

Modern Townships Set Trends in Agra

gra - Apart from the heritage monuments that attract 22 lakh visitors every year, Agra has a well entrenched local economy specializing in leather and handicrafts. Strategically located on the Delhilaipur tourist corridor, any development plan for the city draws enthusiastic support from developmental stakeholders. Keeping in view the fragile and environmentally sensitive heritage of the city, Agra's development plan seeks to utilize the city's potential for improving the economy by strengthening its physical and social infrastructure. The City Development Plan has provided for establishment of new industrial estates and maximizing infrastructure around the Taj and other heritage sites. With a total outlay of Rs. 7373.79 crore over a period of 6 years, (2007-2012), of which 7.6% would be shared by private parties in development projects, property developers at are confident of assured returns from investments in mega residential and commercial projects in Agra.

Real Estate Projects in Agra

Residential property: Real estate developers are introducing neo-age residential apartments and townships to Agra. The Triveni Group has completed Triveni Orchid Tower, while residential apartments under construction are Parsvnath Panchvati, Parsvnath Premai, and Jaipuria's Sunrise Greens.

Luxury residential apartments to be launched in Agra include "One Park" from Spice One Infrastructure and Triveni Paradise by Triveni.

Creating a world class ambience will be township projects by reputed builders. The TDI City is coming up on 125 acres

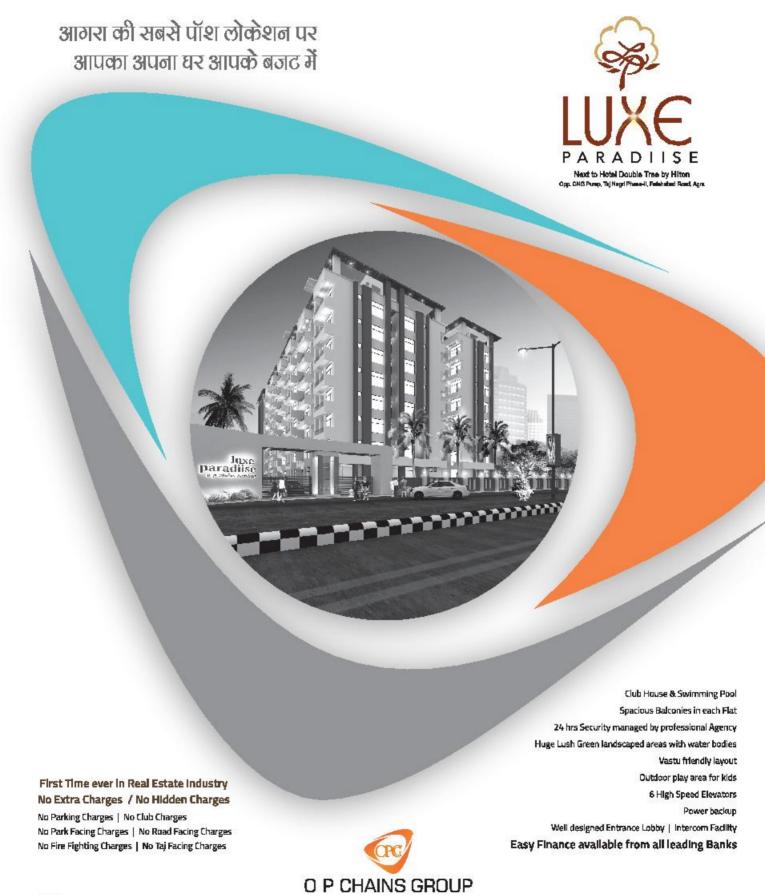
on the outskirts of the city which will house a hotel project as well. Ansal Town on 130 acres on the Taj Expressway and Ansal Countryard are under construction by AHCL, while Triveni City is being executed by Triveni Housing and Infrastructure. Vian City, PSG City, Green City and the Taj NRI City will soon be launched as exclusive townships in Agra.

Unitech's grand project for Agra is likely to start in August 2007 and will cover 1500 acres – plots, villas, apartments will be built alongside commercial spaces, an IT Park, retail and institutional spaces, plus a luxury hotel.

Commercial Property: Agra's first mall, the TDI Mall-cummultiplex on Fatehabad Road providing 2 lakh sq. ft of retail space is principally aimed at the high spending customer. The T3 mall by Triveni Housing is also complete. The Agra Cantonment Board will be constructing a multi-storeyed shopping mall on an acre of land on the Mall Road and offer retail space on a long-term lease. The TDI group is also venturing into a star category hotel project. Omaxe Limited is in the process of constructing a wedding mall in the city.

Agra's traditional leather industry will get a boost with the setting up of a leather and leather products SEZ on 100 hectares on the Agra-Delhi highway, with Parsynath Developers bagging the contract for the project...

The Software Technology Park has also been approved near the Shastri Puram industrial area on the Agra-Delhi highway. This small beginning on 2 acres of land heralds a new era for Agra's economy.









Mr. Shobhik Goyyal CEO, O P Chains Group

ABOUT OP CHAINS GROUP

O P Chains group began as a company committed to redefine the paranoia by which Real Estate Companies are judged. Though the ambitious goal of the company is still in its infancy, a decade and a half thence, the group has successfully proved its critics wrong by consummating new levels of professionalism, integrity, customer focus and an intransigent approach to quality.

Led by the very dynamic proficient, Mr. Shobhik Goyal, the CEO of the O P Chains Group, with a deep rooted commitment to quality and creativity, O P Chains Group feels pride in perfecting the residential real estate product to such a degree that it always end up delivering beyond what is promised, the quality that transcend through all the projects. However, what truly sets O P Chains Group apart is the quality of life that it provides to customers through the boutique homes, a fact which has helped the group carve a place for itself in the hearts of many.

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O P Chains Group will be a leading paragon of professionalism and transparency in the real estate business and bring the industry at par, in terms of dignity and respect with any other organized sector of the economy.

OUR VISION

It is our endeavour to achieve the global EHS standards, through our operations and continually improve and evaluate the EHS performance levels at our worksites.

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Select an O P Chains Group project as your destination and your decision is accompanied by a feeling of inner peace that arises from complete trust. Our strategy is simple & straight as we believe in "delivering what we promise" & our client "gets what he buys". A rock solid faith in the quality of construction, the relief of not finding any loop holes, this satisfaction comes when you know you are secure in the hand of the most trusted name and that your interest will continue to be secure by us much after the project is completed and handed over.

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at site: N.G. Road, Agra





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"SERVICE YOU DESERVE, PEOPLE YOU TRUST"



Mr. Alok Singh Chairman

About Us

R.S. Group of Companies is a leading group in the market. Since its inception in 2002, this group has been growing exponentially and has diversified its portfolio in the field of Real Estates, financial services, print and Electronic Media, Film Production and FMCG products. The company provides its services through different firms (i.e. RSG Real Estates India (Pvt.) Ltd., R.S. Mutual Benefits Fund, R.S. News, R.S. Electronics, Maharaja Telesystems Pvt. Ltd., Neev Housing Pvt. Ltd., Neev Infra Developers Pvt. Ltd. and R.S. Housing)

Mr. Alok Singh is the Founder and Chairman of this company. He has pursued B.com from DEI Collage, M.Com from St.Johns Collage, MBA from Symbiosis, Pune and Bachelor of Law from MATS University, Raipur.

Mr. Alok Singh has received many awards at state & national level for his contribution in the field of Business, social work, health, education, Sports and Culture such as Paramshri Award, SEVA excellence award, Ashwamedh award, Shaurya award, Aardhna Life time achievement award and Indian icon Award to name few of them. The Chairman believes that success of business comes from each individual's creativity and teamwork.

RSG Real Estates India (P) Ltd. is a leading player in the field of real estate devel pment with a proven track record in the field of civil construction and real estate development activities. The motto of this company is to Make a better tomorrow by providing people with improved quality of life and living standards. Recognizing the basic need to approach the issue of planned development and growth across the Residential, Commercial and Retail segments of the Real Estate Industry. We have endeavored to commit ourselves to provide a lifestyle backed by the highest standards of construction, design ethics, product quality and the best of amenities and facilities, A lifestyle that "Redefines Exuberance". We relentlessly pursuing the principle "We Deliver What We Commit" the outstanding success of our group can be attributed to the same. We take great pride in the fact that we have completed and handed over our projects before the scheduled time. Our aim is to set examples in personal & professional conduct all while delivering our products and services that exceed customer's expectations.

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Our Mission-To caters different market segments in India by providing quality real estate products at reasonable prices.

Our Values - Sustained efforts to enhance customer value and quality.

Ethical and professional service.

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Management- All company administration takes place at the company's head office in Sanjay Place Agra. The administration is driven by a team of dedicated people who supply the necessary administration to back up the operational side of the business. The group boasts of a human resources arsenal in its command which can match the very best in the areas in which the group operates. Besides that the Company is strengthened by having at its disposal some excellent Finance & Marketing professionals with requisite professional degrees and wide experience in their respective fields.

Health and Safety Policy- RS Group is strongly committed to encourage our members to take part and follow health and safety training programs. The health and safety of each individual is always our paramount concern. We recommend levels of training depending on age and ability and expect our staffs to participate within these boundaries.



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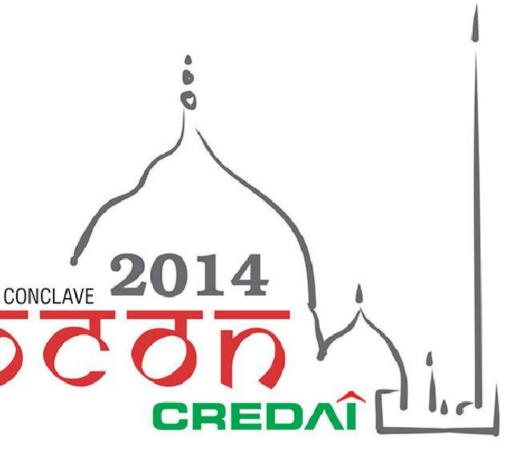












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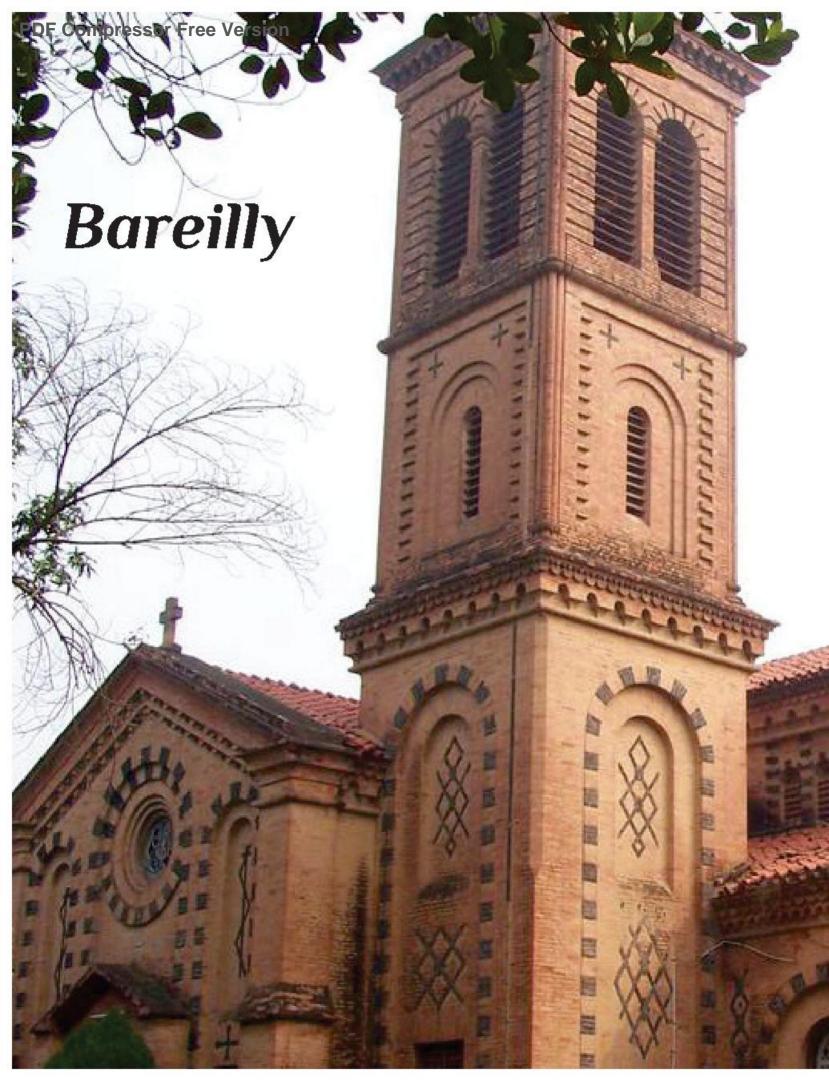


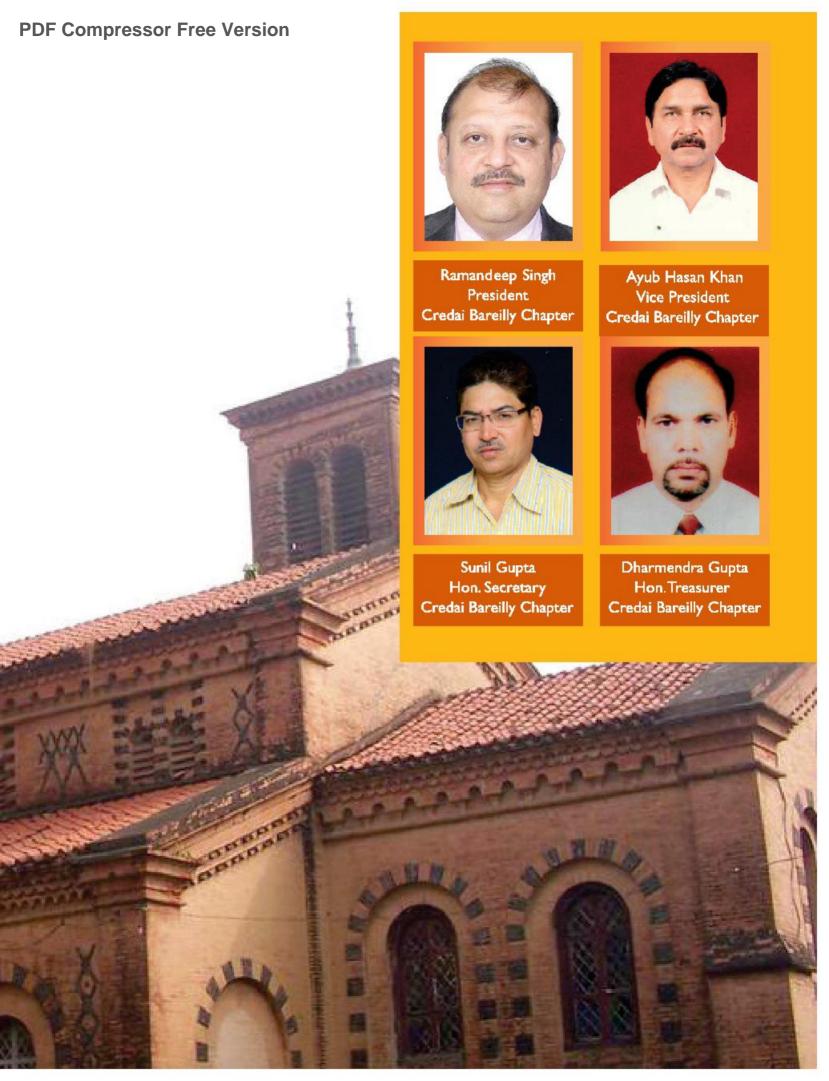






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HISTORY AND CULTURE OF BAREILLY

Ranjeet Kumar CREDAI Bareilly

In Mahabharata era, the

area where Bareilly is situated at present was part of Panchal state. This mighty and rich state was later divided into two parts and Bareilly became part of North Panchal. Its capital was Ahichchhatra, one of metropolitan cities of Aryavart. The remains of Ahichchhatra (a walled city) still exist just 55 km. far from Bareilly. It is believed that five Vedik tribes (Krivi, Turvasu, Keshin, Sranjay and Somak) com - bined themselves and settled in the region that was called 'Panchal'.

In the age of Buddha (6th century B.C.), Panchal is mentioned as one of the 16 Mahajanpadas of India. Buddha had preached for seven days in Ahichch - hatra. Chinese scholar Hieun Tsang visited this city in 635 when Panchal was part of the kingdom of Harshvardhan. According to this Chinese traveler there were 2 big Stupas and 1000 monks living in 10 big Buddhist temples in the city of Ahichchhatra. It is also a sacred pilgrim centre of Jains as Tirthankar Parsvanth had attained Kaivalya (divine knowledge) here. Thousands of Jains from all over the country reach Parsvnath temple of Ahichchhatra every year.

Nearly 5000 coins belonging to periods earlier than that of Guptas have been yielded from Ahich - chhatra only. Archaeological evidences found in various places of Bareilly reveal that the district of Bareilly had been a place of much greater significance in ancient India than the medieval. It was flourishing cultural centre of the region and was famous for its mixed culture as Shaiv, Vaishnav, Nag, Buddhist and Jain were living here in perfect communal harmony.

In the year 1004 Katheria Rajputs won this area and the name of Panchal was changed to Kather.

One of the kings of Kather dynasty Jagat Singh

Katheria laid the foundation of a new town in Jagatpur in 1500 which is now a part of old Bareilly. Later, his two sons Bas Deo and Barel Deo founded Bareilly City in 1537.

During the reign of Akbar his General Alam Ali Khan annexed it in the Mughal Empire. But the credit of building Bareilly as a new city in 1657 goes to Faujdar Makrand Rai who founded many muhallas like Beharipur, Malookpur, Kazi Tola, Alamgiriganj etc. He built Jama Masjid, Mazar of Shahdana Wali Sahab and a fort where at present Thana Qila is situated.

In seventeenth and eighteenth centuries Afghan Rohillas (originally hailed from Roh in Afghanistan) migrated to Bareilly and gradually became powerful. Ali Mohammad Khan became first Afghan Rohilla ruler of the region. Again, the name of this area changed to Rohilkhand from Kather. In a battle took place here in 1772, Rohillas defeated Marathas with the help of Nawab of Awadh Shuja-ud daula who later defeated Rohilla Chief Hafiz Rehmat Khan. In 1801, Bareilly came under the rule of East India Company.

This city played very important role in rebel - lion of 1857 against company rule. On 31 May, revolutionary killed many British army officers in cantonment here and declared the independence of Bareilly. But the freedom could not continue for more than one year. City took active part in inde - pendence movement led by Mahatma Gandhi. Many national leaders including Netaji subhas Chandra Bose, Jawahar Lal Nehru, Maulana Abul Kalam Azad etc. came here. The conference of UP Congress was held here in 1936. Many Bareillites sacrificed their lives for the sake of freedom of the country that was attained in 1947.

FAMOUS RELIGIOUS PLACES

Bareilly is home to a number of Hindu temples, mosques, churches and gurudwaras. Dargah-e-Ala Hazrat is a world famous holy shrine of sunni mus - lim saint and scholar Ahmad Raza Khan. Khankah-e-Niazia is also a holy shrine of sufi saint Shah Niyaz Ahmad where people come from various parts of the world. A Nath (Shiva) temple is located at each of the city's four corners, that is why locals call it "Nathnagri" also. Famous 'Laxmi Narain Temple' sit - uated at Katra Manrai was built by Fazal-ur Rehman (Chunna Miyan). There are many churches in the city which are more than one century old. GREAT PERSONALITIES

"Ramayan" in Hindi was written by famous dra - matist Pandit Radhey Shyam Kathavachak of Bareilly in the previous century. This city is birth place of Dr. Gopal Swaroop Pathak who was fourth Vice-President of India from 1969 to 1974. This is land of famous poet and writer Jigar Barelvi, Wasim Barelvi, Anwar Chugtai, Kishan saroj, Dr. Mahashweta Chaturvedi and Sukesh Sahni. Renowned Hindi critic Madhuresh who has authored more than 50 books belongs to Bareilly.

Asia's first women hospital (Clara Swain Mission Hospital) was established by an American lady doctor Clara Swain at Bareilly in 1870. The hospital is now a famous general hospital in the region, Asia's first Methodist Seminary is near to this hospital. Clara Swain was first qualified missionary lady doctor in India. She started Country's first nursing school at Bareilly where from first batch of the girls was graduated in 1873. Asia's biggest veterinary in stitute (Indian Veterinary Research Institute) is also in this city.

BAREILLY TODAY

One of the big cities of Uttar Pradesh Bareilly is among the fastest developing tier-2 cities of India. Its population has crossed the figure of one million

and it is to be developed as SMART CITY in future. An important trade center of the state Bareilly is farmous for zari-zardozi work, wood & cane-furniture, surma and manjha. It has become education hub of western UP. Besides many renowned management institutes, there are three medical colleges, more than one dozen engineering colleges, two dental colleges, law colleges, colleges of architecture, two universities and one deemed university (Indian Veterinary Research Institute) in Bareilly. It is also known as medical hub of the region as multispecialty; super-specialty and general hospitals are here in large number.

During the last two decades many new world class townships as North City, Sun City, Mahan - agar, Green Park, Mega City, Ashish Royal Park etc. have been developed in Bareilly. Constructing many integrated townships, the developers of the city have shown Bareillites the way to world standard lifestyle. Many new shopping complexes, mall, cine - plexes, flyovers, roads, apartments etc. have changed the face of the city. CREDAI members have played significant role in it and their many under construc - tion and coming up projects are going to make Bareilly more attractive place to live.

FAMOUS PLACES OF BAREILLY











CREDAI BAREILLY CAME FORWARD TO SAVE SPARROW

CREDAl Bareilly chapter had joined the initiative of Bareilly Development Authority to save sparrow and sponsored WORLD SPARROW DAY event organized by BDA, held on 20 March 2016 in Sanjay Community Hall of Bareilly. On this occasion, in a statement given to media, Senior Vice President of CREDAI UP and President of Bareilly Chapter Mr. Ramandeep Singh said that sparrow is an endan gered bird and we can even now save it from being a subject of history like dinosaur. He appealed the people to put small "Sparrow Huts" at suitable place of their houses to shelter this beautiful bird. More than 500 Sparrow Huts made of wood were distributed at event-venue to the sparrow-lovers. Students of many schools participated in Sparrow-Poster competition and prizes were given to the winners. Rang Vinayak repertory played a hearttouching drama on sparrow. A photo exhibition also took place there.

Dr. Shashank Vikram (VC-BDA) welcomed the guests in the function held in Sanjay Commu -

nity Hall. Addressing the audience chief guest Mr. Ashutosh Kumar (DIG Bareilly Range) highly ap - preciated the efforts made by the organizers and sponsors to spread the awareness on the need of sparrow-conservation. Dr. Jagmohan sr. scientist CARI touched various aspects and issues related to sparrow through his power point presentation. Mr. Dharam Singh, DFO, apprised the audience of the utility and success of Huts in attracting the house—sparrows. Mr. Ramandeep Singh (President-Credai Bareiily) and Mr. Sunil Gupta (Secretary- Credai Bareiily) were special guests of the function. At last Mr. Hardeep Singh Oberoi (Member-Credai) delivered the vote of thanks.

Besides Dr. Garima Yadav (Secretary-BDA), and Mr. Ajay Singh (Chief Engineer-BDA), members of Credai Mr. Ayub Hasan Khan, Mr. Dharmendra Gupta, Mr. Vipin Agarwal, Mr. Harpreet Singh, Mr. Shyam Singh Rathore, Mr. Rajesh Agarwal, Mr. Rajesh Gupta etc. were also present on this occasion.















धर्मेन्द्र गुप्ता (चेयरमैन)

डी जी इन्क्रा ग्रुप...... विश्वास की बुनियाद पर सुनियोजित विकास का संकल्प

सुरमे और झुमके के लिए मशहूर बरेली का चयन अब स्मार्ट सिटी के लिए हो गया है, इसी के साथ बरेलीवासियों के अरमानों को भी पंख लग गए हैं। बरेली पहले ही शिक्षा और चिकित्सा का हब माना जाता था और नोयडा के बाद पश्चिमी उत्तर प्रदेश में रियल एस्टेट के क्षेत्र में बरेली सबसे तेजी से उमरता हुआ शहर है। स्मार्ट सिटी के साथ — साथ बरेली में रोजगार की सम्भावनाएं और लोगों का जीवन स्तर तेजी के साथ बढ़ेगा और इसी के साथ रियल एस्टेट कारोबार में भी जबरदस्त उछाल आने की सम्भावना है। आज बरेली के कोने — कोने में तमाम कम्पनियां विकसित आवासीय योजनाएं ला रही हैं जिसमें न केवल लोगों को बहुत कम कीमत पर घर मिल रहा है, बिल्क ये सभी बरेली विकास प्राधिकरण से स्वीकृत भी हैं जिससे योजनाबद्ध तरीके से बसी हुई कालोनी में रहने का आनंद बरेली की जनता उठा रही है।

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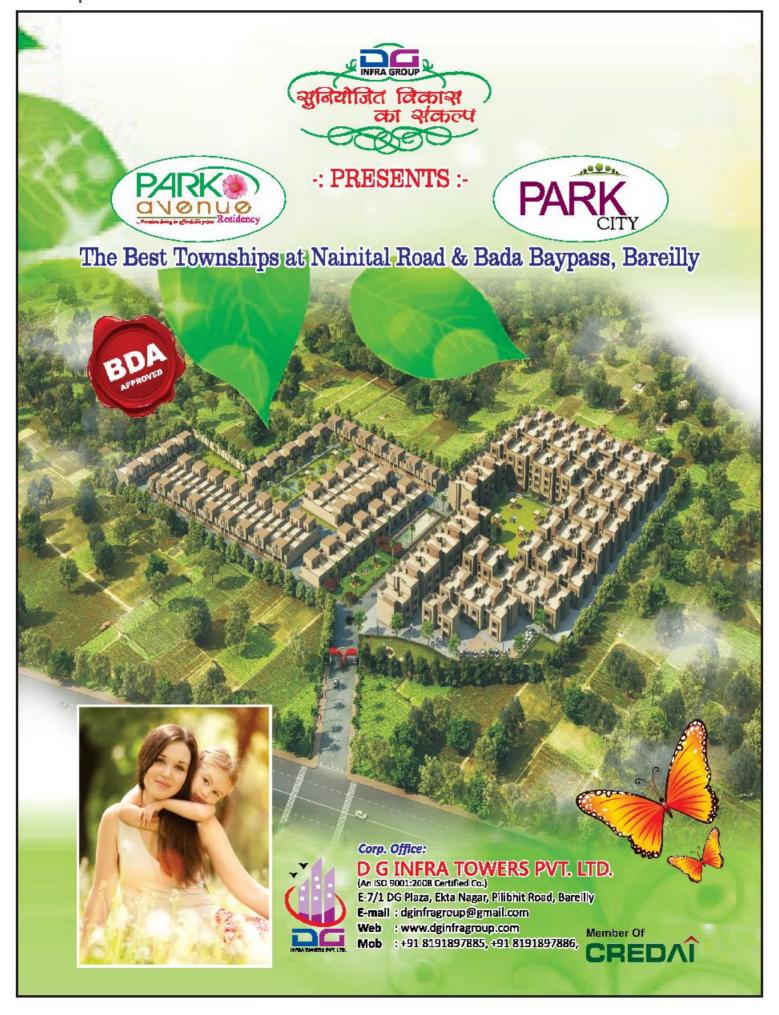
योजनाओं में पार्कों और हरियाली का ध्यान रखा जा रहा है। प्रकृति की तरफ ग्राहकों का रुझान देखते हुए अब इस ओर विशेष ध्यान दिया जा रहा है। नैनीताल रोड पर विकसित की जा रही आवासीय योजना **पार्क एवेन्यू रेजिडेन्सी** में तो विशेष रुप से वृक्षारोपण का कार्यक्रम आयोजित किया गया है जिसमें ग्यारह सौ पेड़ लगाए गये हैं।

रियल एस्टेट विशेषज्ञों के अनुसार वर्ष 2016 के मध्य से इस कारोबार में जबरदस्त तेजी आने की सम्भावना है लिहाजा ये समय निवेशकों के लिए सर्वोत्तम है, साथ ही जो लोग अपना घर लेना चाहते हैं वो भी इस समय कम कीमत में ही अपने घर का सपना सच कर सकते हैं। तेजी के समय उनके घर की कीमत न केवल ज्यादा होगी बल्कि सुरक्षित भविष्य की गारंटी भी होगी।

बरेली में रियल एस्टेट के क्षेत्र में डी जी इन्फ्रा ग्रुप अपनी एक अलग पहचान और विश्वसनीयता के लिए जाना जाता है। बरेली में लोगों को कम कीमत में आशियाना मुहैया कराना हो या एन. सी. आर. में शानदार आवासीय योजना, डी जी ग्रुप के प्राजेक्ट लोगों के भरोसे पर खरे उतरे हैं। डी जी इन्फ्रा टावर्स प्राइवेट लिमिटेड की नैनीताल रोड पर पार्क एवेन्यू रेजीडेन्सी के नाम से ग्रुप हाउसिंग की आवासीय योजना है, जिसमें मात्र दस लाख निन्यानबे हजार जैसी अविश्वसनीय कीमत पर लोग आधुनिक सुविधाओं से युक्त आवास का लाभ उठा सकेंगे। लिहाजा इस प्रोजेक्ट की पंच लाइन Premium Living In Affordable Price रखी गयी है। डी जी इन्फ्रा टावर्स की इस शानदार आवासीय योजना की खासियत ये है कि ये आई वी आर आई क्रासिंग से मात्र सात मिनट की दूरी पर मेन नैनीताल रोड पर स्थित है। आम तौर पर लोगों की शिकायत यह होती है कि ग्रुप हाउसिंग में फ्लैट खरीदने के बाद मेंटीनेन्स के नाम पर उन्हें उतने ही पैसे फिर हर महीने चुकाने होते हैं जितना की वो पहले किराया देते थे, मगर पार्क एवेन्यू में उन्हें हर महीने कुछ भी नहीं देना है। साथ ही क्लब, जिम और किड्स स्विमंग पूल जैसी आधुनिक सुविधाओं के साथ — साथ ओरवहेड टैंक, बढ़िया सड़कें और हरे भरे पार्क जैसी मूलभूत सुविधाएं भी इसमें उपलब्ध रहेंगी।

डी जी ग्रुप बरेली की नामचीन रियल एस्टेट कंपनी होराइजन के साथ एक बड़ी टाउनशिप '**पार्क सिटी**' के नाम से लाने जा रही है जो बड़ा बाईपास की पहली अप्रूवड टाउनशिप होगी।

डी जी ग्रुप के चेयरमैन श्री धर्मेन्द्र गुप्ता खुद पहले बरेली विकास प्राधिकरण में थे जहां उन्होने लोगों में अपने घर को पाने की इच्छा को शिद्दत से महसूस किया और सरकारी नौकरी को छोड़कर रियल एस्टेट के व्यवसाय में आ गए। आज डी जी ग्रुप बरेली में पीलीमीत रोड पर पहली अप्रूवड टाउनशिप 'आकांक्षा एन्क्लेव', बदायूं रोड की पहली अप्रूवड टाउनशिप 'साउथ सिटी' और नैनीताल रोड की पहली अप्रूवड टाउनशिप 'पार्क एवेन्यू' बरेलीवासियों को दे चुका है और अब बड़ा बाईपास की पहली अप्रूवड टाउनशिप 'पार्क एवेन्यू' बरेलीवासियों को दे चुका है और अब बड़ा बाईपास की पहली अप्रूवड टाउनशिप 'पार्क सिटी' भी डी जी ग्रुप लेकर आ रहा है, लिहाजा डी जी इन्क्रा ग्रुप विश्वास की बुनियाद पर सुनियोजित विकास के संकल्प के साथ लोगों को उनके सपनों के घर मुहैया कराने के लिए कटिबद्ध है।





I am here to make your life better.

True to the name "Kesar", a wonder herb which touches our lives by adding fragrance, flavor and strength, KESAR GROUP envisions to add colors, beauty, strength, wisdom and sweetness to your life by developing quality residential and commercial real estate.



With the vision to make lives better, Kesar Buildtech created 'South City Homes' - a successful township spread over 30 acres of land with 500 independent villas at a premium location on Badaun Road. With hundreds of families enjoying an evolved lifestyle here, South city Homes testifies Kesar's commitment to quality development,

and on-time deliveries.



Kesar has also developed a retail and commercial high street landmark - 'Brand Square' in the heart of Bareilly (Civil Lines). With over 1,00,000 sq.ft of ultra premium space (50,000 sq ft retail space already leased out and operational), Brand Square is home to some of India's best known retail brands in Bareilly.



With the same vision and passion, Kesar is now set to present 'PARK LIFE at SOUTH CITY' - a delightful world, inspired by the eternal beauty and healthiness of lives in park-facing homes. Through Park Life, Kesar strives to bring your lives closer to nature.

Kesar, Enriching Lifestyles - Quality, Innovation & Commitment

HOUSING | COMMERCIAL | RETAIL | EDUCATION





Gurpreet Singh CMD, Kesar Group



Horpreet Singh MD. Kesar Group

KESAR BUILDTECH PVT. LTD.

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South City Homes: South City Mod, Opp. Parag Dairy, Badaun Road, Bareilly
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 - सी सी टी वी सहित 3 टियर सिक्योरिटी डेली नीड्स शॉपिंग
 - बास्केट बॉल, स्केटिंग, बैडमिंटन इत्यादि स्पोर्टस की सुविधा

REGISTRATION OPEN



KESAR BUILDTECH PVT. LTD.

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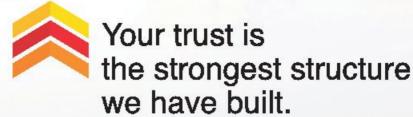
Our first organized project which gave us a name in the society was MEGA CITY wherein we delivered more 70 individual homes and 104 apartments in a single gated society. To name the major accomplishment of this project – it's a fully occupied project of satisfied residents.

With things getting un-stoppable and our zeal to grow bigger and better, we are presently developing MEGA DREAM HOMES designed by award winning architects from Delhi which is a project in the centre of town spread over 20 acres with approx 350 villas and 250 apartments. The complete backend designs including the landscaping teams are renowned firms of Delhi NCR. Our USP has been individual duplex villas of several sizes constructed to the top of line standards completely following the authority norms. This USP has given tremendous success and response to our project.

With a satisfied list of customers under our banner, we are on a growth mode with huge plans of expansions with more projects to come soon. We are trying to deliver new concepts to our Bareilly City and have been successful in doing the same.











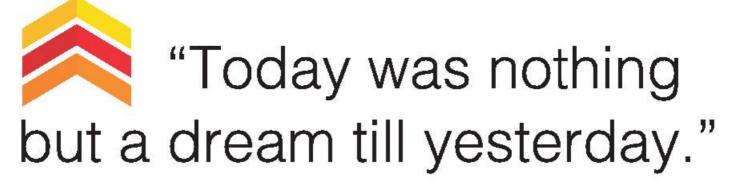
At Competent, we believe that it takes a lot of trust to share your dreams with someone. So we thank you for sharing yours with us and we are proud that we have earned your trust with our competence to deliver every project on time and as expected. After all, it's not about how high the structure is. It's about how deep is the foundation.











Very early in his career, **Mr. Bipin Agarwal** knew that parental business was not his cup of tea. So it all started the day he landed a job in Sharda Neher Yojna and he successfully completed his first civil contract of Pashulok Bairaj in Hrishikesh. Opportunity kept knocking at his door and he

added several civil contracts from railway to his folio. The feather in the cap was when he successfully completed the electrification of the railway line from Delhi to Amritsar. This success became the first and the most important block in the foundation of what is today known as Competent Group.

Giving it back to Bareilly.



Serving the city was **Mr. Agarwal's** first priority always. Determined to bring back the fading industrial culture in Bareilly, he made his intentions clear by launching **Competent Industrial Park**. Till date, it's a landmark in the field of real estate in the city.



Earning trust. Realizing dreams.

When trust becomes your strength, every project becomes an example. Under the aegis of Mr. Bipin Agarwal, Competent Group has unfallingly delivered all its projects on time with a quality beyond expectations. That is why, each Competent project has raised the benchmark quite a few notches.

Sal Residency, Camphor Estate, Competent Industrial Park and the recently built Competent Pride are always mentioned with pride whenever real estate is talked about.

Even the best never rests.

Trust is a tree that needs to be watered every day. That is why we have highly qualified professionals who work day in and day out to enhance customer satisfaction at every step. We are proud that we have been highly successful with that. And we are sure that with the trust and support we have got from our consumers, Competent family will keep getting stronger, bigger and happier.







अटूट रिश्तों का आशियाना





















Horizon Dwellings Private Limited

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Lucknow Office: A 1, Shahnazaf Road, Hazratganj, Lucknow - 226001

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GOOD RELATIONSHIP ARE BUILT ON GREAT UNDERSTANDING

Horizon

A CORPORATE SNAPSHOT-

🗪 A Real Estate Company who believes in You

Horizon Dwellings Private Limited is a 'Customer First' organization. For us nothing is more important then seeing our customer and their loved ones happy and thriving in homes defining their dreams. This is why we endeavor to understand their needs, requirements and aspiration in-depth. So we are fully able to cater to them with infrastructural solutions that add elegance, beauty and grace to their lives.

Experienced Professionals who connect on a human level

Building plush residential houses takes more then just architectural ingenuity. It takes a human approach. As a group of experienced professionals who are also individuals at the core,

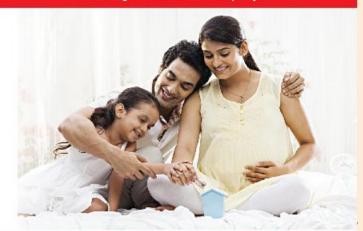
we connect with you on a human level to thoroughly understand your tastes and preferences. We are also committed to evolving our practices of providing you with the epitome of luxury living and ensuring every detail that goes into our project surpassing your expectations.

Caring of Nature to ensure a greener, healthier tomorrow

Companies today have an additional responsibility to ensure the well being of the environment for a greener and heathier tomorrow for everyone. Being an eco friendly company we at Horizon not only incorporate copious amount of lush greenery into all our projects so our residents can live fresh and healthy in the lap of nature but extensively implement eco-friendly construction methods, which are safe for the environment.

Horizon*

New-Age Real Estate Company



Infrastructural marvels built on decades of experience

Providing a solid foundation for our infrastructural marvels is our decades of experience in real estate. An experience that has mentored and guided us in not only creating a niche for ourselves in the real estate sector but also in coming up with projects that exuberates elegance and ingenuity. Today we are recognized for our passion for building infra-structural wonders by combining the fabled elegance of yesteryears with the practical living solutions of today, as well as for our committed approach, earning the respect of not only our peers but also the hearts of our customers.

Vision

Our vision is to be an emblem in real estate housing development by defining quality, commitment and customer satisfaction.

Mission

Horlzon has the primary goal of fully satisfying customers' desire to invest and find their dream homes.

To provide the most professional, informative, loyal and dedicated service in the industry.

To make the buying process as straight forward as possible while maintaining the highest level of service.

To provide accurate and up-to-date information, skilled analysis and sound real estate advice.

A pledge to bring you the best in residential solutions

We know that going that extra mile makes all the difference. We know there aren't any shortcuts to success and there are no compromises when it comes to growth. This is the reason why, we take extra-care that our real estate projects meet your highest aspirations.

Full growth zero compromise policy

As a dedicated real estate organization we are focused in our efforts to ensure our customers get the best in infrastructure and amenities, which is why, we follow 'A full growth zero compromise policy' when its comes to delivering great homes. Be it location, quality, infrastructure or amenities, we strive to achieve excellence in all the facets that go into building a great and happy home.

अटूट रिश्तों का आशियाना





LAHAG started operations in 1962 when fledgling India was preparing to take flight. Shri J.S. Aneja, with his son Mr. Harish Aneja, laid the foundation of a company that would outlive all contemporary trends and went on to become one of the most widely respected and diverse business conglomerates in the country.

Today, the group's diversified business interests principally include real estate and hospitality. The group's operations span several countries across the globe. The reins have been handed over from generation to generation, adding and expanding the ventures significantly over the years.

Over a period of time, LAHAG has carved a niche for itself through commitment, quality and an unwavering adherence to excellence. Several brands under the LAHAG umbrella have seen stupendous success, becoming case studies of accomplishments under the expert guidance of their management and employees.

LAHAG has always advanced through a clear vision of the future, aware of the mission at hand that of creating value for the group, the employees, the stakeholders and the consumers alike. Here's a quick glance at the way LAHAG views its targets.

- To never lose sight of the immediate and through its hard work and determination, build a vision for a better tomorrow
- To be the finest experience provider in the country and endeavour to exceed expectations by being the most admired, aspired and acquired name in the liquor industry
- To always compete to be the best and win while upholding ethics, morals, principals and values
- To fulfilling Management commitment: Our Board of Directors, our Management and all of our employees subscribe to the philosophy of compassionate care. We believe and act on an ethos of generosity and compassion, characterized by a willingness to build a society that works for everyone.
- To growth, the group has grown consistently through its decisive and visionary response to changing times. Its pioneering efforts, steadfast commitment to ethical business practices and its relentless pursuit of new areas to extend its business acumen have brought in its wake several prestigious national and international awards

Group has great achievements in real estate with "Krishna" series in Badaun & Bareilly. The group is coming up with biggest mall of city in Bareilly at prime location. The group is also coming up with numerous flats spread over multiple projects across the country.





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: RUDRAPUR Office :

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NEOSTAR: solely believe in Quality, .Transparency and Innovation

With more than five decades of experience in creating resplendent business opportunities in and around Bareilly, the founders of Neostar came together for a life style changing methodology through real estate. The focus has been on the development of premium residential, commercial, retail, integrated townships, lifestyle gated communities and redevelopment projects primarily in Bareilly and its surroundings.

A challenge well taken with an opportunity to make profits by uplifting the living standards by providing quality affordable housing solutions through one of it's Mega residential township Om Residency, on Bareilly- Lucknow Highway near Faridpur is a living example of its philosophy. The founder has a clear vision to transform the way people perceive quality life style.

Since inception, the Company has always strived for benchmark quality, customer centric approach, robust engineering, in-house research, uncompromising business ethics, timeless values and transparency in all spheres of business conduct, which have contributed in making it a preferred real estate brand in UP.

The Company's residential projects include houses, plots and apartments repleted with world-class amenities. In all its residential projects, the company lays a strong emphasis on environmental management, and high safety standards. The Company believes that for the overall well-being of the society, a comprehensive and sustainable development of rural India is a must, it is in this context that CSR activates are conducted. This literally means that the Company has all the competencies and in-house resources to deliver a project from conceptualization to completion. In all its projects, the company lays a strong emphasis on environmental management, water harvesting and high safety standards.

Neostar's superior execution capability is its core strength. Since inception, it has completed 2 real estate projects and I contractual project. The Company currently has ongoing residential projects in more than 25 Acres aggregating to 9,70,000 square feet of residential developable area and 3,50,000 square feet of commercial saleable area.

The Vision

To create and preserve our leading role and pioneering position amongst companies and organizations operating

- locally and regionally.
- Making a meaningful contribution to economic growth on regional and national level.

The Mission

- To develop and build our activities through a solid base and flexible structure whilst emphasizing clear criteria for measuring performance.
- In order to achieve this, we strive to create an atmosphere conducive to individual performance within a successful team.
- We remain committed to the provision of diverse services based on long experience and real excellence.
- We regard the individual as our most important asset, capable of achieving our mission and future objectives. As such, the enhancement of our peoples' professional capabilities lies at the heart of our enterprise.

The Group has interests in real estate development, property and project management, engineering, procurement and construction (EPC) contracting for power transmission and infrastructure projects including road projects, warehousing and logistics in near future. The Group is also undertaking projects in other key cities such as Lucknow. Dehradun and NCR soon.

We solely believe in Quality, Transparency and Innovation.



Mr. Dinesh Goyal Director



Mr. Neeraj Goel Director



Mr. Hardeep Singh Oberoi Director



Mr. Rajesh Kumar Agarwal Director



25 acres of a fresh new world

Right on the Delhi-Lucknow Highway, Bareilly



OM RESIDENCY - A world enliven with convenient lifestyle and comfortable living spaces. That too at a healthy yet easily accessible location right on the Bareilly-Faridpur Highway.

Welcome to the home of your dreams!

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- A fresh new lifescape for the region
- Superior infrastructure & amenities including Theme parks & walk ways, Luxurious Gym, Sports arenas, Meditation & Spiritual zones, and a secure single gate entrance with CCTV cameras.

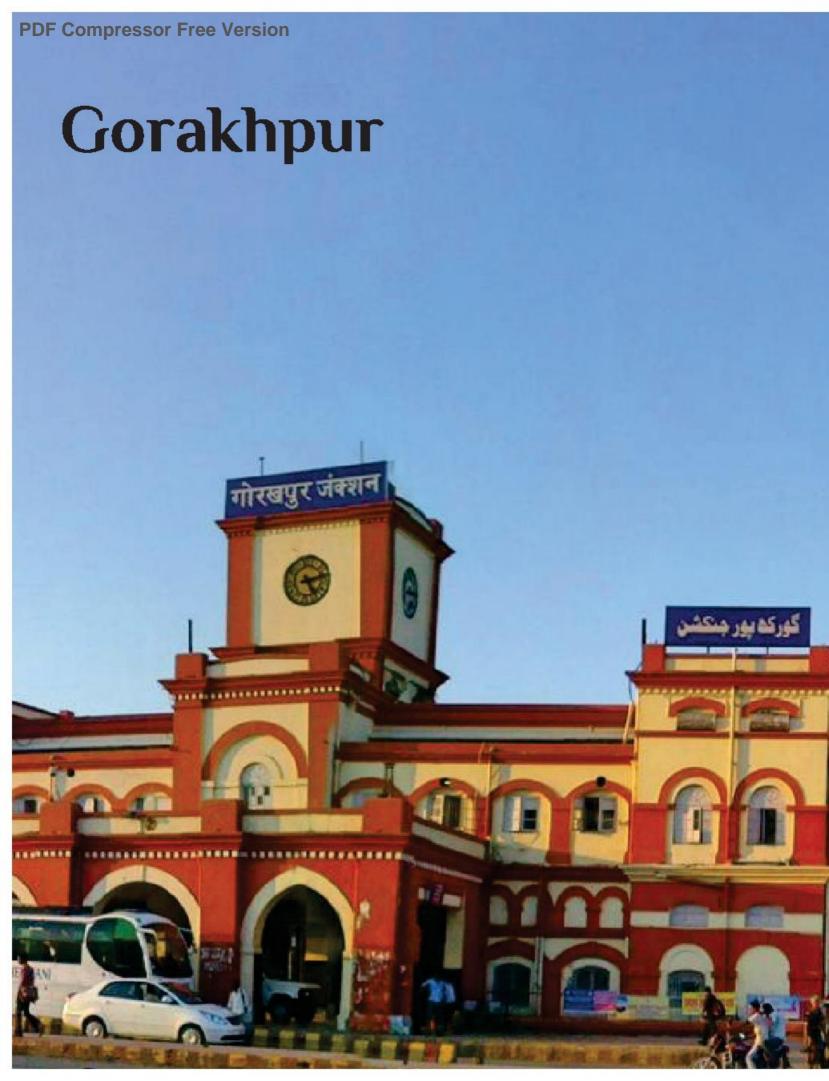


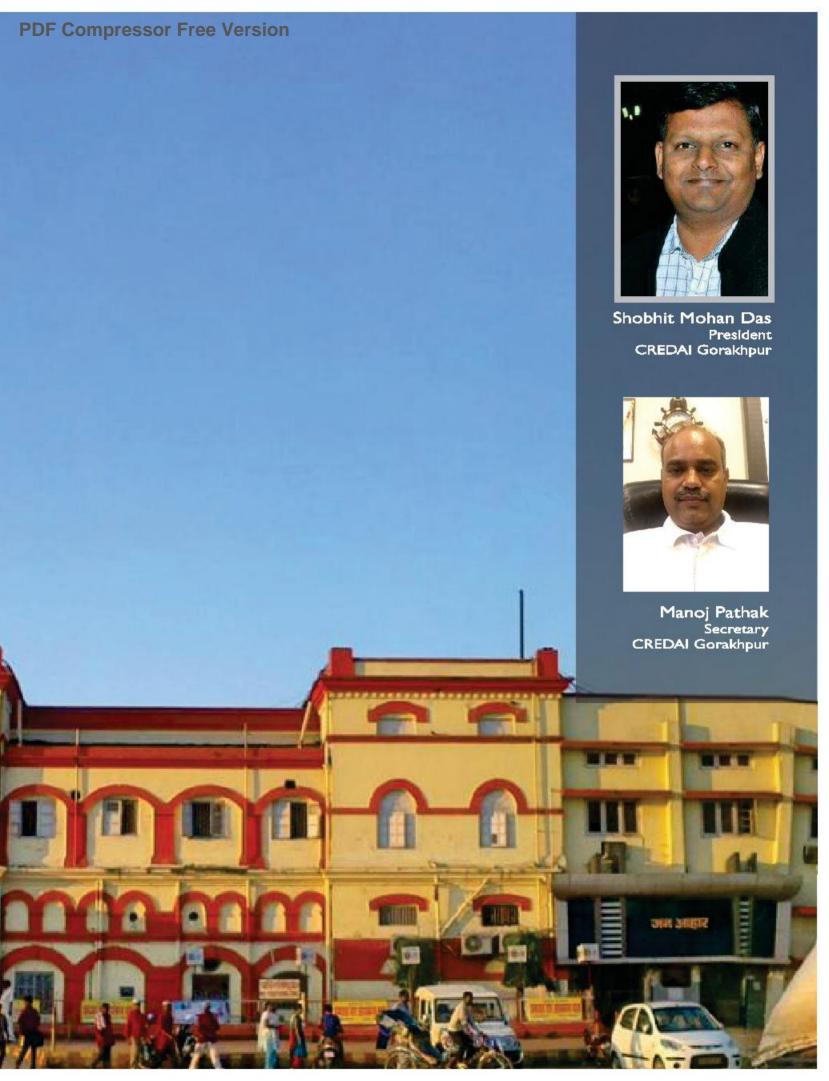
Construction in full swing Possession starting Oct 2016 Approved Project Bank Loan available from Nationalised and Private Banks

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R.O.: C-31,32 Krishna Janki Place, 3rd Floor, Rampur Garden, Bareilly







orakhpur is one of the most flood-prone districts in Eastern Uttar Pradesh. Data over the past 100 years show a considerable increase in the intensity and frequency of floods, with extreme events occurring every three to four years. Roughly 20% of the population is affected by floods, which are an annual occurrence in some areas, causing huge loss of life, health and livelihoods for the poor inhabitants, as well as damage to public and private property.

Research from the Climate and Development Knowledge shows that measures are in place to mitigate disaster risk in the form of the Gorakhpur District Disaster Management Plan. However, this plan focuses on how agencies can co-ordinate following floods and lacks a systematic approach to identifying weather-related hazards and vulnerability.

Gorakhpur railway station has world's longest platform

GORAKHPUR (UP): A newly built railway platform here has entered into the record books as the longest railway platform in the world, according to the Railways. General Manager North Eastern Railways (NER) K K Atal unveiled the certificate given by the Limca Book of Records to Platform No. I of the railway station at a press conference here today.

According to the certificate, the length of the platform is 1,355.40 metre. It was inaugurated on October 6 last year.

Till now, the record was held by the railway platform at Kharagpur in West Bengal. The platform is 1,072.5 metre long.

Atal said while the average passenger traffic has declined in other Railway zones, the NER has registered an increase of 0.57% during the current fiscal year.

More than Rs 1200 crore revenue has been earned from passenger traffic up to December last year, he said.

The GM said in view of the recent fire incident in the Dehradun Express on the Maharashtra-Gujarat border, the NER has increased vigilance and alerted RPF to prevent passengers from travelling with inflammable items.

The Railways is also trying to check possibilities of fire due to shortcircuit in coaches, he said.



http://gorakhpur.nic.in/history.htm

How to measure the construction quality of a project

ith large number of real estate developers and builders juggling on several projects at the same time, the quality of construction is definitely on the rails. This can give sleepless nights to all the buyers. You must always ensure to buy a home which will ensure safety for your family. Some homes might look as though they are built with good quality materials, but in the later stage, there may be a lot of repair and maintenance costs to be looked for. Construction quality also portrays the resale value of your home, when you decide to sell it.

When you purchase a property, it is obvious that you want to be sure of its construction quality because you end up spending almost every penny of your savings on it. It is true that in recent years, many newer and better technologies have come up, that promise quality and security as far as the sturdiness of the property is concerned, still, it is always better to have a closer look. After all, it is a matter of your life. You should never invest in a property that you suspect is made of lower quality materials.

Without the presence of an efficient construction authority, there tends to be a rampant corruption, mismanagement and project delays, that result in compromising the quality. These structures made from low quality materials, are more susceptible to structural and safety malfunctions and pose a potential danger, not only to the inhabitants, but also to people living in the immediate surroundings.

The worst thing about such defects is that most of them might not be even visible. For instance, a person who is not well versed with the architectural science won't be able to find out if the property is structurally unsound. Now, the only option is to get the entire structure reviewed by an independent artist, who would probably give an unbiased opinion.

When you are planning to purchase a property, a few unannounced visits to the site will help you take decision wisely. When the agent is well informed of your visit, he can manipulate a lot of things. But if you visit the site unannounced, there are less chances for manipulation and fabrication, and then you might be able to catch anomalies, if any.

Most buildings constructed in the last five-six years can withstand mild earthquakes of around 4.0 on the Richter scale while some can withstand an earthquake of 9.0 magnitude. Much depends on how much weight it puts on the ground and the quality of steel used - Kishor Pate, developer. (Source: Business Standard)





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- अपशिष्ट जल को संभोधित करके गैर पीने योग्य कार्यों में उपयोग जैसे - सिंचाई, निस्तब्धता तथा फौव्वारे आदि।
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- जल प्रदूषण तथा प्रदूषित जल से होने वाले रोगों तथा महामारियों से बचाव।
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he city of Gorakhpur known for various reasons in past is undoubtedly the most important city connecting Nepal, Bihar and Uttar Pradesh. This has been in focus for various socio political reasons in the news but you can now, not avoid the whispering changes in the winds of this jewel of Eastern Uttar Pradesh.

The city in past decade has leapt forward and started racing with its other counterparts of state, realizing the potential it has, with Kushinagar and Nepal border at its neighborhood.

The flight connectivity with Delhi and increasing number of train network is making it accessible to people around the globe and in the country.

The government too is focusing its attention with other natural potentials like the Great Raamgarh Taal to be harnessed fully by cleaning it and making it ready for water sports and picnic spot around the entire periphery of this 1675 acre water body. The Kushmi jungle, the Bakhira Lake, and upcoming zoo on Deoria bypass road is preparing it to have a strong presence in must visit destination for the globe trekkers.

The rapid urbanization of the country as a whole has also influenced the real estate scenario of the city. The previous unplanned single residential units have been given stiff competition by upcoming high rise residential apartments with all major facilities of a modern landscape. Beautifully crafted green areas, clubs, parking areas, play zones are attracting new

AR. ASHISH SRIVASTAVA

home buyers. The government is also promoting such projects by liberalizing the rules of floor area ratio or ground coverage so that less and less of farming land should be affected by touts of real estate in outer areas of the city.

The builders are playing a vital role in changing the face and urban skyline of the city by making quality construction as was evident in the recent Nepal earthquake which shook the city of Gorakhpur for 100 seconds on a reactor scale of 6.5.

There was no untoward incident in the city in any new construction done by builders but on the other hand, made common man worried with his present cracked home made by non-professionals. The high rise buildings completed in terms of firefighting, power backup, crafted common areas, proper disposal of sewage system is making the city residents give a second thought for their present living conditions.

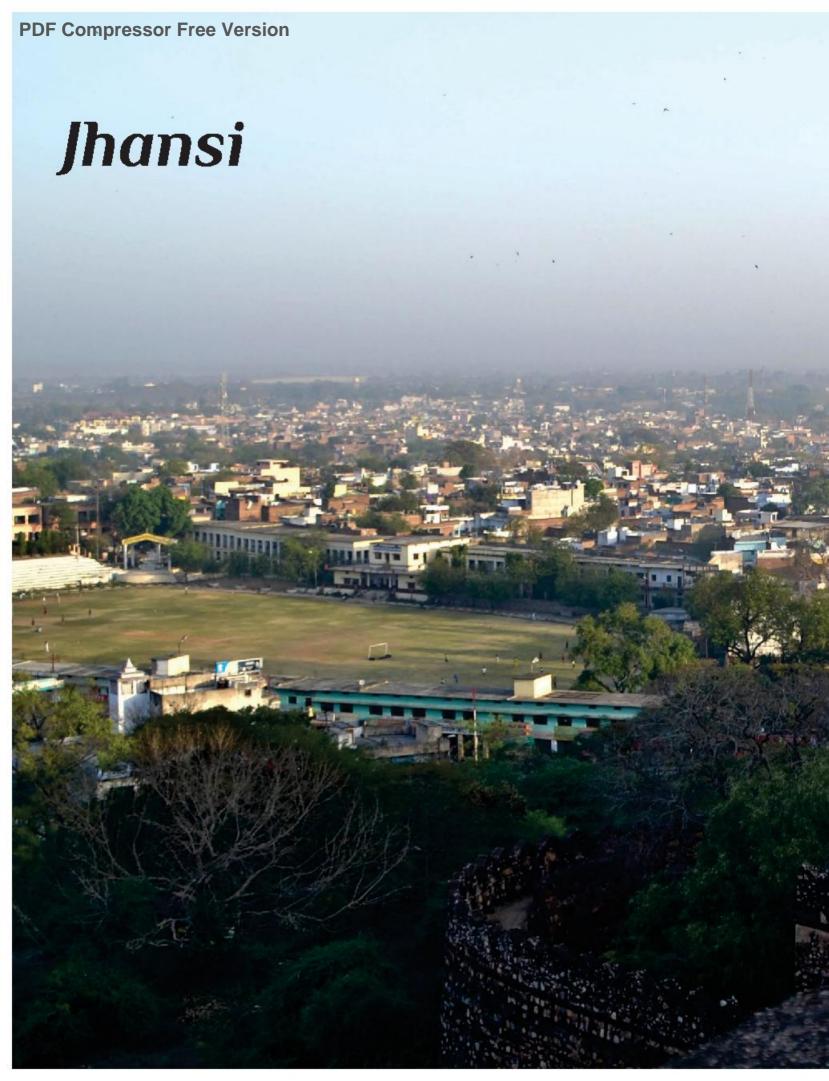
The commercial spaces are also going through metamorphosis with upcoming multiplexes, commercials centers in the city. The new amendments in remodeling of cinema by the state government has given a boost to the multiplex culture of the city and hopefully there will be another 3-4 MULTIPLEXES added to the only running mall in coming 2 years. The upcoming star category hotel chain shall also increase the hospitality industry of the city and bring the national level feel to the travellers and locals as well.

We hope that the basic civic amenities shall be developed by the government and shall have full support by the citizens as well to make the infrastructure running. The city is waiting with all open arms for any suggestions efforts to be taken by individual, government and organizations to make it a better place.

AR. ASHISH SRIVASTAVA

(The writer of this is a leading architect living in Gorakhpur and working for more than two decade)







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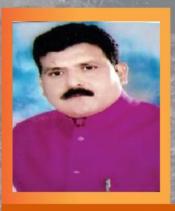


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About Jhansi

he city of Jhansi, named after the Indian warrior, is a city that has a very colorful history. It is located in the Bundelkhand region and is the headquarters of Jhansi district and Jhansi division. Known for its extreme climatic conditions, the rocky plateau depends largely on its agricultural produce to support its economy.

The initiation of the National 4 Highway Development Project nudged Jhansi's industrial growth considerably. Currently its industrial sector is populated by Bharat Heavy Electricals Ltd., Bharat Petroleum Corporation and many other small and medium scale enterprises.

The district is split into five subdivisions and eight blocks. It is bordered by Madhya Pradesh, Jalaun, Hamirpur and Mahoba. Its efficient network of road and railways boosts the economy of the city, which is further supplemented by mineral deposits below the soil.

Stats And Facts

The population of Jhansi is 5,07,293 according to the provisional reports of the 2011 census and the metropolitan population is 5,49,391.

As per the census 2011 reports, Jhansi has a sex ratio of 892 per 1000 males and the child sex ratio is 868 per 1000 boys.

The average literacy rate in the city is 83.81% of which female literacy is 77.81% and male 89.18%. The total number of literates are 3.81,771.

Jhansi Rani was the queen of the region in 1842 and played a vital role in India's struggle for freedom from colonial rule.

The city lies between the Pahunj and Betwa rivers and sometimes temperatures go as low as I°C.

The city is abundant with historical sites and monuments, the most famous being the 17th century Jhansi Fort. The former palace is another similar spot which has been transformed into a museum now.

Even though it is a city filled with historic richness, it is also equipped with modern recreational and community centers, including malls, stadiums and cinema theatres.

The headquarters of the 31st Indian Armored Division of the Indian Army is located in Jhansi.

The walled city was formerly the capital of the princely state of Jhansi and is called the Gateway to Bundelkhand.

Agriculture And Industry

Jhansi's proximity to Delhi and other major cities in India, as well as the ease of access to this city has made it a good location for various industries.

The city is on the south western border of the Tarai plains in Uttar Pradesh and, the land is good for growing citrus fruits.

Wheat, pulses, oilseeds and peas are some of the major crops grown in the region.

The multitude of hilly patches in Jhansi, contain concrete stone and granite stone which are used in the construction of buildings.

There are five Industrial areas in Jhansi, occupied by over 5,000 industrial units.

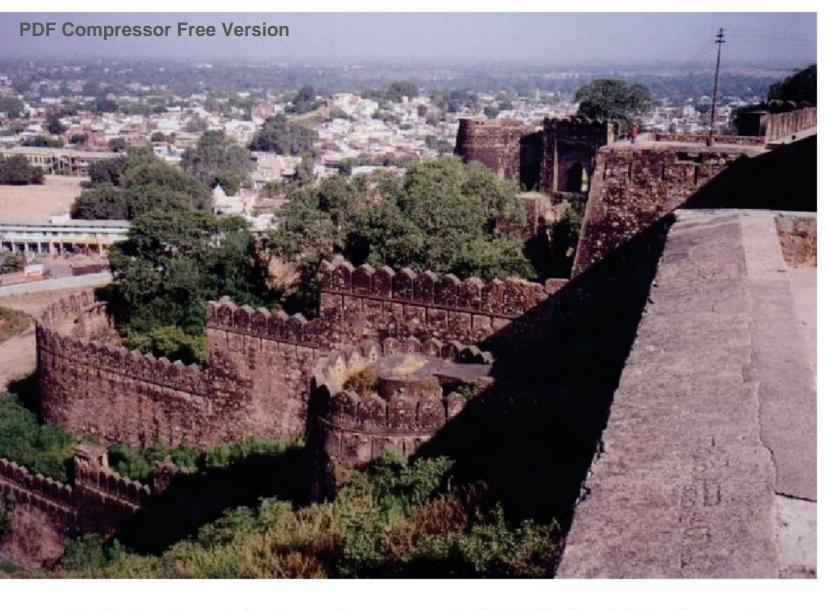
Small-scale industries include agro-based food products, leather, chemicals, jute, electrical machinery, and the garment industry.

Large scale undertakings include Diamond Cement Ltd., Baidyanath Ayurvedic Pvt. Ltd., Bharat Petroleum Corporation and BHEL.

The region's trade in agricultural produce is vital to its economy and Jhansi is a centre for brassware manufacture too.

Connectivity

The nearest commercial airports are in Gwalior and Khajurao. Jhansi airport is a military aviation base but, it is possible for private aircraft to land.



Jhansi Junction railway station is well-connected to many key cities in India like Secunderabad, Delhi, Chennai, Mumbai, Bengaluru, Pune and Indore. It has its own division of the North Indian Central Railways. The first ever Shatabdi Express ran between Jhansi and Delhi. Other important trains that pass through here include the Punjab Mail, Karnataka Express, Dadar-Amritsar Express and Kerala Express.

The road network is excellent with key national highways passing through Jhansi. The North-South Corridor of the National Highway which connects Kanyakumari to Kashmir passes through Jhansi and, so does the East-West Corridor. National Highway 25 and 26 link the city to many others.

The Interstate Bus Terminus in Jhansi offers buses run by the Uttar Pradesh State Road Transport Corporation, Madhya Pradesh State Road Transport Corporation and some private agencies. Buses, taxis and auto rickshaws are available for local transport.

Jhansi Civic Administration

Jhansi Nagar Nigam (JNN), headed by a municipal commissioner and deputy municipal commissioner, is responsible for the civic administration of Jhansi.

The city is divided into 60 wards with elected representative in charge of each ward. The city also has a mayor.

The Jhansi Development Authority (JDA) takes care of the planned and sustained development in the district. The primary objective of the JDA is to bring down population congestion.

The district is divided into two parliamentary constituencies and five legislative assembly constituencies.

The Jhansi Police maintain law and order in the city though the 26 police stations situated around the district.

Jhansi Infrastructure

The construction of the Golden Quadrilateral, often called the highway to success, brought a big improvement in the city's infrastructure. Easy accessibility to the city brought industries and an improvement in overall connectivity within, and outside the city. Land along this highway has been developed for commercial use.

The educational infrastructure of the city is notable with Bundelkhand University located here, as well as engineering, polytechnic, science and medical colleges. Apart from this there is a research institute and hordes of schools in the city.

Key Localities In Jhansi

LOCALITIES	RESIDENTIAL PLOTS IN JHANSI	
	RATES RS./SQ. FT.	
NALANDA COLONY	1,250	
NANDANPURA	1,000-1,300	
SHIVPURI LINK ROAD	1,100-1,500	
HANSARI	2,000-2,600	
PANCHWATI COLONY	600-1,200	

Dakshinanchal Vidyut Vitran Nigam Ltd.

The Dakshinanchal Vidyut Vitran Nigam Ltd. (DVVNL) is responsible for the distribution of electricity to all 21 districts in Uttar Pradesh, including Jhansi. The company took over after the dismantling of the Jhansi Electric Supply Co. Ltd. In 1963.

Jhansi Real Estate Market

The extensive highway project brought with it, an exponential increase in real estate development and infrastructure in the region. Jhansi's exceptional road and rail connectivity have improved the real estate scenario in Jhansi, making it an upcoming gem in the real estate market. People typically buy plots in Jhansi for investment purposes. For people looking to stay in the city, the prefer ences are houses and villas.



Infrastructure Projects

NAME OF THE PROJECT	IMPACT AREAS	EXPECTED COMPLETION DATE	REMARKS	
Lakhnadon ADB Road Project	JHANSI – LAKHNADON SECTION	Complete	A 199.28 crore project that upgraded the connect - ing road into a four lane highway	
Electrification of Rail Line	JHANSI-BINA SECTION OF NORTH CENTRAL RAILWAY	Complete	DC and AC traction sys- tems were installed in this section to improve speed and lower travel time.	
Jhansi Airport	JHANSI	Under Development	An airport will not only boost tourism in the region but, aid the social and economic development of the city. A total of 60 acres will be required to complete the project.	
Betwa Scheme	JHANSI	Under Development	A group housing scheme aimed at providing afford - able housing options and improving living conditions for people in Jhansi.	





What is Encumbrance Certificate in Property Buying

he encumbrance certificate is a mandatory document used in property transactions as an evidence of free tide/ownership. When buying a house, flat or plot, it is important to verify that the property does not have any monetary or legal dues. And encumbrance certificate (EC) ensures that there is a complete ownership of the property without any monetary or legal liability. The EC for property can be obtained from the sub-registrar's office where the particular property has been registered.

Importance of an EC

The encumbrance certificate is important for those applying for a home loan or obtaining a loan against property or when one wants to sell or buy a property. "Encumbrance" means that the liabilities created on a particular property, whereby it is held as a security for any debt of its owner, which has not been discharged as on date. An encumbrance certificate contains all the transactions registered relating to a particular property for a certain period (as required). These details also consist any claims or encumbrance on the property.

Government authorities and financial institutions like banks usually demand 10-15 years of encumbrance. However, you can also ask for up to 30 years encumbrance certificate to be checked. If you still have doubts, you can take a Possession Certificate of the ownership of the particular land, which is available from the village office.

What is Form no. 15 & 16?

The encumbrance certificate is issued in Form No. 15 and 16. If the property does not have any encumbrance during the said period, Form 16 will be issued i.e., certificate of Nil Encumbrance. If the property has any encumbrance registered during the said period, then form No. 15 will be issued. The certificate in form 15 reveals the documents registered with respect to the property, nature of the encumbrance such as gift, partition, lease and mortgage, the parties involved, the registered number of the document and other details in a datewise manner.

Note that, if you are asking an EC for a particular period, you will get the details only for that period and not more. The details will be given from the entries available in the register available with the sub-registrar.

How to obtain an EC?

Given below is the procedure to obtain an EC.

- First and foremost, download the Form 22. Affix it with Rs 2 non-judicial stamp and address to the Tahsildar, giving an attested copy of your residential address and the purpose for which the certificate is required.
- Provide the details of ownership such as correct survey number and place where the property is situated. It is very important that the period and full description of the property are mentioned clearly in the application.
- The requisite fee needs to be paid. The fee is to be paid according to the period of encumbrance. The encumbrance year commences from April 1st of a calendar and closes on March 31st, of the next calendar year. The EC is also usually provided in the regional language. An English translation may be obtained by paying an additional fee.
- The application should be submitted to the jurisdictional sub-registrar's office, under which the property is registered.

Time Duration?

The time taken to obtain an EC is usually 15-30 working days.

While an EC may give the details of the encumbrance on a property, there are certain documents that are exempt from being registered at the sub-registrar's office. As such, these will not appear in the EC. Hence, it is advised that the buyer obtains both the EC and possession certificate as a proof of complete ownership of the property.

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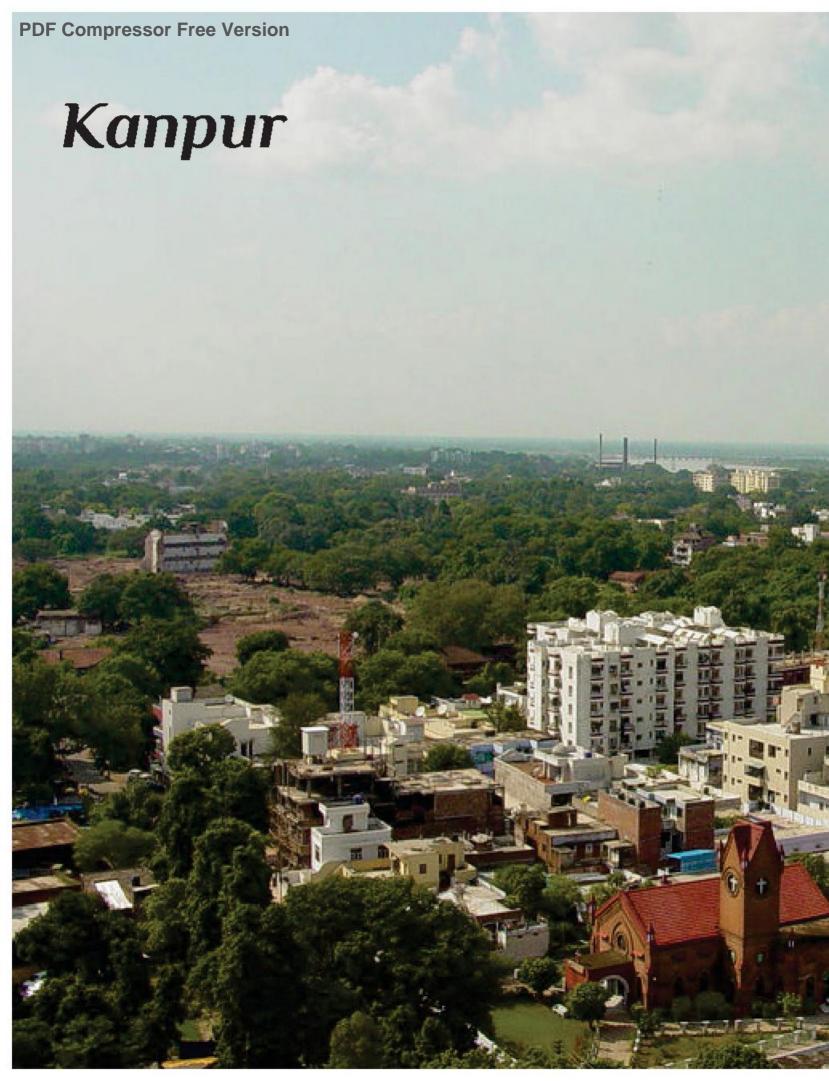
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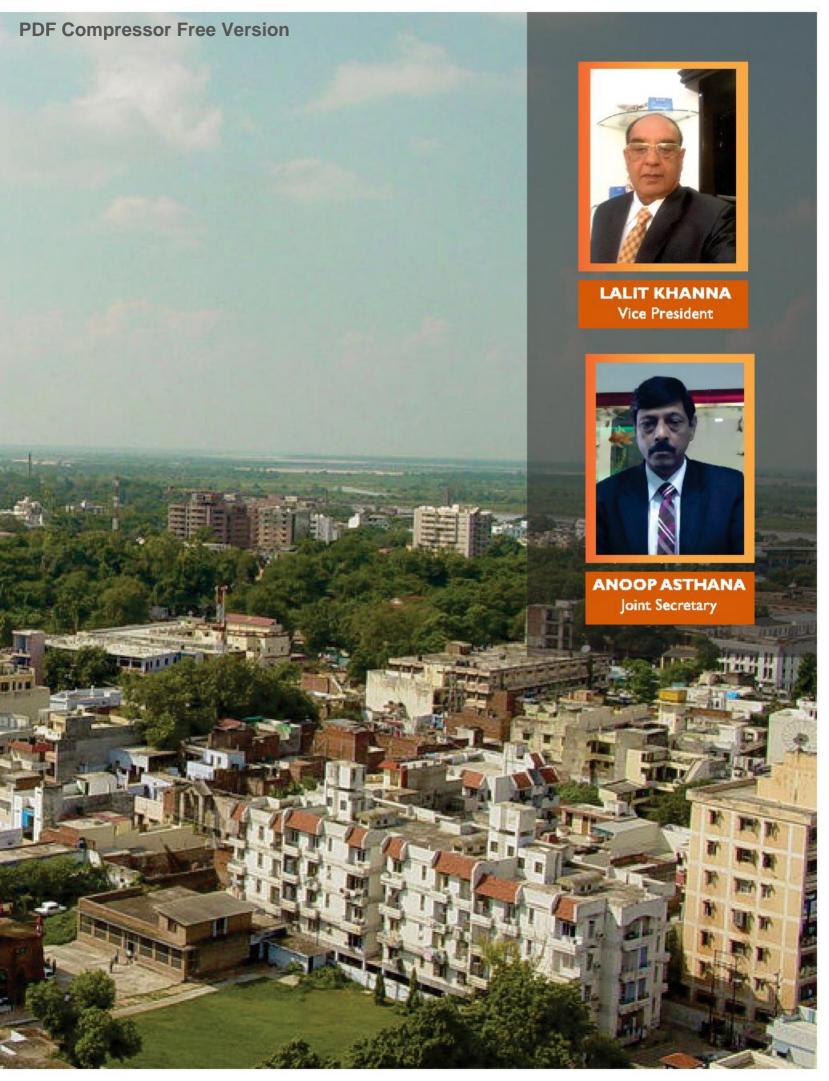


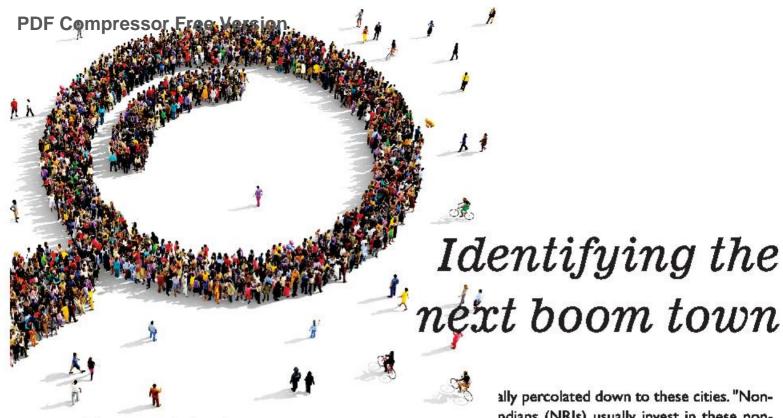
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real estate prices in some of these cities have seen a correction in the past few quarters, according to the Reserve Bank of India's (RBI) House Price Index. Moreover, many of these cities could grow at a faster pace compared to the metros if the country's economy grows at over seven per cent annually. Then, there's the government's smart city project. If successfully implemented, it has the potential to transform many Tier-II towns into metros.

"With infrastructure improving in these cities, more industries are coming up. This is leading to migration from adjoining areas to Tier-II towns, resulting in their expansion," says Santhosh Kumar, chief executive officer - operations and international director, JLL India.

Investment opportunity

While real estate prices are stagnant in metros, some in Tier-II cities have seen a correction. The index of Tier-II cities such as Jaipur, Kanpur and Kochi have seen 7.40 per cent, three per cent and eight per cent correction, respectively, in the January-March quarter compared to the previous quarter, according to RBI data. Prices have also fallen year-on-year.

One reason for the fall in price is the slowdown in real estate prices in metros. The negative sentiment

ally percolated down to these cities. "Nonndians (NRIs) usually invest in these nonmetros either for their families or to create an asset that they can use if they decide to come back to India. With the global economy under pressure, there has been a slowdown in NRI investment," says Kumar.

However, with India's economic growth expected to remain robust, these cities are likely to continue expanding. The International Monetary Fund expects India to grow at over seven per cent yearly in 2016-17 and 2017-18. "Globally, we have seen that there are always a few Tier-II cities that grow much faster than metros, as economic activity and infrastructure developments happen there. In India, for example, there were originally four metros. Now, we have the big eight, which include Pune, Bengaluru, Hyderabad and Ahmedabad," says Shrinivas Kowligi, partner, smart cities. EY.

Real estate experts feel that the government's smart city project could provide a fillip to property prices in Tier-II cities. Explains Kowligi: "The government wants these cities to do area-based developments and offer better mobility solutions, more public spaces, better services and connectivity, walkability, etc." There's also an element of real estate in it, he added. The government also offers higher floor space ratio in such areas. Typically, these are existing areas that are spread out between one sq km and four sq km. Investors can look at investing in those areas within Tier-II cities that have been selected for development.

Tier-II or metro periphery?

Property investors are usually faced with an option-either to invest in an upcoming city or buy real estate in the periphery of a metro. As metros continue to expand, many areas that look far off today will become part of the city in future.

Experts say the selection between the two depends on the investment expectations you have. "The rate of return could be higher in Tier-II cities but the investment tenure needs to be long - at least a decade. If you want lower returns but in a shorter span, a metro periphery makes sense," says Kumar.

Where you choose to invest should also depend on how deep your pockets are. Though distant suburbs of a major city are cheaper compared to buying a property in the metro, they might be more expensive than Tier-II cities. Experts say on an average, an individual can get a two-bedroom flat for Rs 30-40 lakh in the heart of a Tier-II city with markets, school and hospitals in the vicinity. If they want similar infrastructure in the periphery of a metro, they would need to shell out 50-100 per cent more.

Identifying opportunity

Most of the cities that have grown rapidly were educational hubs that offered talent to industries that were setting up base in these cities.

"Typically, industries come first to these cities, followed by company offices and then commercial real estate development follows," says Surabhi Arora, associate director, research, Colliers India. Also, watch for population growth, a city's growing prominence.

Infrastructure development, such as a national highway or a zonal hub for business, is another factor that can help a Tier-II city grow rapidly. "But, these developments need to be visible in the area that you have chosen. Don't rush to buy merely on the basis of announcement." adds Arora.

"Also consider political factors that can influence the city," says Gulam Zia, executive director - advisory, retail & hospitality, Knight Frank India. He explains: Bhubaneswar has all the elements to be the next metro city but it lacks proper political heft. On the other hand, many companies and real estate investors are firming up plans to invest in Ahmedabad after Narendra Modi became Prime Minister.

Kumar of JLL says you could earn better returns by opting to invest in plots rather than in ready-tomove-in houses in Tier-II destinations.

Not all rosy

Investing in Tier-II cities carries its own share of risks. You should only put money in towns where you can monitor your investments or have relatives who can take care of it. There have been umpteen cases of plots being encroached upon, or the tenant refusing to move out, taking shelter under the Rent Control Act. "Always opt for a city that's not more than three-four hours from the place you live in," says Zia.

If you are opting for a plot, spend money on doing proper title search. If ready-to-move-in houses interest you, do your own research on the developer by logging on to its website and visiting completed projects.

Investing in Tier-II cities is like investing in midcap stocks. Have an exit strategy in place, in case your investment doesn't seem to be yielding desired results.

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