

Investor Update

For the quarter ended 30th Sep, 2016

BSE: 523716 | NSE: ASHIANA | Bloomberg: ASFI:IN | Reuters: AHFN.NS

www.ashianahousing.com

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Safe Harbor

Except for the historical information contained herein, statements in this presentation and the subsequent discussions, which include words or phrases such as "will", "aim", "will likely result", "would", "believe", "may", "expect", "will continue", "anticipate", "estimate", "intend", "plan", "contemplate", seek to", "future", "objective", "goal", "likely", "project", "should", "potential", "will pursue", and similar expressions of such expressions may constitute "forward-looking statements". These forward looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, our growth and expansion plans, obtain regulatory approvals, our provisioning policies, technological changes, investment and business income, cash flow projections, our exposure to market risks as well as other risks. The Company does not undertake any obligation to update forward-looking statements to reflect events or circumstances after the date thereof.

Glossary

Saleable Area	Total saleable area of the entire project corresponding to 100% economic interest of all parties
Ongoing Projects	Projects in respect of which (i) all title, development rights or other interest in the land is held either directly by our Company and/or our Subsidiaries and/or other entities in which our Company and/or our Subsidiaries have a stake; (ii) wherever required, all land for the project has been converted for intended land use; and (iii) construction development activity has commenced.
Future Projects	Projects in respect of which (i) all title, development rights or other interest in the land is held either directly by our Company and/or our Subsidiaries and/or other entities in which our Company and/or our Subsidiaries have a stake; and (ii) our management has commenced with the formulation of development plans.
Land available for Future Development	Lands in which we have obtained any right or interest, or have entered into agreements to sell/memorandum of understanding with respect to such rights or interest, as the case may be, and which does not form part of our Completed, Ongoing and Future Projects
Project	Project includes project phases

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Highlights and Overview

01

Highlights and Overview

Highlights

Operational Overview

Financial Overview

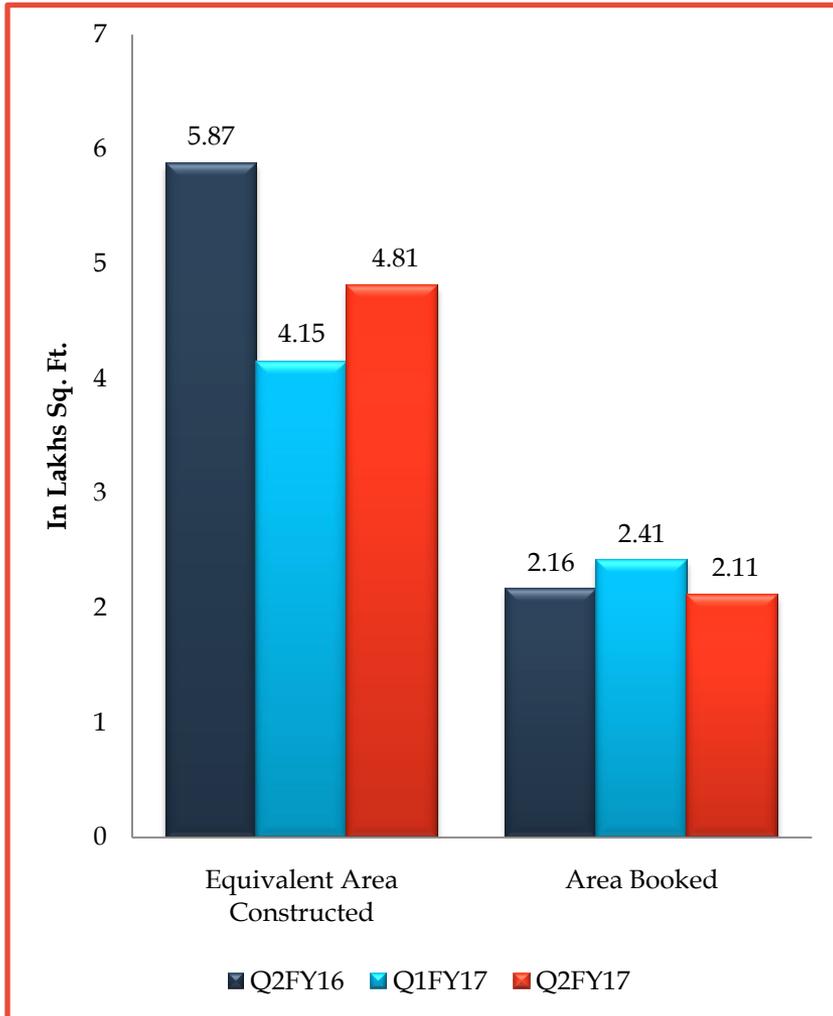
Quarterly Performance Data

Cash Flow Position

Highlights

- Booking Area decreased to 2.11 lsf (Q2FY17) vs 2.16 lsf (Q2FY16). Decreased by 2% compared to corresponding quarter of previous year
- Area constructed 4.81 Lakhs sq. ft. (Q2FY17) vs 5.87 lakhs sq ft. (Q2FY16)
- Revenue recognized from completed projects of Q2FY17 increased to Rs. 10,593 lakhs from Rs. 6,794 lakhs (Q2FY16) due to higher area delivered (3.69 lsf vs 2.10 lsf)
- Partnership Income of Q2FY17 decreased to Rs. 86 lakhs from Rs. 390 lakhs (Q2FY16) due to lower area delivered (0.07 lsf vs 1.28 lsf)
- Other Income (includes income from investments, maintenance operations and other miscellaneous income) of Q2FY17 increased to Rs. 1,780 lakhs from Rs. 1,201 lakhs (Q2FY16)
- Deliveries continued in Ashiana Navrang - phase1 (Halol), Ashiana Surbhi – partial phase 1 and Ashiana town- phase 2 in Bhiwadi
- Net Profit of Rs. 2,069 lakhs (Q2 FY17) vs Net Profit of Rs. 1,335 lakhs (Q2 FY16)
- Pre-tax operating cash flow of Q2FY17 negative Rs. 144 lakhs Vs. negative Rs. 149 lakhs in Q2 FY16

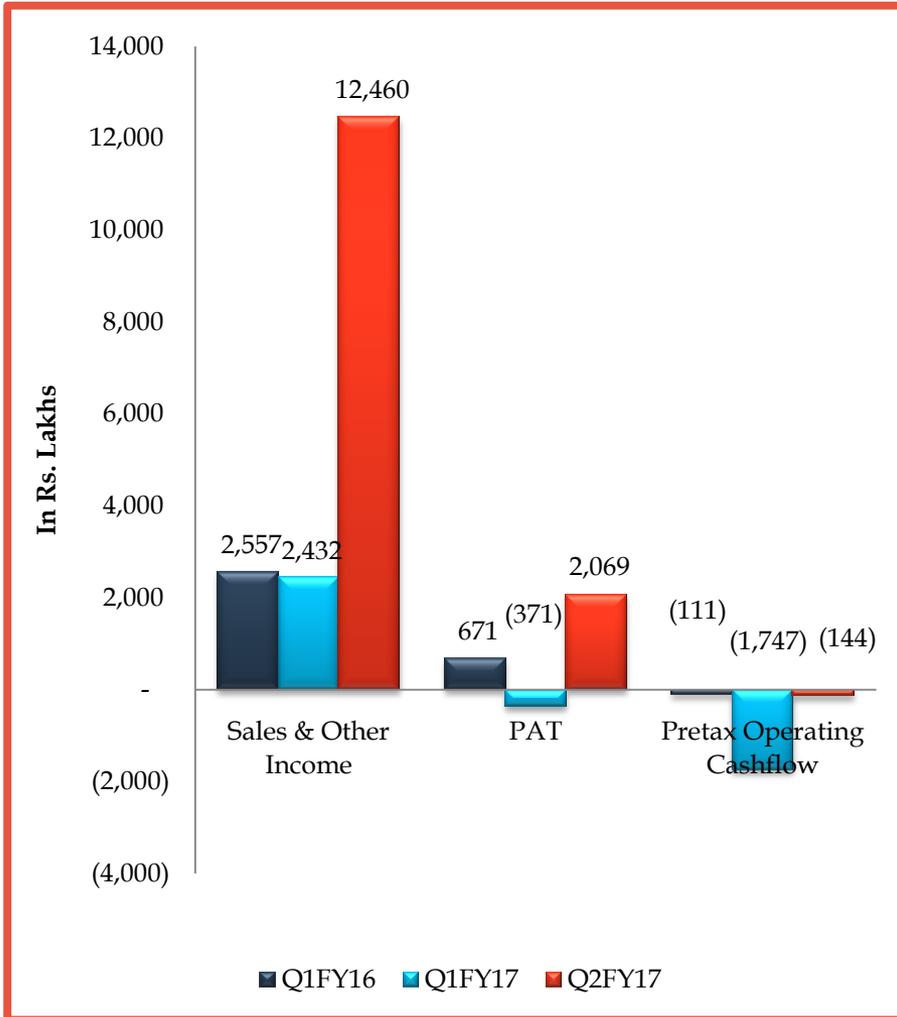
Operational Overview



✚ Area booking decreased by 12% compared to previous quarter and decreased by 2% compared to corresponding quarter of previous year

✚ Area Constructed increased by 16% compared to previous quarter. The company is on track for execution and achieving the construction target. Construction will lead to achievement of overall delivery schedule

Financial Overview



- ✚ Sales & Other Income increased by 412% compared to previous quarter due to deliveries, majorly in project Ashiana Town Beta (Ph 2) in Bhiwadi, Ashiana Navrang (Ph 1) in Halol, Surbhi (Phase 1) in Bhiwadi
- ✚ Expected more deliveries in Ashiana Town Beta & Ashiana Surbhi (Bhiwadi), Ashiana Umang, Vrinda Garden & Gulmohar Gardens (Jaipur), Ashiana Navrang (Halol), Ashiana Utsav (Lavasa) in coming quarters
- ✚ Pre-tax operating negative Rs. 144 vs negative Rs. 1747 lakhs

Quarter-wise performance

Particulars		Value of Area Booked (In lakhs)	Area Booked (Lakhs Sq. Ft.)	Equivalent Area Constructed (Lakhs Sq. Ft.)	Area delivered & recognised for revenue (Lakhs Sq. Ft.)
Quarter 2 (FY 2016-17)	AHL	3,981	1.19	3.88	3.69
	Partnership	2,761	0.91	0.93	0.07
	Total	6,742	2.11	4.81	3.76
Quarter 1 (FY 2016-17)	AHL	5,083	1.48	3.45	0.40
	Partnership	2,854	0.92	0.69	0.16
	Total	7,937	2.41	4.15	0.56
Quarter 1 (2015-16)	AHL	3,567	1.04	4.01	0.02
	Partnership	1,908	0.61	1.32	2.34
	Total	5,476	1.65	5.33	2.36
Quarter 2 (2015-16)	AHL	5,014	1.33	4.18	2.10
	Partnership	2,498	0.82	1.69	1.28
	Total	7,511	2.16	5.87	3.38
Quarter 3 (2015-16)	AHL	6,931	2.14	4.40	0.51
	Partnership	1,441	0.48	1.74	0.62
	Total	8,373	2.63	6.14	1.13
Quarter 4 (2015-16)	AHL	4,629	1.43	4.62	12.45
	Partnership	2,433	0.78	1.48	4.30
	Total	7,061	2.21	6.10	16.75
FY 2015-16	AHL	20,141	5.94	17.21	15.07
	Partnership	8,280	2.69	6.23	8.53
	Total	28,421	8.63	23.44	23.60

QoQ volatility in area delivered

Quarterly Sales Trend

Area in Sq.
ft.

Project	Location	Q1 (2015-16)	Q2 (2015-16)	Q3 (2015-16)	Q4 (2015-16)	Q1 (2016-17)	Q2 (2016-17)
Ashiana Housing Limited							
Ashiana Aangan	Neemrana			-	(1,450)	1,450	-
Ashiana Aangan Plaza	Neemrana	1,026	(251)				251
Ashiana Anantara	Jamshedpur	7,560	5,900	37,685	13,540	7,815	1,180
Ashiana Anmol	South of Gurgaon (Sohna)	1,960	19,075	7,505	11,680	14,530	8,190
Ashiana Tarang	Bhiwadi	-	-	89,530	28,139	6,122	15,332
Ashiana Town Beta	Bhiwadi	16,750	23,364	5,655	4,390	6,395	5,665
Ashiana Surbhi	Bhiwadi	11,670	11,590	3,300	1,100	1,180	3,635
THR - including plaza	Bhiwadi	3,307	-	-			-
Ashiana Nirmay	Bhiwadi	12,392	8,595	13,836	9,722	4,393	10,253
Ashiana Dwarka	Jodhpur	1,390	2,990	3,760	4,140	23,130	5,360
Ashiana Umang	Jaipur	35,615	43,515	37,675	42,870	44,015	44,730
Ashiana Navrang	Halol	4,605	(1,470)	4,155	5,370	1,215	2,685
Ashiana Shubham	Chennai	-	-	-	12,243	25,699	19,075
Ashiana - Utsav	Lavasa (Pune)	7,750	19,735	11,000	10,995	12,430	3,140
Total		104,025	133,043	214,101	142,739	148,374	119,496
Partnership							
Vrinda Gardens	Jaipur	25,955	28,455	19,255	17,250	49,073	47,938
Gulmohar Gardens	Jaipur	34,596	46,481	24,148	49,335	41,560	43,220
Gulmohar Gardens - Studio Apartment (GG Plaza)	Jaipur	-	3,006	3,302	605	(1,210)	
Rangoli Gardens	Jaipur	(1,590)	-	4,060	5,700	2,420	-
Rangoli Gardens Plaza	Jaipur	1,557	4,537	(2,283)	4,948	435	-
Total		60,518	82,479	48,482	77,838	92,278	91,158
Grand Total		164,543	215,522	262,583	220,577	240,652	210,654

Project wise Cash Flow position in ongoing projects (Status as on 30th Sep, 2016)

			Amount in Rs. Crore	
Project Name	Saleable Area (Sq. ft.)	Area Booked (Sq. ft.)	Sale Value of Area Booked	Amount Received
Ashiana Housing Limited				
Ashiana Town Beta (Including Plaza)	522,963	241,029	80.77	65.07
Ashiana Aangan - Plaza	4,000	1,882	1.88	1.27
Ashiana Aries	59,180	48,420	16.85	8.16
Ashiana Anmol	416,400	133,280	64.88	26.44
Ashiana Lavasa	124,080	24,890	12.12	6.29
Ashiana Niramay	217,740	90,343	32.89	19.71
Ashiana Shubham	163,031	57,017	19.88	7.53
Ashiana Surbhi	280,080	214,575	58.89	28.86
Ashiana Tarang	228,240	139,123	37.39	13.12
Ashiana Umang	986,880	744,735	205.66	176.64
Ashiana Navrang	140,160	106,845	19.62	15.45
Ashiana Dwarka	96,120	21,360	5.44	1.01
TOTAL	3,238,874	1,823,499	556.27	369.54
Partnership				
Gulmohar Gardens	441,065	326,715	84.48	56.44
Gulmohar Gardens - Studio Apartment (GG Plaza)	45,432	31,517	10.28	6.98
Vrinda Garden	722,036	509,291	163.03	126.27
TOTAL	1,208,533	867,523	257.79	189.69
Grand Total	4,447,407	2,691,022	814.06	559.23

Cash Flow position in ongoing projects (Status as on 30th Sep, 2016)

Particulars	Saleable Area (Lakhs Sq. ft.)	Area Booked (Lakhs Sq. ft.)	Value of Area (Rs. In Lakhs)	Amount Received (Rs. In Lakhs)	Equivalent Area constructed (Lakhs Sq. ft.)
Ashiana	32.39	18.23	55,627	36,954	17.93
Partnership	12.08	8.68	25,780	18,971	8.60
Grand Total	44.47	26.91	81,407	55,925	26.53

Out of a total saleable area of 44.47 lakhs sq. ft. 26.53 lakhs sq. ft. (60%) has already been constructed.

Out of the total area booked so far, an amount of Rs. 25,482 lakhs is to be received in due course in future.

02

Ongoing Projects

Geographical Presence

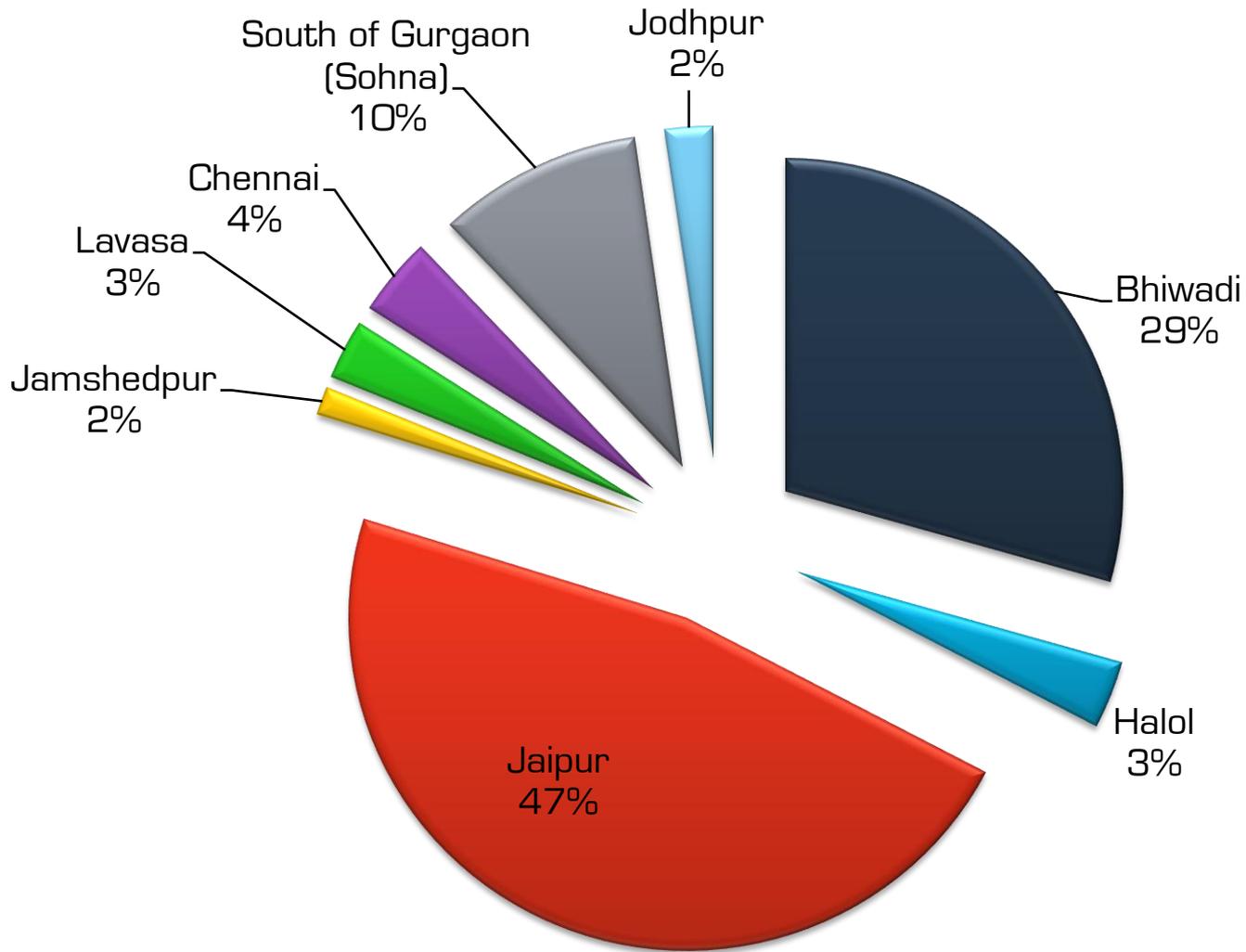
Ongoing Projects Summary

Break up of Area Booked

Yearly Data and Projections

Quarterly Data

Geographical Presence



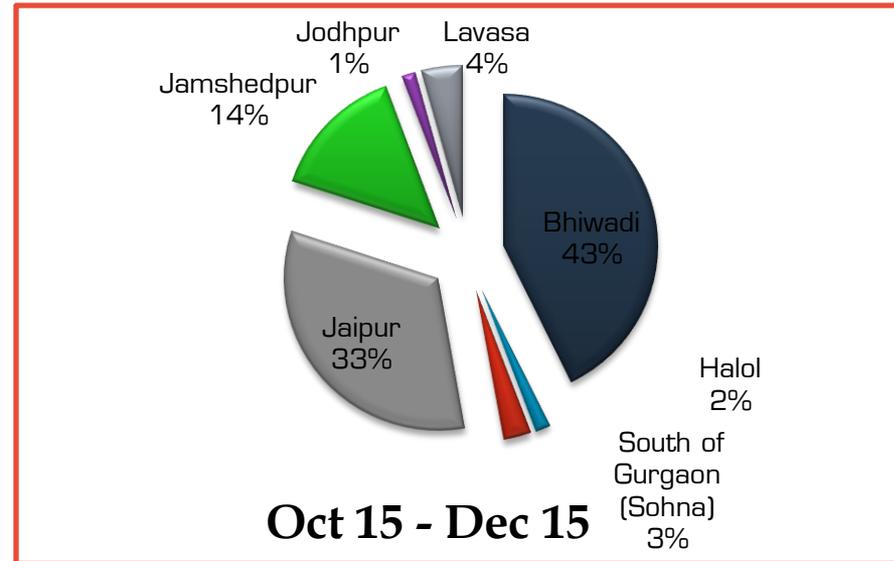
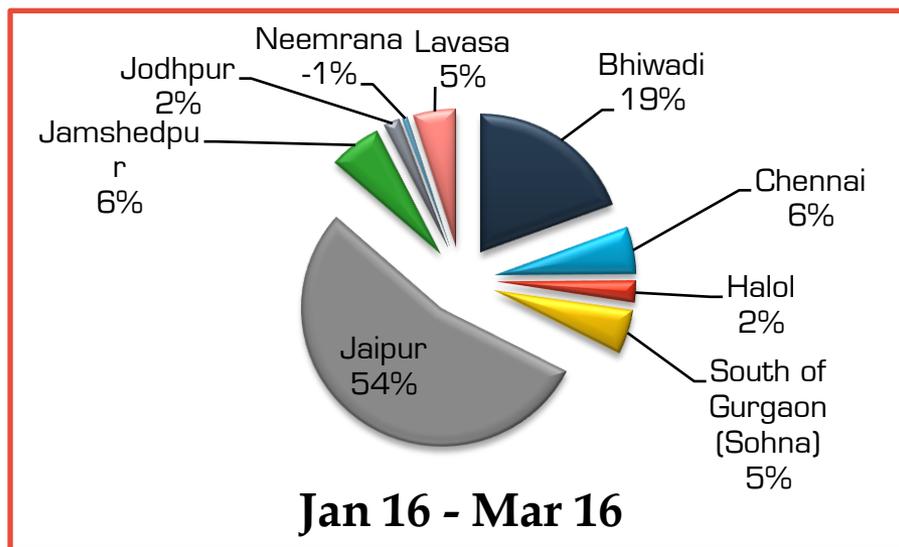
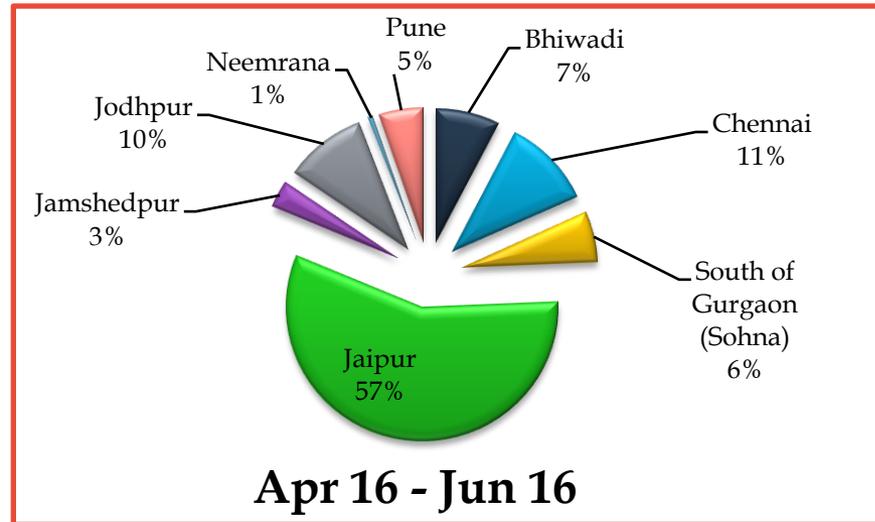
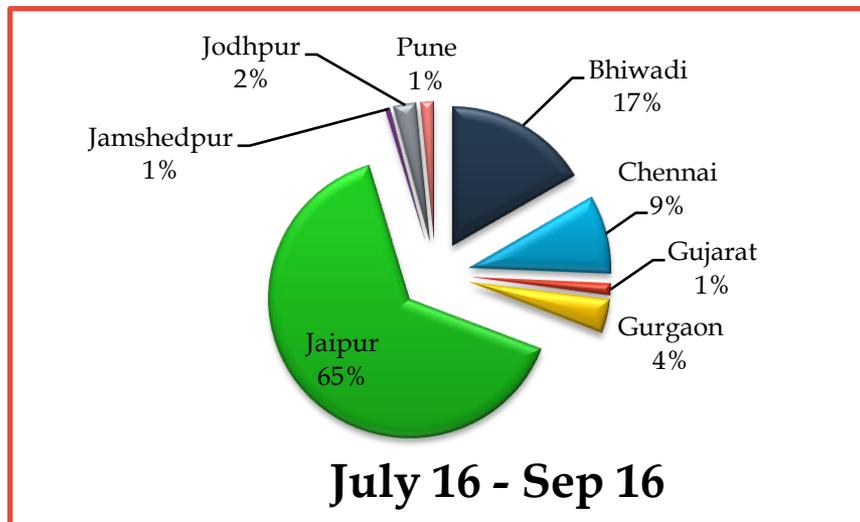
Saleable Area of Ongoing Projects

Ongoing Project Summary

As on Sep 30, 2016

Project Name	Location	Economic Interest	Project Type	Saleable Area (Isf)	Area Booked (Isf)	Expected Completion Time
Ashiana Town Beta (Phase 3)	Bhiwadi	100%	Comfort Homes	5.19	2.37	Phase 3 in FY18
Ashiana Town Plaza	Bhiwadi	100%	Commercial	0.04	0.04	FY 17
Ashiana Nirmay (Phase 1)	Bhiwadi	100%	Senior Living	2.18	0.90	Phase 1 in FY 18
Ashiana Surbhi (Phase 1 (partial) &2)	Bhiwadi	100%	Comfort Homes	2.80	2.13	Phase 1 in FY17
Gulmohar Gardens (Phases 3, 5 & 7)	Jaipur	50% of Profit Share	Comfort Homes	4.41	3.27	Phase 3 in FY17
Gulmohar Gardens - GG Plaza & Studio aptt.	Jaipur	50% of Profit Share	Commercial	0.45	0.32	GG Plaza in FY17
Vrinda Gardens (Phase 1, 2 &3)	Jaipur	50% of Profit Share	Comfort Homes	7.22	5.09	Phase 1 in FY17
Ashiana Umang (Phase 1,2&3)	Jaipur	100%	Comfort Homes	9.87	7.45	Phase 1 in FY17
Ashiana Shubham (Phase 1)	Chennai	73.75% of Revenue Share	Senior Living	1.63	0.57	Phase 1 in FY18
Ashiana Anantara (Aries)	Jamshedpur	74.5% of Revenue Share	Comfort Homes	0.59	0.48	Aries in FY18
Ashiana Navrang (Phases 2)	Halol	81% of Revenue Share	Comfort Homes	1.40	1.07	Phase 2 in FY17
Ashiana Utsav (Phases 3&4)	Lavasa	100%	Senior Living	1.24	0.25	Phase 3 in FY17
Ashiana Tarang (Phase 1)	Bhiwadi	100%	Comfort Homes	2.28	1.39	Phase 1 in FY19
Ashiana Dwarka (Phase 2)	Jodhpur	Area Share	Comfort Homes	0.96	0.22	Phase 2 in FY19
Ashiana Aangan Plaza	Neemrana	100%	Commercial	0.04	0.02	Plaza in FY17
Ashiana Anmol (Phase 1)	South of Gurgaon (Sohna)	65% of Revenue Share	Comfort Homes	4.17	1.33	Phase 1 in FY19
TOTAL				44.47	26.90	

Break up of Area Booked (QoQ)



Yearly Operational Data

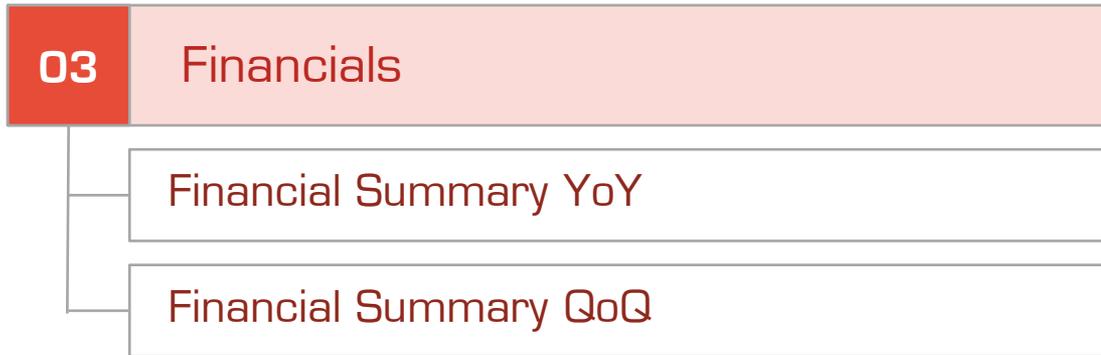
Particulars	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
Equivalent Area Constructed (In Isf)	10.74	14.62	12.27	17.87	22.8	23.44
Area Booked (In Isf)	13.5	17.83	18.65	22.13	18.12	8.63
Value of Area Booked (In Rs. Lakhs)	27,736	39,038	50,335	64,756	54,772	28,421
Average Realizations (In Rs/Sq. Ft.)	2,055	2,190	2,699	2,926	3,022	3,293

Improvement in average realization YoY

Quarterly Operational Data

Particulars	Q1 FY16	Q2 FY16	Q3 FY16	Q4 FY16	Q1 FY17	Q2 FY17
Equivalent Area Constructed (In Isf)	5.33	5.87	6.14	6.10	4.15	4.81
Area Booked (In Isf)	1.65	2.16	2.63	2.21	2.41	2.11
Value of Area Booked (In Rs. Lakhs)	5,476	7,511	8,373	7,061	7,937	6,742
Average Realizations (In Rs/Sq. Ft.)	3,328	3,477	3,184	3,195	3,293	3,195

Financials



Financial Summary YoY (Consolidated)

Particulars	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
Sales and Other Income	15,428	24,898	16,142	12,280	16,444	53,605
Operating Expenditure	9,578	15,930	11,375	9,091	10,542	38,547
EBITDA	5,850	8,967	4,767	3,189	5,902	15,058
Profit After Tax	4,386	6,955	3,315	2,186	4,649	12,939
Pretax operating cash flows generated from ongoing projects	5,345	10,967	8,381	12,590	7,258	(1,089)
EBITDA Margin	37.92%	36.02%	29.53%	25.97%	35.46%	28.09%
Net Profit Margin	28.43%	27.94%	20.53%	17.80%	27.99%	24.14%
Return on Average Net Worth	29.00%	34.00%	13.00%	7.91%	14.03%*	22.15%
Debt to Equity Ratio	0.002	0.04	0.04	0.03	0.06	0.09

*Weighted average net worth, considering raising of Rs. 200 crs. QIP funds on 9th Feb, 2015.

Highest ever topline & bottom line in FY 15-16

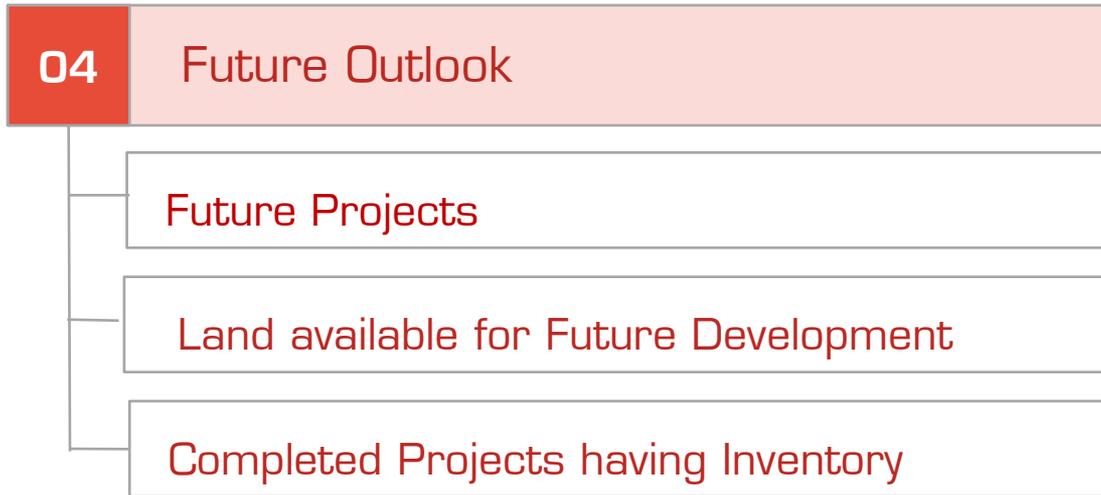
Financial Summary QoQ (Consolidated)

Particulars (In Lakhs Rs)	Q1FY16	Q2FY16	Q3FY16	Q4FY16	Q1FY17	Q2FY17
Sales and Other Income	2,557	8,384	3,723	38,941	2,432	12,460
Operating Expenditure	1,771	6,606	3,364	26,806	2,707	8,833
EBITDA	786	1,778	359	12,135	(275)	3,538
Profit/(Loss) After Tax	671	1,335	4	10,929	(371)	2,069
Pretax operating cash flows generated from ongoing projects	(111)	(149)	(235)	(594)	(1,747)	(144)
EBITDA Margin	30.74%	21.21%	9.64%	31.16%	-11.32%	28.39%
Net Profit / (Net Loss) Margin	26.24%	15.92%	0.11%	28.06%	-15.25%	16.61%

Note : Q1 & Q2 of FY17 data are after IND-AS adjustment

Increase in topline & bottom line due to higher area delivered vis a vis previous quarter

Future Outlook



Future Projects

As on Sep 30, 2016

Project Name	Project Location	Economic Interest	Project Type	Saleable Area (Isf)	Area Booked (Isf)
Ashiana Nirmay (Phase 2&3)	Bhiwadi	100%	Senior Living	5.68	-
Ashiana Surbhi (Phase 3)	Bhiwadi	100%	Comfort Homes	0.93	-
Ashiana Tarang (Phase 2,3 &4)	Bhiwadi	100%	Comfort Homes	9.32	-
Ashian Town Gama	Bhiwadi	100%	Comfort Homes	18.45	-
Ashiana Aangan (Phase 2)	Neemrana	100%	Comfort Homes	4.00	-
Gulmohar Gardens (Phase 7&8)	Jaipur	50% of Profit Share	Comfort Homes	2.16	-
Vrinda Gardens (Phase 4&5)	Jaipur	50% of Profit Share	Comfort Homes	7.96	-
Ashiana Umang (Phase 4)	Jaipur	100%	Comfort Homes	2.56	-
Ashiana Navrang (Phase 3&4)	Halol	81% of Revenue Share	Comfort Homes	3.63	-
Ashiana Dwarka (Phase 3 to 5) *	Jodhpur	Area Share	Comfort Homes	3.74	-
Ashiana Anand	Jamshedpur	74% of Revenue Share	Comfort Homes	6.83	-
Ashiana Anmol (Phase 2&3)	South of Gurgaon (Sohna)	65% of Revenue Share	Comfort Homes	7.33	-
Ashiana Shubham (Phase 2 to 5)	Chennai	73.75% of Revenue Share	Senior Living	8.06	-
Ashiana Utsav (Phases 5)	Lavasa	100%	Senior Living	0.84	-
Ashiana Maitri	Uttarpara (Kolkata)	85% of Revenue Share	Senior Living / Comfort Homes	14.88	-
TOTAL				96.37	0.00

Land available for Future Development

Land Name and Location	Estimated Land Area (Acres)	Estimated Saleable Area (Isf)	Proposed Development
Milakpur Land, Bhiwadi *	40.63	31.00	Comfort Homes/ Senior Living
New Land in Ajmer Road, Jaipur	8.84	9.00	Comfort Homes/ Senior Living
Umang Extension, Jaipur	7.2	6.50	Comfort Homes/ Senior Living
	56.67	46.50	

Healthy Pipeline and we continue to scout for new opportunities

Completed Projects having Inventory

Project Name	Project Location	Economic Interest	Saleable Area (in sq. ft.)	Unsold/Unbooked Area (in sq. ft.)
Ashiana Town Beta (Phase 1)	Bhiwadi	100.00%	578,200	65,530
Ashiana Town Beta (Phase 2)	Bhiwadi	100.00%	435,960	189,340
Ashiana Surbhi (Partial Phase 1)	Bhiwadi	100.00%	93,360	19,290
Ashiana Treehouse Residences	Bhiwadi	100.00%	119,988	56,219
Ashiana Treehouse Residences Plaza	Bhiwadi	100.00%	8,366	830
Ashiana Utsav	Bhiwadi	100.00%	780,500	8,580
RG Plaza	Jaipur	50% (Profit share in Partnership)	68,572	23,676
Gulmohar Garden (Phase 1&2)	Jaipur	50% (Profit share in Partnership)	421,795	17,830
Ashiana Utsav Senior Living	Jaipur	65% (Profit share in Partnership)	378,200	3,660
Rangoli Gardens (Phase 7)	Jaipur	50% (Profit share in Partnership)	194,140	1,230
Ashiana Utsav Senior Living (Phase 1)	Lavasa	100.00%	212,820	20,270
Ashiana Utsav Senior Living (Phase 2)	Lavasa	100.00%	176,950	15,425
Anantara (Orient)	Jamshedpur	74.5% of Revenue Share	104,000	1,180
Ashiana Dwarka* (Phase 1)	Jodhpur	75% of Area Share	137,780	26,200
Ashiana Aangan (Phase 1)	Neemrana	100.00%	420,000	2,900
Ashiana Navrang (Phase 1)	Halol	100.00%	167,760	40,080
Total			4,298,391	492,240

* Only AHL's share of saleable and unsold area shown in above table

Contact Information

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Annexure

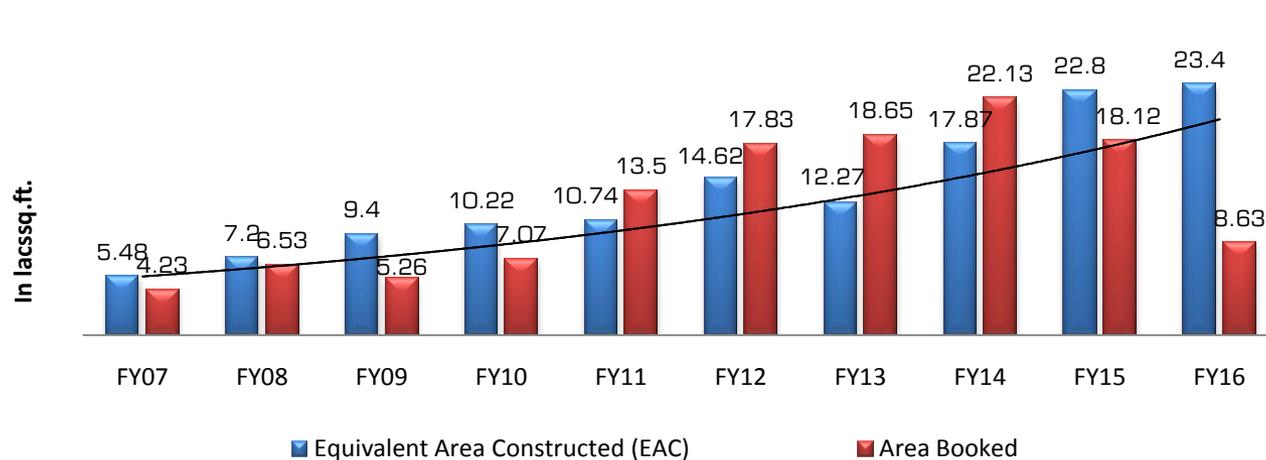
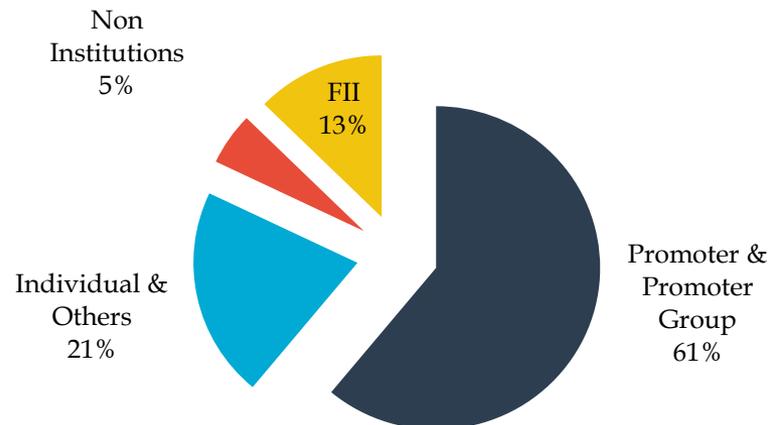
05	Annexure
	About Ashiana
	Business Model
	Accolades
	Abbreviations

About Ashiana

Key Statistics

- Till Sept'16 Networth – Rs. 668 Crore (FY 16 Rs. 646 Crores)
- Market Cap (30th Sep 2016) – Rs. 1441 Crore (30th June 2016)– Rs. 1695 Crore – As per NSE

Shareholding Pattern



Business Model

<p>High quality in-house construction</p>	<ul style="list-style-type: none"> ▪ In house end-to-end construction capabilities – Ensure higher control over cost and quality and flexibility in execution ▪ Focus on use of high quality and efficient construction methodologies & techniques to help reduce time and cost
<p>In-house sales and marketing</p>	<ul style="list-style-type: none"> ▪ Instead of broker-driven model, Ashiana has in-house sales and marketing team ▪ Ensures greater ownership of customers and helps in selling projects to them in future ▪ High proportion of customer referral sales to overall sales due to established brand and high customer satisfaction level
<p>In-house Facility Management Services</p>	<ul style="list-style-type: none"> ▪ Services provided to some of the projects of Ashiana through its wholly owned subsidiary ▪ Other than facility management and maintenance facilities, resale and renting services also provided ▪ This acts as a continuous direct customer feedback channel
<p>Land is Raw Material</p>	<ul style="list-style-type: none"> ▪ Execution based model instead of land banking model ▪ Target land inventory of 5-7 times of current year execution plan

Awards & Recognitions



2015

CNBC Awaaz felicitated **Ashiana Housing Limited** with **One of the Most Promising Company of the Next Decade**

Rangoli Gardens, Jaipur awarded as **The Best Budget Apartment Project of the Year** by NDTV PROFIT

Received **FICCI CSR Award 2013-14** for contribution in the field of **CSR work** by Mr. Thawar Chand Gehlot - Cabinet Minister in the Ministry of Social Justice and Empowerment



2014

Ashiana Utsav, Lavasa, Awarded as **Senior Living Project of the Year in India** by Realty Excellence Award

Ashiana Housing Limited awarded as **Realty Giants North India** by Realty Kings North India

Received **Bhamashah Award** for **Contribution made in the field of Education** by Govt. of Rajasthan



2013

Received **Bhamashah Award** for **Contribution made in the field of Education** by Govt. of Rajasthan

Received **Think Media Award** for **Outstanding Corporate Social Responsibility** work in Real Estate Sector

Honoured by **Bharat Vikas Parishad Rajasthan** for Corporate Social Responsibility activities



2012

Ashiana Aangan, Bhiwadi awarded as **Best Affordable Housing (INDIA & as well as NCR)** at CNBC Awaaz Real Estate Awards

Ashiana Utsav - Senior Living, Bhiwadi awarded as **India's Best Theme Based Township** at Credai Real Estate Awards (Non-metro Category)

Received **BMA - Siegwark** award For **Corporate Social Responsibility**



2011

Ashiana Aangan, Bhiwadi awarded as **India's Best Residential Projects (North)** by Zee-Business RICS Awards

Ashiana Woodlands, Jamshedpur awarded as **India's Best Residential Projects (East)** by Zee-Business RICS Awards

Rated by **FORBES** among **Asia's 200 Best Under a Billion Dollar Companies**, twice in a row



2010

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These awards are a great acknowledgment of our work, however our satisfaction comes from delivering value and differentiated product to you. The differentiators are:

- Quarterly work progress reports with pictures.
- Price-lists on website
- Maintenance services
- Direct Sales through trained sales personnel
- Timely possession
- Property services
- Dedicated customer grievance addressal department.
- All payments through cheque/DD only

Abbreviations

- Isf : Lakhs square feet
- psf: Per square feet
- EAC: Equivalent Area Constructed
- PAT : Profit after Tax