

Our new project on M.G. Road



Brigade South Parade is located on a quiet cul de sac off M.G. Road, near the Oberoi Hotel. The three-storey building, with 100,000 sq ft of built-up area, is ideal for offices, software facilities and showrooms.

Lotus Labs and New India Assurance come to Brigade Plaza

Lotus Labs Pvt. Ltd., a medical research organisation has taken up 6,300 sq ft on the second and third floors at Brigade Plaza. Work on their interiors is now in progress and their operations are expected to commence from Brigade Plaza by November this year.

New India Assurance Company Ltd's divisional office has started operations at Brigade Plaza from 1 June. In all, they have taken up over 4,200 sq ft on the second floor.

Repol India sets up office at Brigade Software Park

Repol India Pvt. Ltd., the Indian division of an Australian debt-recovery organisation, has commenced operations from Brigade Software Park. They have taken up over 9,000 sq ft on the sixth floor of Brigade Software Park, Block B.

Ernst & Young and EMC² expand operations at BSP

Ernst & Young Shared Services Ltd has expanded their office space within Brigade Software Park from 36,000 sq ft to 63,000 sq ft.

EMC² have now expanded their operations by adding an additional 9,000 sq ft in Brigade Software Park, Block B.

Nokia shifts to Brigade Chambers

Nokia, which was located in Brigade MLR Centre with 10,000 sq ft of office space, has shifted to a 30,000 sq ft space in Brigade Chambers.

Brigade Millennium gets the highest rating

Details on page 5 »

Inside...

Inside Brigade	2 & 3
Three more projects completed	3
HomeStead Serviced Apts	4
More on Brigade Millennium	5
Launching Gardenia	6 & 7
Snippets, Home Loans	8

A new logo to symbolise an evolving organisation

Our old logo was created in 1987, when we were relative newcomers to the property development business.

In the ensuing years, we have grown in size, scale of operations and range of work. Our areas of operations and interest have expanded to include education, property management and the hospitality industry.

Our corporate vision has evolved too. It now encompasses not just building better homes or offices...but providing a better quality of life for people who are part of any facility we have created. Sophisticated computerisation, constant on-the-job

learning and personnel development programmes help us realise this vision.

In the process of growth and change, we have created a new corporate identity. One that is the basis and inspiration for our new logo.

Brigade Group is looking into the future with a new spirit and determination. Evidence of change in the organisation is everywhere. The new logo symbolises not only who and what we now are, but all that we wish to become. It is our corporate visual anthem.

More on page 3 »



Our second residential enclave is launched



The Grand Gardenia Gala, on September 19, 20 and 21, marked the launch of Brigade Gardenia—a self-contained residential enclave similar to Brigade Millennium, and located just half a kilometre away.

All roads leading to Brigade Gardenia (next to RBI Layout, J.P. Nagar) wore a festive look, the bright banners and signage making it easy for people to find their way to the new enclave. On site, the mood was upbeat, with a steadily increasing flow of visitors streaming in on all three days.

The Brigade Group marketing team was on hand to acquaint visitors with the details of the Brigade Gardenia project, answer questions and give advice.

Leading HFIs were all present on the occasion, with information on the best home loan options.



The idyllic campus of Brigade Gardenia, with the project office and model apt in the background

See page 7 for photographs and details »

A Brigade Group-NICMAR collaboration: A vocational training institute



Prof. Vaid (Sect.-General NICMAR) and M.R. Jaishankar (MD, Brigade Group), sign the MOU

The Brigade Construction Technology and Vocational Training Institute (Brigade CTVTI) was formalised with the signing of a Memorandum of Understanding between NICMAR (National Institute of Construction Management and Research) and the Brigade Group on August 12, at the Windsor Manor Sheraton.

Contd on page 2 »

Padma Seshadri to partner Brigade Millennium School



The Brigade Millennium School (the first school to be set up by the Brigade Foundation in Bangalore) will be established in association with the Padma Seshadri Bala Bhavan (PSBB) institution of Chennai. PSBB was rated one of the 10 best schools in the country, in a survey by Outlook magazine.

Padma Seshadri, founded in 1958, has two branches in Chennai with a student strength of about 7,000. PSBB is affiliated to the Central Board of Secondary Education (CBSE), New Delhi.

The Brigade Millennium School will provide holistic and progressive education to its students, with emphasis on academics, sports and the arts.

Editor's Note

This issue marks many beginnings...

The new Brigade Group logo

Our new logo will, progressively, make its appearance in our stationery, signage and documents. But it seems appropriate that one of its first applications—and appearances—is on the masthead of Brigade Insight.

First published in 1997, Brigade Insight has changed very little over the years. The newsletter has always been appreciated for its substance-rich approach and reader-friendly look. These are things we wouldn't want to change. What we have changed are details of presentation: Brigade Insight is a little larger now (1 cm on each side, to be exact). The front page has a separate column for contents and news highlights. And, of course, the masthead carries a new logo. We look forward to receiving your feedback.

New projects

This issue covers the launch of not just our new logo, but of a couple of new projects as well! Chief amongst these is Brigade Gardenia, our second residential enclave in J.P. Nagar.

And the Brigade Foundation

With the setting up of the non-profit Brigade Foundation, we make our entry into the field of education. Our vocational training institute and the Brigade Millennium School are the forerunners of other educational initiatives to come.

Brigade Vocational Training Institute...

Contd from page 1

Located in the Brigade Millennium campus, the Brigade CTVTI will offer special educational programmes to skilled and unskilled workers in the construction industry. Courses are based on NICMAR's international study material, specially adapted for India.

By improving their skills through education, labourers will be able to increase their earning potential and better their quality of life. The Institute does not charge for the courses. However, organisations sending their staff for courses may underwrite their fees.



A few thoughts...

POST Iraq war, there is a substantial improvement in business sentiments, be it better FDI inflow, more outsourcing activity or a general pick-up in demand for products and services. The Rain God has smiled again, though Karnataka is not a beneficiary.

We are seeing improved construction activity in all sectors—residential, commercial, industrial and infrastructural—thanks to sound government policies and American companies' desire to outsource more work from India. This has given a tremendous thrust to our economy. The huge jump in stock indices is a reflection of the mood of the people.

Increased urbanisation, a worldwide phenomenon, is putting tremendous pressure on the available infrastructure and poses an enormous challenge to urban planners. Though substantial efforts have been made by civic

authorities in recent times, the task of turning Bangalore city, if not the country, to the 21st century, is daunting.

A recent visit to the United Kingdom made me envy its people for enjoying such wonderful infrastructural facilities. A megapolis like London, with its 10 million+ population, has a very efficient transport system—air, rail, road and sea. The cities of India surely deserve a better deal in all respects. Though the unmanageable population size seems a valid excuse, it is time the government converts disadvantage to advantage, as has happened in the software and IT services sector.

M.R. Jaishankar

—M.R. Jaishankar

MANAGING DIRECTOR, BRIGADE GROUP

A morning at Radio City

M.R. Jaishankar shared the airwaves with vintage Hindi film songs when he appeared on the popular programme, "Full Meals", hosted by Sheetal Iyer on Sunday, July 22.

The subject of the programme, broadcast live, was real estate. Listeners were invited to phone or SMS their questions in, for Mr Jaishankar to answer on air. The one-hour show, interspersed with vintage film songs selected by Mr Jaishankar, covered subjects that included the stability of real estate prices today; the increasing popularity of feature-filled apartment

complexes; how easily available, low-interest home loans have made it easier for people to buy a home; the need to incorporate eco-friendly features in projects, the fastest developing areas of the city...

Mr Jaishankar defined Bangalore as having an international identity and a great future.

And when asked about Brigade Group's vision for the future, he had this to say, "We want to create a world class organisation. And by world class, I mean in terms of the best practices in business and processes. So that we do the best in whatever area we may be involved".

NICMAR: A centre of excellence:

The Brigade Institute has been set up in collaboration with NICMAR. It is an independent, non-government and non-profit educational foundation set up by the Indian construction industry.

Recognised as a Scientific and Industrial Research Organisation, NICMAR is a centre of excellence, making use of information technology in its entirety for the benefit of the construction industry. Catering to all sections of this industry, there is a focus on quality, technology, productivity and machinery among others. Teaching assistance is offered to NICMAR by experts from similar institutions from China,

Sri Lanka, U.S., U.K. and Canada. It is supported by the Govt of India, UNDP, ILO, the World Bank, UNIDO and UNCHS. NICMAR is headquartered in Mumbai, with campuses in Pune, Hyderabad and Delhi.



The Brigade CTVTI, Brigade Millennium

Brigadiers grace the functions of various organisations

Copper Plumbing Systems function



M.R. Jaishankar was Chief Guest at a function on copper plumbing systems at Hotel Le Meridien. The function was organised by Rajco

Metal Industries Pvt. Ltd, and their exclusive distributors, Divya Marketing. Guests included other property developers, architects and consultants.

'Godrej Perfect Home' showroom



M.R. Jaishankar cut the blue ribbon at the inauguration of the 'Godrej Perfect Home' showroom on Hosur Road in June. The Godrej brand is closely associated with all types of furniture—be it home, office or modular.

Komarla Brigade Residency cultural programme



Brigade's General Manager—Marketing, Indira V. Sharma was Chief Guest at the cultural programme conducted by the Komarla Brigade

Residency residents as part of their community activities. The programme, held in August, included a felicitation for Ms Sharma and an exhibition of paintings, collages and other art forms created by the residents.

A new logo to symbolise an evolving organisation

Once, a logo was just an organisation's trademark. It was a pleasant, cosmetic addition to the organisation's name and it aided public recall. No longer. Today, the concept of a logo has evolved and the logo stands for an organisation's soul, identity, philosophy and future vision. A change in logo, then, is evolutionary rather than revolutionary. It is a change that mirrors change.

A brief history of the Brigade Group logo

Our old logo was created in 1987, when we were relative newcomers in the property development business. We were building Brigade Towers. At the time, it was Bangalore's tallest building by a private property developer. We were proud of that "first". Brigade Towers became our corporate headquarters. It seemed appropriate, in every way, that it be the subject of our logo. Over the years, our logo went through some minor modifications, but essentially stayed the same. Our old logo, however, did not reflect the Brigade Group of today.



How the new logo reflects the evolving Brigade Group

Translating the graphic lines and curves of our new logo to words and thoughts, here's what our logo symbolises:

- The six blue strokes collectively symbolise the abstract shape of a building. Each individual stroke stands for one of our corporate values: quality, trust, service, promptness, courtesy and work culture. They also represent our business domains: residential properties, software / commercial properties, clubs / resorts, property management services, education and future scope / vision.
- The upturned ends of the stroke depict upward growth and positive development.
- The yellow circle represents the rising sun—the source of life and energy.

The decision to change over to the new logo was taken after a rigorous process involving a total of 16 rounds of designs, generating over 450 logo options and variations, comparing them to about 5,000 existing logos to ensure that the Brigade Group's new logo is unique and exclusive.

In the days ahead, the team at Brigade will translate these ideas into reality, thereby giving substance to the new symbol of Brigade Group.

Three more projects completed !

Hulkul-Brigade Centre, on Lavelle Road has been recently completed. Offering up to 70,000 sq ft of space, it is ideal for corporate offices, software facilities, biotech enterprises and call centres. Located in the heart of the city, Hulkul-Brigade Centre offers a landscaped setback, ample parking and state-of-the-art features and facilities.

Brigade Jacaranda, Indiranagar, a 3-bedroom luxury apartments project, has been completed. Located off 100 ft Road in Indiranagar, Brigade Jacaranda has good schools, medical facilities and a range of supermarkets and stores in the vicinity. Only one of the 12 apartments is available.

Brigade Legacy, on Stephen's Road in Fraser Town, was recently completed. Set in a cosmopolitan, central part of Bangalore, yet carrying an old-world feel about it, only a few of the 3-bedroom luxury apartments at Brigade Legacy are available.

Residents' point of view

Brigade Classic: "An aura of peace"

Its ambience and environs are vintage Bangalore: warm, gracious, green. M.N. Krishnarao Park is next door; the lush green swathes of Lal Bagh are just a few minutes away. Welcome to Brigade Classic, at Armugam Circle in Basavanagudi. Completed in 2002, with large, premium quality apartments that are today home to 35 families.



Captain Mohan Ram (Technical Advisor to T.V.S. Suzuki) and Mrs Vijaya Mohan Ram (Chief Commissioner, Income Tax, Bangalore)

We spoke to Captain and Mrs Vijaya Mohan Ram, longtime residents of Brigade Classic, on how they felt about their home...

"We're very happy here. This is like living in a spacious bungalow, but with the security advantage of a flat; the terrace garden has made a great difference in our lives. One of our friends has remarked that there is an aura of peace here and our children even insist on this apartment being their inheritance!"

Brigade Group forms a charitable trust: The Brigade Foundation

The Brigade Group has set up a non-profit, charitable trust—the Brigade Foundation—to meet the educational needs of a range of people. The Brigade Construction Technology and Vocational Training Institute, covered on the front page of this issue, is one initiative of the Brigade Foundation.

The Brigade Foundation will also be involved with the setting up and management of primary and secondary schools, initially in Bangalore city. The first school to be set up by the Brigade Foundation is the Brigade Millennium School, located in the Brigade Millennium enclave, J.P. Nagar. The Foundation also intends to set up schools in rural areas, so as to bring a better quality of education to less privileged children.

YOUR HOME. CLOSE TO M.G. ROAD.



Brigade Mayfair is located on Cambridge Road. And is set back from the road, away from traffic and noise. Once inside the sheltered compound of Brigade Mayfair, it's hard to believe you're in the heart of the city. M.G. Road is less than a kilometre away!

There are five luxury apartments on each floor. Out of a total of 35 apartments, 30 are 3-bedroom apartments (1880 sq ft, 1965 sq ft and 2245 sq ft) and five are 4-bedroom penthouse apartments (2695 sq ft, 2750 sq ft and 3050 sq ft), with landscaped terraces. Each apartment comes with two car parks. A clubhouse, swimming pool and children's play area complete the picture.



If you want the convenience of a central location with the ambience of a spacious luxury apartment complex, Brigade Mayfair is the home you're looking for. Easy home loans and mortgage security options make this dream home easy to own.

Please get in touch with us TODAY for the best options!

New Brigadiers come on board...

Legal

Yadwad Suresh, Manager—Legal
Sharmila K.R., Legal Officer

Marketing

Mohan H.N., Dy General Manager—Marketing

Administration

Sreenivas Reddy M., Administrative Officer
Senthil Kumar M.A., Office Assistant

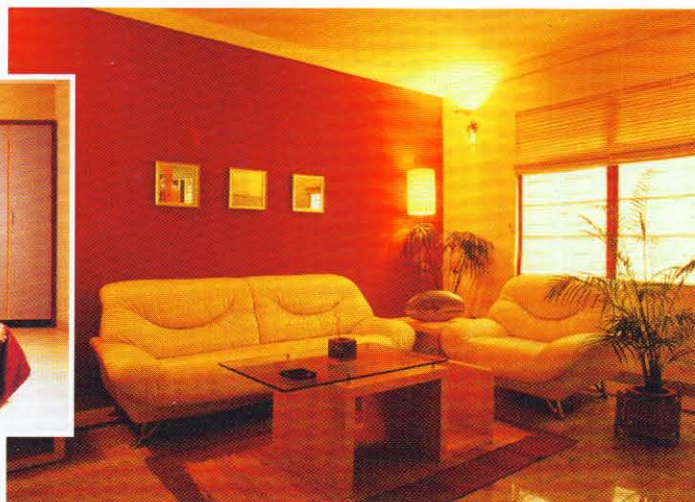
Engineering

Manjunath T.V., Vice President—Projects
Sujit Majumder, Manager—Projects
Dinesh K. Ganapathy, Manager—Projects
Hareesh K.S., Sr Project Engineer
Ramshankar Venkatraman, Sr Project Engineer
Selvanathan J., Engineer—QC

A new concept in the hospitality industry



The master bedroom



The spacious and airy living room

As business and pleasure bring more and more visitors to Bangalore, serviced apartments are becoming increasingly popular.

Brigade Group introduced the first professional serviced apartments in Bangalore. Managed by HomeStead, these apartments are centrally located on Lavelle Road and combine the benefits of a hotel with the ambience of a corporate guesthouse. HomeStead also manages several other independent serviced apartments in different parts of the city.

One of the most important attributes of a serviced apartment is its interiors...the warmth and ambience it offers. Reproduced below are excerpts from an interview with interior designers Rajiv Majumdar and Jayanthi Keswani:

Designers Rajiv Majumdar and Jayanthi Keswani speak to Brigade Insight

Individually, they have worked on a range of assignments. Rajiv has designed retail outlets, public spaces, offices, apartments and restaurants. Jayanthi's experience includes corporate houses, boutiques, restaurants and homes. They have teamed up on four projects to date, all for Brigade Group.

Architect and interior designer, Rajiv Majumdar is a partner at Praxis, a firm specialising in architectural, urban design and interior design services. Jayanthi Keswani is a fabric and colour consultant, who specialises in window dressing and soft furnishings. She has run her own company, Linani, for the last 7 years.

Where and how do they begin decorating an apartment? It varies. Sometimes, everything just falls into place and ideas, themes and colours mesh effortlessly. "Sometimes the entire theme is set by one piece of furniture we have selected", says Rajiv. Jayanthi adds, "Often the walls and furniture form a backdrop for the objects that we select. The apartment has to convey a feeling...it has to capture your imagination and heart".

Rajiv feels his work on interiors has widened his outlook on both

architecture and design. "Doing interiors teaches you to look at both details and the big picture", he says.

Both of them feel a client's inputs can make a critical difference. "One of the most important factors is a clear brief from the client. This makes it possible for us to work in a more inspired and focused way, in a shorter time, with far better results", says Rajiv. Jayanthi has the last word: "A supportive client who trusts our judgement will always get the best from us. Brigade Group is one such client"



Jayanthi and Rajiv at a HomeStead Serviced Apartment they designed, during the interview with Brigade Insight

**home
stead**
serviced apartments
off lavelle road



12/12, 7th Cross,
Lavelle Road, Bangalore 560 001
email: homestead1@vsnl.net



"A wonderful stay, thanks to HomeStead"
—Prof. Sumantra Ghosal, an economist, academician and professor of Strategic International Management at London Business School, U.K., and his family were HomeStead's guests in May 2003

Guests' Comments

"It is with a tinge of sadness that with our project now coming to an end, we will be leaving Bangalore and HomeStead Apartments—a safe, comfortable, warm, home-away-from-home."

—Oliver Nathan, OTV SA Project Manager, Veolia Water Systems SEA Sdn Bhd

Bangalore listed as one of the 24 cities of the future

Three Indian cities—Bangalore, Mumbai and Delhi—will be among the 24 rising urban international stars, predicts Jones Lang LaSalle in a recently published research paper. They further add that these Indian cities, along with eight Chinese cities, will power an "Asian Century".

Jones Lang LaSalle, an investment management firm in Chicago, has selected these cities as future winners because they exemplify one or more key drivers of future city success: technology, environment and traditional economic forces.

Bangalore tops the list in the technology category. The research study says Bangalore is moving from an IT back-office location to a full-fledged IT hub, with cutting edge R&D combined with low cost, value-added services.

—Excerpted from *The Times of India*, June 4

For reservations contact: 91-80-222 0966—968

www.brigadegroup.com/homestead

Impressive progress at Brigade Millennium



Mayflower Block—internal jobs in brisk progress. External painting underway.



Magnolia Block—6th floor slab casting underway.



Cassia Block—ground floor slab casting underway.



Woodrose Club—ground floor slab casting underway.



3-acre park, amphitheatre work underway.

MAYFLOWER BLOCK
Fully Sold

MAGNOLIA BLOCK
Fully Sold

CASSIA BLOCK
Last few apts !

Bookings in brisk progress at:



JACARANDA BLOCK

3- and 4-bed Premium Luxury apartments. 2100 sq ft to 2890 sq ft

A close-up view of Jacaranda Block key plan, set in the north-west section of Brigade Millennium, our 22-acre residential enclave with 80% open space. All our apartment blocks are surrounded by lushly landscaped gardens, with trellised walkways, stone benches, flower-fringed paths, water-bodies...Jacaranda Block features, in addition, a landscaped central courtyard.

Brigade Millennium rated RT2+

The highly respected rating organisation ICRA-NAREDCO (Investment Credit Rating Agency and National Real Estate Development Council) has credited Brigade Millennium with RT2+: the highest rating ever awarded to a project of a private property developer in India.

This rating is a reflection of ICRA-NAREDCO's confidence in the soundness of the project and of its successful completion.

The RT2+ rating is of special merit since it has been awarded by an agency that understands the importance of proper standards and professional practices within the real estate and property development industry. ICRA-NAREDCO decides on a rating after a thorough investigation into a project's financial credibility, the legal clearances obtained, quality of materials used and punctuality in giving possession.

RT2+

A new cultural hub for South Bangalore



The MLR Convention Centre, Millennium Avenue—an artist's impression

The MLR Convention Centre, to be located in Brigade Millennium, is named in honour of Brigade Group's patriarch, the late M.L. Ramachandra Setty. Intended to be a cultural hub for South Bangalore, it will be an ideal venue for programmes related to the performing arts, business conferences and exclusive personal functions. It will have a 450-seat auditorium, professionally equipped stage, adjoining 500-seat banquet hall and ample parking.

The Convention Centre is based on an award-winning design by Architecture Paradigm of Bangalore. Established in 1996 by three like-thinking young architects—Manoj, Sandeep and Vimal—the firm's vision is to make positive contributions to the human environment. In a brief interview, here's what they had to say about their award-winning design...

What was the most challenging part of the design process?

At the macro level, it was the act of place-making—of creating a sense of belonging; making it an integral part of the Millennium environment. The other challenge was programmatically addressing the needs of different kinds and scales in a place that houses separate and individual gathering places located under one roof.

What do you think are its most striking features?

In terms of expressions, it is the structural statement made by the portal frames, bold surfaces and large volumes—giving it the characteristics of a public space, a landmark.

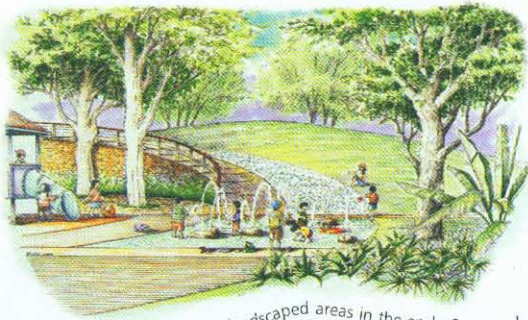
How does the MLR Convention Centre differ from other auditoriums in the city?

The MLR Convention Centre has a strong sense of belonging to the Millennium enclave. It allows for flexibility of usage, since different combinations of space could be used depending on the needs of the situation. The community space abutting the banquet hall at the ground level ties it strongly to the Millennium community.



L to R: Sandeep J., Manoj Ladhad, Vimal Jain

Another beautiful residential enclave at J.P. Nagar with affordable 2- and 3-bed apartments



One of the many landscaped areas in the enclave

Spread across 15 acres, with 85% open space, Brigade Gardenia offers 2- and 3-bed deluxe apartments. A 24,000 sft club is located on campus, equipped with a swimming pool and a host of other facilities. All at down-to-earth prices.

The five residential blocks that are part of the enclave have been designed for privacy, light and ventilation. Every detail has been carefully

thought out, to ensure that everyday living becomes a pleasure for its residents. Two blocks, Glacier and Golden Magic, are being launched initially.

The enclave will be equipped with advanced security systems. And continuous water and power supply are assured.

A special feature at Gardenia is Serenity—a sixth block housing compact 1-bed apartments, ideal for young executives and senior citizens.

Specifications: • Polished granite / vitrified tiles flooring in the lift lobbies • Ceramic flooring in the apts • Hardwood door frames with flush doors • Polished granite kitchen counters • Aluminium / Elgi window systems with mosquito mesh

Facilities: • Ownership top-covered and open parking • Stand-by power for common services, 750 W for 2-bed and 1000 W for 3-bed apts • High-speed elevators • Water supply from BWSSB and borewell • Full-fledged fire protection systems • Modern building monitoring services and security systems • Cable TV • Internet connectivity • Membership to the Augusta Club • Children's play area • Basketball and Tennis courts

The Gardenia:
An evergreen, flowering, fragrant shrub

The five residential blocks and the club have each been named after a flower of the Gardenia family...a perfect theme for a green and friendly enclave.

We've picked five different varieties of Gardenia to adorn each of the 5 deluxe apartment blocks in our enclave.

A sixth Gardenia variety, Augusta, gives its name to the club in the enclave.

Come, realise your dream!

BRIGADE
GARDENIA
NEXT TO RBI LAYOUT, J.P. NAGAR



The Grand Gardenia Gala a grand success !

Contd from page 1

A tastefully furnished, 3-bedroom model apartment was open for viewing—a tangible example of how it would actually feel to live in a Brigade Gardenia apartment.

Booking an apartment during the Gala offered the benefits of lower rates, special discounts (including a booking rate of just Rs 25,000) and valuable gifts.

Exhibition panels presented a quick picture of Brigade Group: its history, range of operations and project profile. A short corporate

film was continuously screened in a quiet "auditorium" niche set up in the shamiana.

The Grand Gardenia Gala was a purposeful, satisfying family event that was also very enjoyable. Children entertained themselves on the slides and swings in the play area specially created for them. There were refreshments for everyone...from popcorn to cotton candy, light snacks to lunch. And many happy families are now well on the way to owning a home at Brigade Gardenia.



K.R. Alva (Regional Director, HUDCO) cuts the ribbon and inaugurates the Gala



Left to right: B.K. Dhar (CEO, Mfar Constructions), Naresh Venkataramanan (Project Architect), M.R. Jaishankar and K.R. Alva



A view inside the vast shamiana before visitors arrive. The impressive exhibition is at the far back. All around are the stalls of the HFIs



The first visitors arrive at the Gala



Brigade's marketing team with visitors



Proud owners of homes at Brigade Gardenia share their views and experiences



The fully furnished 3-bed model apartment at Brigade Gardenia

Our Projects at a Glance

ONGOING PROJECTS

SELF-CONTAINED RESIDENTIAL ENCLAVES

Brigade Millennium
7th Phase, J.P. Nagar

Brigade Gardenia
Next to RBI Layout, J.P. Nagar

OTHER RESIDENTIAL PROJECTS

Brigade Mayfair, Cambridge Rd
3- and 4-bed luxury apartments

Brigade Tranquil, Yadavagiri, Mysore
2- and 3-bed luxury apartments

CORPORATE OFFICES / SOFTWARE FACILITIES

Brigade Court, Koramangala
Up to 40,000 sft

Brigade South Parade, M.G. Rd
Up to 1,00,000 sft

Brigade TechPark, Whitefield
Up to 4,00,000 sft

READY FOR OCCUPATION

Brigade Jacaranda, Indiranagar
3-bed luxury apartments
Last few apartments available

Brigade Legacy, Fraser Town
3-bed luxury apartments

Brigade Plaza, Ananda Rao Circle
Offices & Showrooms
500 sft to 18,000 sft

Hulkul Brigade Centre, Lavelle Rd
Software / Corporate Offices
70,000 sft

LAUNCHING SOON

Brigade Coronet, Palace Rd
3- and 4-bed designer apartments

Brigade Hallmark, Richards Park
3- and 4-bed luxury apartments

Brigade Park Lane, Ontikoppal, Mysore
3-bed luxury apartments

Some interesting facts and figures about the Vidhana Soudha

The Vidhana Soudha is very much in public consciousness these days. The media has reported Andhra Pradesh CM, Chandrababu Naidu's reaction to our favourite building: he was awestruck. The media also keeps us informed on progress of the new block of the Secretariat, coming up just across the road.

Everyone knows that the Vidhana Soudha houses the state secretariat and legislature, and that it was the brainchild of the late Kengal Hanumanthaiah, Chief Minister of Mysore state. But did you know...

- It is truly a secular edifice, showing features of British, Dravidian, and Indo-Islamic architecture.
- The Vidhana Soudha is built largely with "Bangalore granite", excavated from the areas around Mallasandra and Hesaraghatta. For visual effect and relief, "Magadi pink" and "Turuvekere black" stones have also been used.
- The Vidhana Soudha has three main floors (each of which measures over 1,32,400 sq ft) and a top floor (1,01,165 sq ft). The total floor area



Illustration by Kamalesh—Brigade Group Collection

adds up to 5,05,505 sq ft.

- Its overall length is 700 feet, width is 350 feet and height (measuring from floor level to top of central dome) is 150 feet.
- The building's central dome is sixty feet in diameter and is supported by eight pillars. It also has six smaller domes, four in front and two behind.
- There are twelve forty-foot columns over the entrance steps.
- The Vidhana Soudha was completed in four years: construction began in 1952 and was finished in 1956.
- About 5000 labourers and 1500 chisellers, masons and wood-carvers worked on the project.
- Almost all the unskilled workers deployed in its construction were convicts, who were given their freedom on its completion.
- The entire cost of the project was Rs 1.75 crore.

Source: The City Beautiful by T.P. Issar

All about getting a HOME LOAN

Pre-requisites:

- You have to be above the age of 21 at the time of the loan origination and below 65 at maturity.
- A regular source of income is mandatory.

Useful information:

- Loans can range between Rs 2 lakh and Rs 1 crore, for a period of 5 to 15 years.
- A spouse or immediate family member can be a co-applicant.
- If you are not sure of what budget to set aside in selecting a home, first apply for a loan. Based on the repayment capacity, you will know what amount you are capable of spending.
- Hidden costs may include processing and administrative fees, legal and technical charges among others.

- Repayment is done through Equated Monthly Installments (EMI). Both the principal amount and the interest are taken care of in the EMI.
- EMI is calculated based on a flat rate of interest or annual, monthly or daily reducing balance. The monthly or daily reduction decreases the EMI.
- There are two types of interest offered by the lending institutions—fixed and floating rates. The fixed rate is as the name suggests. No matter what the changes in the prime lending rate (PLR) set by the RBI, your interest will remain the same. A floating rate is based on the PLR. If it decreases, the rate of interest on your loan decreases and vice-versa.
- You can repay the loan ahead of schedule—known as prepayment—but some institutions may charge a penalty for this.

Property registration form guidelines

- Form 1 requires details of the property and its market value. The main aim is to ensure the property has not been undervalued.
- Khata extract is necessary for property tax assessment. It certifies the owner's right to the property and lists the property parameters. Any property transaction requires this form. It also determines the accuracy of the property evaluation.
- Tax paid receipts are required if a property transaction is taking place. These have to be produced to provide evidence that the property is legal.
- Encumbrance certificate is a list of previous owners of the property, usually for the past 13 years.
- A copy of your IT returns or an indication of the Permanent Account Number (PAN) is required while registering property.

For more on the many procedures, log on to this site set up by the Stamps and Registration Department:
www.kar.nic.in/property-registration

Housing Loan Schemes

Indicative Equated Monthly Installment for every Rs 1 lakh of loan *

Period up to (in years)	5	10	15	20
Floating Rate of Interest	8.0%	8.0%	8.0%	8.0%
EMI	2,027	1,213	956	836
Fixed Rate of Interest	8.75%	9.00%	9.50%	9.50%
EMI	2,063	1,266	1,044	932

* Conditions apply.

- 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
- Interest rates and EMIs are subject to change without notice, check with the financial institutions for prevailing interest rates.

E & OE. Factual information contained in this newsletter is subject to reconfirmation where required and relevant. Insight 2-4K-09-2003



For a better quality of life

An ISO 9001-2000 Property Developer

BRIGADE INSIGHT

For private circulation only.

Brigade Insight is published by the Marketing Dept of the Brigade Group.

Co-ordinating Editor: Manisha Deb.

Editorial Consultancy & Design: Resource Communications.

BRIGADE GROUP, Brigade Towers, Bangalore 560 025 Ph: 91-80-227 7017-20

Fax: 221 0784 email: enquiry@brigadegroup.com www.brigadegroup.com

