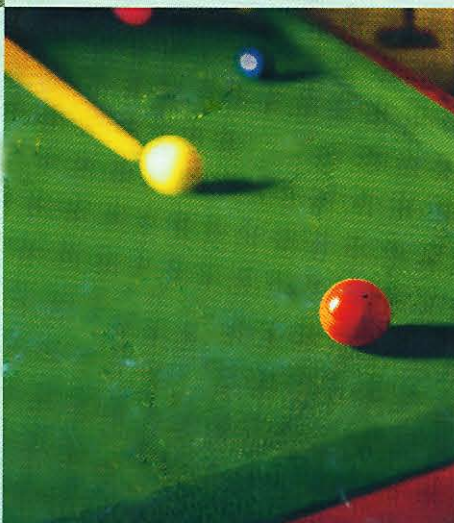
Kempe Gowda was a feudal lord who served the Vijayanagara Kingdom. During one of his hunting bouts, he was surprised to see a hare chase his dog. Either his dog was chicken hearted or the hare was lion hearted, one does not know, but the episode surely made an impression on the feudal lord. He told himself that this was a place worthy enough for heroes and henceforth he referred to Bangalore as "gandu bhoomi" (land of heroes). Kempe Gowda I, who was in charge of Yelahanka, built a mud fort in 1537. With the help of King Achutaraya, he built the townships of Balepet, Cottonpet, and Chickpet, all inside the fort. Today, these townships are commercial hubs of the city. Kempe Gowda II built four watch towers to mark the boundary of Bangalore. The towers have stood the test of time and still exist as of today.

**Introduce a client.
A gift awaits you.**



Big Layouts.

Minus the big payouts.



BRIGADE EARS

We do all we can to give you value for your money but we need your feedback to help us serve you better. **Any suggestions? Change of address? Want to mail Insight to a friend?** Please write or e-mail to the below address:

HOMEMADE

We have to concede that when it comes down to home management, the lady of the house knows best. So, instead of us offering them tips, we invite the ladies of the houses to share their unique knowledge of housekeeping tips with other readers. All entrants whose articles are published shall receive a gift from us. The tips sent shall be published in the forthcoming issues. All entries must be addressed to "The Co-ordinator, Brigade Insight" & mailed to the below mentioned address:



South India's First
ISO 9001
Certified Property Developer



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Website: www.brigadegroup.com



Affluence is now affordable. 2 and 3 bedroom apartments with deluxe specifications priced between Rs. 15 & 21 lakhs in Bangalore's first eco-friendly project. Swimming pool, gym, landscaped party areas, playfields, jogging tracks and 80% open space. Project nearing completion.