



The central courtyard at Brigade Plaza

See Page 8

## Brigade Group completes fifteen years in property development!



Brigade Group has completed fifteen years in the property development business. It is a proud moment for all of us. We have grown from a small team to a corporate entity comprising 80+ professionals, managing an ever-widening range of operations from a fully networked and computerised environment. A high level of professionalism and unwavering business integrity have seen us grow from strength to strength. Emerging as a leading, trusted name in property development.

Customers know that a "Brigade building" comes with the assurance of excellent construction, thoughtful design, superior specifications and modern amenities. Which translates into enduring quality and lasting value for money.

We have an impressive track record of successfully completed projects: to date, 32 projects in Bangalore and Mysore. They include luxury apartments, modern offices, showrooms, a multi-storey industrial complex and state-of-the-art software facilities. We have designed, built and manage Homestead Serviced Apartments, which offers high quality accommodation and services for visitors to Bangalore.

We now have eight projects in various stages of progress and many more on the drawing board. Brigade Millennium, an integrated, self-contained township and our largest project to date, will be launched this year.

One good thing has led to another. And another. And another...

We take this opportunity to thank all our well-wishers, customers and associates.

## A few thoughts...

During the first quarter of 2002, India witnessed political and religious fundamentalism overtaking economic wisdom. Be it at the Centre, State or Civic body levels, uncertainties have increased due to policy shifts and lack of clarity and purpose (recent budgets are the best pointers). The one-step forward two-steps-backward attitude of our governments seem to be our patented approach to public governance.

In spite of this, industry segments like automobiles, housing and software have performed remarkably well. Low interest rates have certainly contributed to improving the demand for housing and automobiles, and have prevented the economy from going into recession. A similar trend is noticed even in the American and Western European economies. According to the Economist (30th March issue), "If there is one single

Contd... page 2

## Ernst & Young moves into Brigade Software Park

Ernst & Young's Shared Service Location was inaugurated on 26 April by Shri S. M. Krishna, Chief Minister of Karnataka and Shri James S. Turley, Global Chairman—Ernst & Young, at Brigade Software Park, Banashankari. Ms Sharda Cherwoo, CEO, Shared Service Location, and her team have set up the unit in record time.



Jaishankar (left) looks on as Govindraj of Otis hands over the keys to the high-speed lifts at Brigade Software Park to Ms Sharda Cherwoo.



James S. Turley, Global Chairman, Ernst & Young, S.M. Krishna and Kashi Memani, India Chief, Ernst & Young at the inauguration.

## Nokia at Brigade MLR Centre

Amber Networks a young technology company started by Prakash Bhalerao and Amar Gupta in Brigade MLR Centre was taken over recently by Nokia for a sum of US \$400 million. Nokia has now shifted their offices from MG Road to Brigade MLR Centre. We warmly welcome Nokia to the Brigade family.

## Brigade Seshamahal moves from Bangalore to Mysore !

Metlife Insurance (headed by Venkatesh Mysore) has chosen Brigade Seshamahal as the location for its India headquarters. Phoenix Global Solutions (headed by Satish Bangalore), which had occupied Brigade Seshamahal till now, will be moving to their own campus.



## Congratulations Ashok Soota !

Ashok Soota, the dynamic Chairman and Managing Director of the young company MindTree Consulting, headquartered at Brigade Software Park, is now the President of the prestigious Confederation of Indian Industry (CII) for the year 2002-03. He takes over from Sanjay Goenka of the RPG Group. Our heartiest congratulations to Ashok Soota.



Brigade Residency—which is now complete and almost fully-occupied—exemplifies the idea of an enriching community life in which all community members benefit from a range of shared resources.

Carrying this concept further, we come to the idea of integrated townships. Considered the ideal solution to urbanization, these self-contained residential campuses are the best way for cities to grow and for citizens to enjoy an increasingly higher standard of living.

This year marks the launch of our biggest and most exciting project to date: Brigade Millennium, a 21st century township that brings an outstanding range of privileges, conveniences and comforts within the reach of a middle-class family. You can read more about townships in general, and Millennium in particular, on pages 4 and 5.

We hope you enjoy this issue of insight. As always, we look forward to your feedback.



Brigade Group's stall in Reality 2002, the annual property exhibition of the Karnataka Ownership Apartments Promoters Association (KOAPA), held at Hotel Ashok, Bangalore, between 18 and 20 Jan '02.

## Launching Soon

### Brigade Tranquil

After Brigade Residency, Brigade Retreat, Brigade Royal and Brigade Regal, our fifth project in Mysore, Brigade Tranquil will soon be launched. Brigade Tranquil, with ground and three upper floors will have 28 apartments in all. Each floor will have five 2-bedroom apartments and two 3-bedroom apartments. Brigade Tranquil is situated in Yadavgi, behind Hotel Dasprakash Paradise, near Akashvani Circle. The Mysore railway station is exactly 1.5 kms away.

For inspection and bookings, call Suchendra (0821-511239) or e-mail: bdp1mys@sancharnet.in

## architects

### C O M P E T I T I O N

The Brigade Group has organized a competition to create an imaginative and refreshing new design for the club at Brigade Millennium township. The response to the competition has been overwhelming.

(For more details on the Millennium project, see pages 4 and 5)

### A Few Thoughts... contd

factor that has saved the world economy from a deep recession, it is the housing market".

'Housing' is declared a thrust area by the Central Govt. However, most unfortunately, at the State and Civic body levels, instead of removing existing hurdles, fresh ones are introduced. Cement, a key raw material, has a very high 20% sales tax. In Karnataka, the effective rate of stamp duty and registration charges for properties is 14.5%, the highest in the country. Construction and sale of apartments by developers attracts both Sales Tax and Stamp Duty! I hope our dynamic Chief Minister Shri S.M. Krishna, rated the best CM in the country, rectifies this anomaly.

\*\*\*

Brigade Group will soon be launching the first-of-its-kind integrated township, Brigade Millennium in J.P. Nagar, South Bangalore. The project will feature apartments in a wide range of sizes, a full-fledged club, developed park and playground, earmarked spaces for a school, a convention centre, a hospital and a multipurpose complex to meet all civic needs. You'll learn more about this project in this and future issues of Insight.

### Beautifying the Airport Entry Road

As a public service endeavour, Brigade has undertaken beautification of the approximately 400m landscaped and paved stretch on both sides of the entry road to the airport. The footpath has already been laid with interlocking pavers. Landscaping, water bodies, irrigation system, lighting and signage work are in progress.

## Comments about BRIGADE INSIGHT

It was a pleasure to read once more the latest "Brigade Insight". The magazine has become more informative and detailed on property matters and issues.

Congratulations for the many projects completed and the projects being conceived presently. We are confident that you will build a better Bangalore through "excellence of work".

—T.V. Mohan, Stanmorh Materials

It is so thoughtful of you to have remembered and sent the lovely table calendar for the New Year.

Congrats on excellent production of Brigade Insight. My good wishes to the 'Team Brigade'.

—A. Balakrishna Hegde MD, Chartered Housing

## A very exclusive living space in vibrant, cosmopolitan Indiranagar



### BRIGADE JACARANDA INDIRANAGAR

- Maintenance-free exteriors with long-lasting paint
- Flooring: Granite in living, dining, kitchen and bedrooms. Ceramic in other areas. Marble / granite in all lobbies and staircases
- Kitchen with granite counters and carysil sinks
- Bathrooms with fixtures of premium quality
- Windows with safety grills and vapoured aluminium or colour anodised or ELGI window systems
- French doors with teakwood frames and stiles

- Ownership car parking in the basement
- Automatic 8-passenger lift
- Borewell to supplement municipal water for continuous water supply
- Generator providing stand-by power for the lifts, pumps, lights in common areas and 1KW (with limit switch) within the apartments

- Round-the-clock security
- Private garden for ground floor apartments and private terrace for top floor apartments
- Children's play area
- Landscaped party area
- Cable TV connection



## Art competition at Brigade Residency

Ninety-seven children from LKG and UKG participated in a drawing competition organized by the Brigade Group on December 9th. The venue was Komarla Brigade Residency, which wore an air of festivity as excited children began to stream in that bright Sunday morning, parents in tow. The drawing medium was either colour pencils or crayons and the subject "scenery". Looking through the entries was a delight: all of them were colourful, imaginative and showed both skill and effort. Three main prizes and ten consolation prizes were awarded.

## Komarla Brigade Residency Completed! Just a few apartments available.

Brigade Residency, Banashankari, with 230 deluxe apartments spread over two blocks, is not only complete, but also nearly sold out! Only a few apartments are now available.

80% of the complex is pure open space. Other luxurious facilities include: a swimming pool, club house, jogging track, a/c meeting rooms, business centre, gym, 6 large party areas, playgrounds, tree grove, provision for a creche... and more.



The landscaped garden at Brigade Residency

Living here is like having permanent membership to an exclusive, warmly welcoming club. And becoming an instant part of a friendly, supportive community of like-minded people.

Incidentally, Brigade Residency is Bangalore's first eco-friendly building, incorporating features like rain water harvesting, waste water recycling and solid waste management.



M.R. Jaishankar addressing the residents of Komarla Brigade Residency at the inaugural Annual General Meeting of the residents, held on 13 April, Ugadi day. Enthusiastic response from the residents and their keen interest in making Brigade Residency a big, happy, extended family marked the occasion.

## Meet the winners of the Brigade Residency Fiat Palio lucky draw

The Kalyanasundarams are a very lucky family indeed. Not only did they get an outstanding apartment at Brigade Residency, they also won a brand new Fiat Palio as a bonus. The Palio was offered as a prize in a lucky draw, open to all those who booked a Brigade Residency apartment between November 2001 and January 2002. Congratulations! We wish you every happiness in your new home and new car.



The Kalyanasundarams at the terrace garden of Brigade Residency

## Andhra Bank and Federal Bank choose Brigade Residency

Andhra Bank and Federal Bank have bought many apartments at Komarla Brigade Residency, our recently completed group housing project at Banashankari, for their managers' housing. Earlier, Karnataka Bank had bought several apartments at Brigade Vista, Banashankari.

## Two new projects launched— in Fraser Town and Indiranagar

The bhoomi pooja of Brigade Legacy luxury apartments was performed on 5 December 2001.

The project is located at Stephen's Road, Fraser Town, on a tree-shaded lane, just one and a half kilometers from Commercial Street and less than two and a half kilometers from M.G. Road.

The bhoomi pooja of Brigade Jacaranda luxury apartments was performed on 22 November 2001.

The project is located on 14th A Main, off the 100 ft Road, Indiranagar, near the New Horizons School.

Both projects, designed by Venkataramanan Associates, will be completed by mid 2003.



Shri Gurumurthy, Director, Brigade Group with his wife Sujatha at the Bhoomi Pooja of Brigade Legacy

## Need a nice room for your piano?



Big, beautiful possessions are a joy to own and enjoy. But most modern apartments are too small to accommodate old treasures.

Not Brigade Legacy. One of the many nice things about our apartments is their bungalow-like spaciousness... a reflection of gentler days and a more gracious style of living.

Each of our three-bedroom apartments is thoughtfully designed, ensuring that you enjoy the twin pleasures of old-world spaciousness and every modern convenience.

Good taste is apparent everywhere. In short, while the amenities are pure 21st century, the atmosphere is soothingly nostalgic.

Living at Brigade Legacy is a rather exclusive experience, in several other ways too.

To start with, Brigade Legacy is situated on Stephen's Road: a serene, tree-shaded street in the heart of Fraser Town. Surprisingly quiet considering you're only 1 ½ kms from Commercial Street.

Once you've turned into the gates of Brigade Legacy, you enter a very private domain. There are only twelve apartments in the building; three to a floor. Just eleven other families to share the building with you.

If you think this is the place you'd like to call home, get in touch with us. And we can work together to put that piano where it belongs.

BRIGADE  
**LEGACY**  
STEPHEN'S ROAD, FRASER TOWN



- ROUND-THAT-CLOCK SECURITY • 24-HOUR WATER & POWER • TWO CAR PARKS PER APT
- LUXURY SPECIFICATIONS • HOME LOANS FROM LEADING FINANCIAL INSTITUTIONS.



### A high standard of living and quality of life—within the reach of a middle class family

Development of self-contained, integrated townships is perhaps one of the best ways in which cities can grow. A well-planned modern township serves the society in several ways:

- › By being self-contained, it contributes toward easing the pressure on the city's systems.
- › It serves as a micro model to show the quality of life that can be achieved with proper town-planning.
- › It shows that large sections of the Indian population can start enjoying a near-first-world standard of living without having to wait for a few decades.
- › It raises levels of civic consciousness and facilitates community living otherwise not possible in a city in general.

#### Townships—strength in numbers

With a thousand or more families living on a self-contained campus, a township derives its strength from the numbers. Civic maintenance, facilities and security of a high order are possible because of the relatively larger number of residents that live in a township.

### A fully urbanized world by 2020?

Despite all our romantic notions of an idyllic and placid pastoral life, urbanization is an inexorable fact of our lives. In fact, according to some estimates, the entire world will be urbanized in 25 years. Contrary to popular belief, under-developed countries are getting urbanized seven times faster than the developed countries. As a developing nation, India will be a fully urbanized world in about 20 years.

What is urbanization? A general characteristic would be: living in a town of a sizeable population—20,000 or more. For a fortunate minority, urban living means a world of energy, spirit and efficiency, with easy access to quality education and healthcare, and to an eclectic mix of art and culture. Urban living also means the convenience of logistics and infrastructure for an efficient practice of business and commerce.

But for a hapless majority, urbanization means overcrowding, squalor and a stressful pace of life. It also could mean alienation from a community and a loss of identity. The organic type of community living becomes almost impossible in the mechanical and individualistic society of the cities.

Modern self-contained townships around a city would go a long way in providing relief to overcrowded cities.

## An idyllic township within the city

Brigade Millennium is being planned as a modern, self-contained and integrated township that will embody the best and the healthiest aspects of urban living. It is being designed to offer the best of both worlds: enriching urban living and an idyllic and serene quality of life.

The best part is that it will be within the reach of a middle class family.



## A Day in the Life of a Brigade Millennium Man

(from his dateless diary)

Sunday. Was woken up by the excited voices of Shyam and Suniti.

We're off to the tennis courts. They had bet Mohan that I'd beat his father! Luckily I did!

Winners and losers had a great breakfast at the cafeteria. Anjali took a break from housework and joined us. We went home through Mayflower Lane, so Anjali could dispose of the breadcrumbs she had brought along. Happy to see how the bird population has multiplied. Met up with the Krishnans, who were going to the club. Invited them over for dinner next week. Must remember to tell Anjali.

All of us helped with lunch, so there would be time for a quick swim. Suniti is still scared of water, so she preferred to play table tennis with her friends. It's warming up, so we decided to have a picnic lunch under the *Honge* trees in Southside Park. Open air is surprisingly reviving. I actually played *paandi* with the kids. Of course, a few minutes later I was blissfully asleep in bed!

Too long a siesta. So we had to rush to get to the open-air theatre—the school was holding their Dasara entertainment. Good time had by all. I think I've spent more quality time with my family in the last few months than ever before. Moving here has been one of the best decisions I've ever made.

Look at today, I've done so much. And all without even leaving my home, the Brigade Millennium.



# A choice of apartments within your reach. In an idyllic township within the city.

5

## The Brigade Millennium Club

Each block of apartments in Millennium will have its own clubhouse and the required facilities. In addition, there will be a club of international standards with a 40,000 sft built-up area in a 90,000 sft plot. The club will have wide ranging facilities for sports, recreation and relaxation.

- Squash, Badminton, Table Tennis, Billiards, Card room, Carrom, Chess
- Swimming Pool with changing rooms
- Gym, Sauna / Steam, Massage centre
- Children's play area
- Cyber cafe
- Guest rooms
- Board room / conference hall
- Library and reading room
- TV rooms
- Restaurant and bar
- Convenience store
- Members lounge
- ATM facilities.

The club will be ready and functioning even as the first of the apartments is occupied.



- Specifications:
- Ceramic flooring in the apts
  - Bathrooms with ceramic tiles
  - Salwood door frames with flush doors
  - Polished black granite kitchen counters
  - Aluminium / ELGI window systems
  - Long lasting exterior finish
  - Oil-bound distemper on internal walls
  - Generators for emergency power
  - 2 passenger lifts and 1 freight lift per block
  - Continuous water supply
  - Reserved open/covered parking
  - Full-fledged fire protection systems
  - Round-the-clock security
  - Cable TV



(2-bed: 1180 sft, 3-bed: 1340 sft +)

## Membership to the club

The Millennium Club will perhaps be the best club in south Bangalore. It will be too large to serve just the residents of Millennium. The membership is therefore open to the general public. This will enhance the enriching cosmopolitan environment of the club. The only difference is that the Millennium residents will get a whopping 75% discount on the joining fee.

## The Millennium School

Many of the Brigade Millennium residents will enjoy the benefits of a school of high standards and excellence within

the township. While the school will efficiently serve the needs of the system of education that prevails in our country, it will provide an enriching learning experience for the students. At the risk of stating a cliché, the school will prepare its students to excel in the demanding 21st century world. It will provide facilities and opportunities for well-rounded development and will show the way to self-actualization.

The school will have a high quality faculty, an excellent library and a wide range of sports facilities including access to swimming pool and flood-lit tennis and basket ball courts, and a mini stadium.

While the children of Millennium residents will get priority in admissions, the school will be open to public.



**Book now !**  
and avail our  
introductory offer.

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Fax: 91-80-221 0784  
e-mail: enquiry@brigadegroup.com  
or visit our website: www.brigadegroup.com

**Apartments in a range of sizes...**  
2-bed: 800-1300sft, 3-bed: 1340-2200 sft  
4-bed: 2500-3500 sft  
(in different blocks)  
**...to suit a range of budgets:**  
Rs 10-50 lakhs.

# Towards a better Bangalore...

Bangalore Mahanagar Palike, in its budget for 2002-03, has proposed many measures to improve the city. Here are a few excerpts:

Green Tax on non-transport vehicles more than 15 years old and transport vehicles more than 7 years old.

Multi-storey car parking planned in Chellaram Hospital and Magarath Road.

Food Courts at centrally located places.

Ban on plastic to be vigorously pursued.

Old and partially new wards to get water at a cost of Rs 4.15 crore; Rs 1 crore for sinking borewells.

Capital works at Rs 104 crore from the MoU fund for modernization of 180 km of storm water drains, drinking water and UGD for 27 wards.

Kalasipalyam to get concrete roads.

Flyovers have been proposed at a cost of Rs 100 crore at the following places: Chord Road-Mysore Road Junction; Ring Road-Airport Road Junction; Cauvery Circle; National College Circle; Shivaji Circle; Southend Circle; Dr Modi Road-Kuvempu Road Junction; Bharat Talkies Circle; Ananda Rao Circle; West of Chord Road-Magadi Road Junction; Airport Road-Victoria Road Junction; Dairy Circle; Malleswaram Circle; Mission Road; Urvashi Theatre Junction; Minerva Circle-Rajajinagar I Block; D.R. Bendre Road Junction.

## Bigger Bangalore

India's Silicon Valley is set to grow further, with new layouts in and around the City. The BDA is poised to redefine the Comprehensive Development Plan (CDP) in view of the real estate boom on the city outskirts.

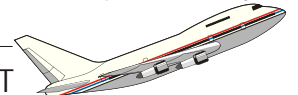
The revision will happen during 2002-03, and the BDA will form new layouts for allotment of house sites, and continue its drive against unauthorised structures.

The BDA will also complete the Outer Ring Road (ORR) from Tumkur Road to Mysore Road, a flyover at Whitefield and a major grade separator at Benniganahalli by the end of this year.

The work on the Cauvery Water Supply scheme IV Stage, Phase I at an estimated cost of Rs 1,072 crore is in full swing, and the project is likely to be commissioned shortly. The BWSSB has also prepared a plan for taking up rehabilitation works of sewage lines of the entire City at a cost of Rs 49 crore so that flow of sewage in open drains is checked.

The BWSSB will also execute the underground drainage and drinking water projects in the urban local bodies in city's vicinity.

—Indian Express, 22 January 2002



## BANGALORE'S NEW INTERNATIONAL AIRPORT

Is Bangalore's proposed world-class international airport at Devanahalli going to become a reality? It is. The shareholders agreement for establishing the airport has been signed on Jan 23, 2002

The airport will be designed to handle four million passengers and 140,000 tonnes of cargo per year in the first phase. It will have 35 check-in counters, seven gates and five aero-bridges. The airport will be ready for commercial operations by April 2005.

KSIIDC will be the nodal agency for conceptualisation, project development and implementation; AAI for expertise, Siemens

for equipment support, L&T for civil construction and the Zurich Airport for operations. The airport will be managed by Bangalore International Airport Ltd (BIAL). Mr. N. R. Narayanamurthy of Infosys is the Chairman and I am the Managing Director of BIAL.

The existing NH7 from the city to the new airport is being upgraded to six lanes in the next couple of years. The rapid rail transit system will follow.

—Excerpted from an interview with Mr. K. Jairaj, IAS, Managing Director, Bangalore International Airport Ltd.

## MYSORE

An increasingly popular residential destination

For the past four years, Mysore city has been witnessing an upward trend in real estate activity. There are a lot of things going for the home-buyer in Mysore—a good atmosphere, cultural ambience, economical rates and, of course, proximity to the IT hub of Bangalore.

Suchendra, Marketing Officer of the Brigade Group, says, "Mysore being posed as an alternative destination for software developers after Bangalore and the increasing congestion in Bangalore, have made top officials, executives and engineers look to Mysore as a destination for their permanent residences". He adds that all his company's projects in Mysore are faring very well.

—Financial Times, Bangalore, 14 March 2002

## Congratulations Shri S.M. Krishna

Karnataka Chief Minister S.M. Krishna has been rated the best Chief Minister in India by the India Today-ORG-Marg opinion poll.

The opinion poll observes that Mr Krishna is "a suave administrator and a firm believer in team-work; his modern outlook, openness and accessibility have helped Karnataka's image."

—India Today, 11 February 2002

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Roof-top party area at Homestead

- Luxury and prestige of a fine hotel. In the heart of the city
- Privacy and conveniences of a beautiful apartment.
- Economy and exclusiveness of a corporate guesthouse.

homestead  
serviced apartments  
off lavelle road



The fully equipped gym at Homestead

## Visitors' Comments

“

We loved our experience here. We will most definitely return and also recommend Homestead to our friends who visit Bangalore. Coffee was excellent!

—Jannavi R Srinivasan, Baxter BioScience

Excellent service and very convenient.

—Asim Dalal, M.D., The Bombay Store

It was a really good experience at Homestead. The staff was very co-operative and the service was excellent. It was even better than the service I got in my stay at a similar apartment in USA.

—Chandrashekar A. Kachole, MASCON”

For reservations contact: ph: 222 0966 - 968, Paul: 98450 79910, Naveen: 98452 11458 telefax: 222 0968.

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**Save on income tax with residential home loans**  
As per the latest amendment to the Finance Act, 2001, there are various income tax benefits available to people who invest in a home, either for self-occupation or to be given out on rent...

**Union Budget and its implications to the housing industry, home loans and those looking to invest in housing.**

**State Budget: Comprehensive housing policy emphasising 'Housing for All'.**

**A real estate boom in the offing ?**  
The much-respected magazine, *The Economist*, states in a cover story, "if there is one single factor that has saved the world economy from a deep recession, it is the housing market" in developed economies. With present trends, is a real estate boom in the offing?

**Highest return on rentals is in India**  
A summary of the study conducted by Richard Ellis.

**Real estate—a reliable investment option:** With the cut in Cash Reserve Ratio by RBI, many banks decided to cut interest rates for housing loans. And with the entry of the corporate sector, the real estate sector has become an extremely reliable investment option...

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**Introduce a client to Brigade group.  
An attractive gift awaits you !**

## HOUSING LOAN SCHEMES

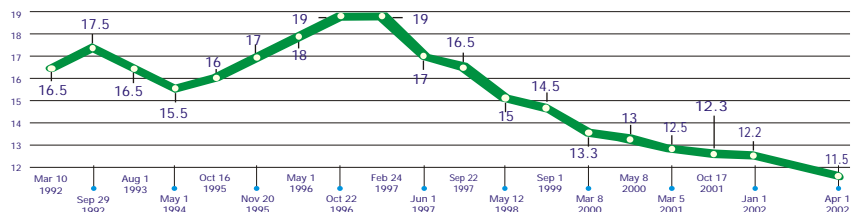
Approx EMI range (Rs) for a loan of Rs 1,00,000  
Calculated on reducing balance (daily/monthly/annually)

Interest rates	Repayment period in years				
	5	7	10	15	20
10.25%	2212	-	-	-	-
10.50%	2149	1740	1386	1127	1012
11.00%	2255	1769	1378	1137	1032
11.25%	2269	1783	1430	1175	1064
11.50%	2283	1797	1445	1191	1081
11.75%	2298	1812	1460	1207	1098
12.00%	2312	1826	1475	1224	1116
12.25%	2326	1841	1490	1240	1133
12.50%	2341	1855	1505	1256	1151

As on 27 April 2002

- 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 limit depends on the income of the applicant
- Security of the loan is the first mortgage of the property to be financed
- Some institutions may require a local guarantor
- Repayment period ranges from 5 to 20 years or on superannuation or on completing 65 years of age
- Loans can be availed from leading financial institutions like LICHL, HDFC, Canfin Homes, Citibank, ANZ Grindlays, Vysya Bank, SBI, Corpbank and ICICI
- Interest rates and EMIs are subject to change without notice, check with the financial institutions for prevailing interest rates.

### The Loans are Getting Cheaper



Based on table published in Business Today 14 April 2002

Figures are interest rates in percentage

Maximum loan possible in 2002: Rs 2 crore

Source: HDFC

## Home Loan FAQs

- What is the maximum amount of housing loan available?
- What is the criteria for the amount I can borrow ?
- What is the loan repayment period ?
- How is the interest calculated on my loan ?
- Fixed or floating interest rate ?
- What are the hidden costs ?
- How do I apply for a loan ?
- Does the Sale Agreement have to be registered?
- Does the property have to be insured ?
- How long does it take to get the loan sanctioned ?

When do I have to make my contribution to the purchase price of the property ?  
What do I have to do after the loan is sanctioned ?  
In how many installments can the loan be disbursed?  
How do I repay the loan?  
Can I prepay the loan ?  
Do I get tax benefits on the loan ?  
Can I get a loan for extension / upgradation / renovation of my house ?  
Can I sell the property on which I have taken the loan?  
Can I rent the property on which I have taken the loan?

Answered on our website: [www.brigadegroup.com/insight](http://www.brigadegroup.com/insight)

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With Customized Features and Facilities:

- Central air-conditioning
- Ample power with 100% back-up
- State-of-the-art communication links
- Double glazing for sound-proofing and reducing a/c power consumption
- Landscaped multi-purpose terrace gardens

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## SNIPPETS

### THE STORY OF MYSORE

*Brigade Group's operations are focused in both Bangalore and Mysore. Yet, all these years, this column has only featured historical developments and landmarks in Bangalore. We aim to remedy the omission in this piece.*

Mysore's royal family, the Wodeyars, were originally from Dwaraka in Gujarat. Their connections with Mysore began in the 15th century, when, as petty chieftains, they settled near Nanjangud (about 15 kms from Mysore). The family grew stronger and, in the late 16th century, made Mysore the seat of their small kingdom. This was a few decades after Bangalore had been founded.

The Wodeyars soon conquered nearby Srirangapatna, a provincial headquarters in the Vijayanagar empire. Both Mysore and Srirangapatna served concurrently as capitals of the Wodeyar kingdom, which flourished for two centuries.

In the 18th century, when Hyder Ali and Tipu Sultan ruled the region, the Wodeyars languished powerless in Mysore. But their fate changed dramatically in 1799 when the British defeated Tipu and restored power to the Wodeyars. It was, however, a short-lived glory. Starting in 1831, the British decided that their Commissioners, headquartered in Bangalore, would rule the kingdom directly.

Fifty years later, in 1881, the Wodeyars were given back their kingdom. By then, Bangalore was the established administrative headquarters of the region. Though a capital city till 1947, Mysore enjoyed diminishing political status. However, under the enlightened rule of the Wodeyars, it became the centre of art, culture and music of the Kannada people.

## Hold Your Head High

Standing for what you believe in regardless of the odds against you, and the pressure that tears at your resistance ... is Courage.

Keeping a smile on your face when inside you feel like dying, for the sake of supporting others ... is Strength.

Stopping at nothing and doing what's in your heart that you know is right ... is Determination.

Doing more than is expected, to make another's life a little more bearable, without uttering a single complaint ... is Compassion.

Helping a friend in need, no matter the time or effort, to the best of your ability... is Loyalty.

Holding your head high and being the best you know you can be when life seems to fall apart at your feet. Facing each difficulty with the confidence that time will bring you better tomorrows, and never giving up ... is Confidence.

Hold your head high and make your life better every day !

—Contributed by Rtn. Jawahar Gopal,  
published in the newsletter of Rotary Midtown

Factual information contained in this newsletter is subject to reconfirmation where required and relevant. Insight 1-4K-5-2002  
1sft = 0.092900 sq.mts

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