





jiyomaxe



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Spread of Trust

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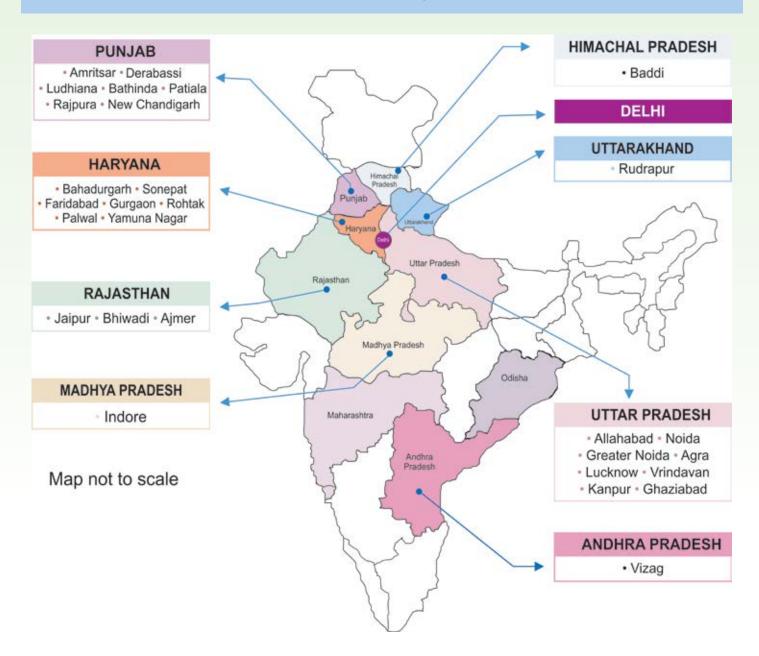
✓ Presence : 9 States across 30 Cities

✓ Area delivered in Real Estate : 52 mn sq ft (approx.)

✓ Area Delivered as Third Party Contractor : 31.80 mn sq ft (over 123 contracts)

No of projects (On-going)
 13 Group Housing, 19 Integrated Township, 9 Commercial Malls/Hotels/ SCO

No of projects (Executed)
: 19 Group Housing, 13 Townships, 11 Commercial Malls/Hotels/ SCO



Editorial

Dear Readers,

Jiyomaxe completes two years and the response has been outstanding. The design, content and packaging has been widely appreciated. With 8 successful issues, Jiyomaxe has also ventured into regional centres with issues catering to various cities like Faridabad, Indore, Bhiwadi etc.

Covering a wide range of issues related to the sector and economy, updates on the company, new launches, construction updates etc have been thoroughly relished by the customers. Its reach has widened in the last two years and we endeavour to further increase the number.

In this Monsoon Special issue, we not only reiterate our commitment but also bring to you our performance in the year gone by 2012-13. The company has done well and it's a testimony of the strong support of our patrons and channel partners alike.

The Government must streamline the approval processes for an effective implementation of the Real Estate Bill. While long-term impact may be positive, the immediate concerns need to be urgently addressed for seamless transition.

Owing to the summer holidays, the company organized summer camps and carnivals in cities like Gurgaon, Indore and Patiala. These camps received an overwhelming response with enthusiastic participation from residents. Furthering its social commitments, the company organised a blood donation camp in Patiala.

The company continues to care for its people – maintaining a healthy balance between philanthropy, resident engagement and business growth.

Regards,

Team Jiyomaxe



From the CMD's desk

The economic indicators are on a roller-coaster ride. With Indian Rupee, Sensex and gold fluctuating to the levels of discomfort, the GDP growth for the fiscal year 2012-13 dipped to a decade low of 5%. The continuous slide in rupee, more than 10 per cent since May, does not augur well for the Indian economy as it strokes inflation, leads to increase in current account deficit and make imports costlier. All this will have an adverse impact on growth of the economy.

The GDP growth, too, slipped to a decade low of 5%. The continuous decline quarter-by-quarter in 2012-13 from 5.4% in Q1, 5.2% in Q2, 4.7% in Q3 to 4.8% in Q4 have been attributed to various factors. The RBI, too, has been proactively stepping in with rate cuts, but non-responsiveness of the banks in passing on the rate cut benefit to consumers isn't a good sign for sectors that are impacted by it like realty, automobile etc.

While reports suggest that inventory levels are on the rise in Metros, tier II and III cities continue to drive demand. The recent depreciation in rupee has seen a rise in query from the NRI community. However, there is a shift in the nature of query – an obvious deviation to cities like Lucknow, New Chandigarh, Indore, Bahadurgarh, Sonepat, Bhiwadi etc. This is a welcome sign. Besides, with increasing migration, more job opportunities and infrastructure development of these cities, buyers' preference and choice is getting narrowed to these cities.

The real estate bill, cleared by the cabinet recently, is expected to be placed before the Parliament in the Monsoon session. While there are provisions that developers tend to not agree with, the community believes the Government will give a serious thought to these.

On the company front, Omaxe did exceedingly well in 2012-13. With both income and profit rising by over 12% and 16% respectively, the company also launched 22 projects in the fiscal year spanning across geographies.

In the coming quarter, the company will continue to keep up with the new launches and explore innovative products and destinations so as to cater to a larger population.

Regards,

Rohtas Goel

Omaxe City Centre, Jhajjar Road, Bahadurgarh

With
emerging market
trend Omaxe has come up
with the idea of affordable &
compact living space i.e. Studio
apartments in the hub of Bahadurgarh of around 500 sq ft. These
studio apartments are designed
diligently enough with all
the utilities included.



Communication City, Bhiwadi Shops, Omaxe Panorama City, Bhiwadi

These retail shops on ground floor is spacious with lots of visibility to each shop. Captive consumer is the biggest advantage of owning a shop in the region.

Wide entrance, spacious lobby and sitting area, well-lit reception and help desk, visitor-friendly signage, power back-up etc are some of the features.

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Omaxe Midtown Studio Apartment, Omaxe Panorama City, Bhiwadi



Set amidst landscaped greens, the 4 floors of studio apartments above retail space and club enjoy the luxury of both worlds. These studio apartments are exquisitely designed & stuffed with the most modern amenities and facilities.





Dreams Taking Shape

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Omaxe Connaught Place, Greater Noida



The Forest Spa, Surajkund



Omaxe City, Rohtak



Omaxe Residency, Lucknow



Omaxe Palm Greens, Gr. Noida

Real Estate Bill

The Union Cabinet approved the Real Estate (Regulation & Development) Bill on 5 June 2013. The aim of the bill is to create a Real Estate Regulatory Authority and an Appellate Tribunal that will act as a watchdog for the housing sector, primarily towards protecting consumer interests while creating an alternative redressal mechanism for any disputes that may arise.

- Compulsory registration of real estate agents
- Standardisation of area measurement, with carpet area to be the measure
- Developers would need to provide the status of all approvals as well as sanctioned plans to buyers and will not be able to sell their project without obtaining the required approvals.
- payment is utilised for the development of the particular project by necessitating the creation of an escrow account where the customer advances paid will be used only for that project's completion. This limit has been revised from 70% earlier to 70% or less as decided by the respective states.
- The bill also seeks to make the developer responsible for adhering to the timelines and specifications committed to for project completion.

Long-term benefit

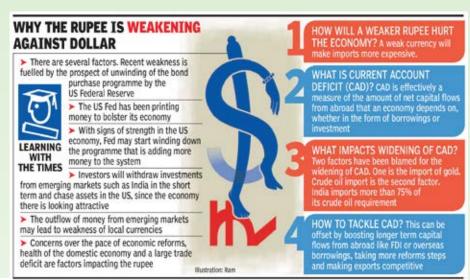
Long term benefits are immense for all stakeholders if the bill is implemented in the right spirit across all stakeholders from developers, consumers, approving authority etc. It will bring about transparency, reduce lenders' risk, help developers access low-cost funds, enable foreign investment and more importantly reduce housing shortage due to discipline that may get inculcated in the sector.

Developers' woes

- The Government is yet to streamline the approval process, which significantly slows down the project launch date and adds to the cost burden of the developer.
- There is no clarity on which law will have precedence in the case of a dispute between the Central Government and state policies.
- Could slow down cash flows and increase debt.
- Also slow down new project launches

Learning with IIYOMAXE

The recent crash in Indian Rupee vis-à-vis the Dollar has seen the former drop to as low as Rs 61.2/\$. The appended graphs explain in details the reason, cause and impact of the rupee slide.



THE CRASH & ITS IMPACT



NEGATIVE

- Chances of rate cut now almost zero
- Fresh hike in fuel prices likely
- > Overall prices to rise as costs of all imports shoot up
- Fiscal deficit could widen due to defence purchases and oil subsidy
- Fears of India slipping into sub-investment grade rating
- Foreign education, travel to cost more
- Margins of companies dependent on imports will shrink

POSITIVE

Exporters could briefly gain but

many clients may renegotiate prices

- India as an offshoring destination gets more attractive
- Hope that demand for gold imports may taper off, easing pressure on burgeoning

current account deficit



WHAT IS **RBI DOING?**

Crackdown on speculators/

may block speculative purchase of dollars

- Talking to oil companies on dollar demand. May sell dollars directly
- May ask markets regulator Sebi to curb trade in currency futures and options

Depreciating rupee has seen increased NRI interest in Indian Property Market; and with a shift of preference towards tier ii and iii cities.

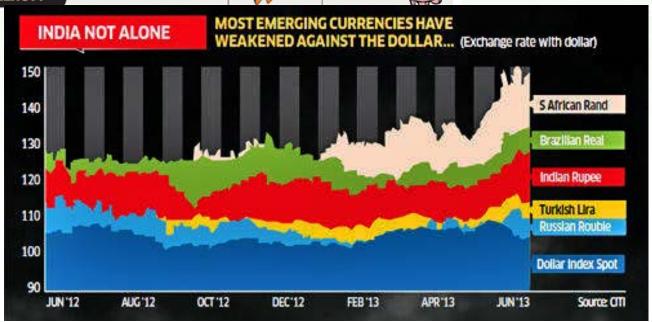
HE RUPEE SIA'S WORST ERFORMING URRENCY?

Twin impact of US recovery L- withdrawal of stimulus funds coupled with global funds chasing US bonds where yields have risen



Poreign investments taking a beating due to policy uncertainty

⑧



Bahadurgarh - High on affordability quotient

Bahadurgarh has emerged as an affordable destination in the last few years. With increasing price of homes in other parts of Delhi NCR, the affordability factor of Bahadurgarh has enabled the rise of the city on the preference front of middle-income home buyers.

The city enjoys an inherent advantage of location. It is located approx. 2 KM from Delhi border, just 25km from Rohini, 18km from Paschim Vihar and 22 km from Punjabi Bagh. Connected via NH-10, Bahadurgarh enjoys seamless movement of traffic. The proposed Metro Rail from Mundka (Delhi) to Bahadurgarh comprising of 10 metro stations is expected to be operational by 2016. Built at a total cost of Rs 1991 cr, the metro rail will aid in the movement of people, goods and services.

The Government has recognized the importance of the city and is taking a lot of initiative to develop Bahadurgarh into a model city with due emphasis on infrastructure development and employment generation. In this direction, an **Industrial Estate** and a **Footwear Park** are being set up along the NH-10 which will immensely benefit the local population. The Bahadurgarh bypass has also made travel easy. Equal emphasis is being laid in the development of social infrastructure like schools, colleges and hospitals. The demand for housing has seen a steady rise, especially from the districts of Delhi adjoining Bahadurgarh like Rohini, Pitampura, Punjabi Bagh, Paschim Vihar etc. However, with improved network of highways, expressways, flyovers, metro rail, every middle income group is seriously contemplating a move into this part and there has been a slow but gradual shift in preference. Affordability is one of the biggest reasons.

With homes available in the range of Rs 25-40 lakh in Bahadurgarh, the city is a contender for the affordable housing destination.

Omaxe is developing a township Omaxe City in Bahadurgarh that consists of plots, villas, group housing, independent floors and space for commercial and retail space. The company is also developing two residential complexes – Omaxe North Avenue and Omaxe North Avenue II. Besides, the company has also recently launched a group housing project Omaxe Shubhangan.





Achievers' meet 2013 in Singapore

Omaxe felicitated its staff and channel partners at the Achievers' Meet 2013 held in Singapore on May 18-23, 2013. The event saw enthusiastic participation and an enlightening discussion on how



to further strengthen the company as it enters its next growth phase. Omaxe CMD Mr. Rohtas Goel was the guest of honor along with CEO Mr. Mohit Goel. The evening was laced with several entertainment options with the audience grooving to the racy numbers played by the DJ. The invitees were also treated with sightseeing of the landscaped beauty and the shopping experience of the world-class Malls. The cruise was one of its kind experience.







Experience a whole new world of living in the lap of nature

n the periphery of Soch Dalfvi lies the Surajkund Tourist Complex in Faridabad. Made famous by the annuel craft fair held every year in February, the area around the tourist complex is a premium real estate hub. The deep dense Arawatia nestice the curvy roads that is busting with real estate activity. This road leads to Delhi in 10 minutes — located hardly 8 km from the complex.

Aptly named The Forest Spar, Omexe's boundous offering on the Sunsistand Read is a delightful and prestigious address. Surrounded by 5000 cares of greens, The Forest Spar, with its ultra lucurious penthecase and apartiments, offers a lifestyle that is truly global. The exquisited designed spacing on the space of the pictures gue Aravalis — an expension of that is unparalleled.

The stunning architecture actually several personal health clubs in Master Bedroom with Jacuzzi Sauna and Sheam in each apartment, gyma, state-of-the-art clubs, swamming pool, health court and multi-cuisine restaurant multi-cuisine restaurant multi-cuisine restaurant munit et de tre facilités eurocom mon in the region. All'The Fonse



Spar, every touch and fragrance gives an exceptional feeling. The architecture is aplended to say the least and the facilities extracorticate.

it is an twe-inspiring creation with units measuring between 2520 and 7450 ag it. The work in 'The Forest Spa' is progressing at a brisis pace and the fit-out of the same is expected to be delivered in the first half of 2014. The complex is also being readed and stuffed with facilities that will make thing appeals. Delin NOFFs largest

stample. It will have all the world-class facilities of indupence such as swittening pool, spe, restaurant, meditation and

Being located close to this highway. The Forest Day make it easily accessible from South Delhi, Notte, Ghazishad an Gurgaon With sineady opera tonal Fandabad-Gurgaon tour lane expressions, it harrily take 20 menutes to reach Gott Lini Road in Gurgaon from this destination. The work on Fandaba

Metro Corridor has also start ed and it will be operational by and of 2014. The nearest staton will be NHPC Choeki- hard by five minutes from this deat-

Besides, this location is also tuties such as Manae Rachin University, Arasal International School, DPS: modern an premier Hospitals such as Asia Hospital also is in the vicinity

So, welcome to a great the Make your loved ones fee special.

ईडब्ल्यूएस फ्लैटों का ड्रा निकाला गया



सेक्टर-86 में ईडब्ल्यूएस फ्लैटों का ड्रा निकालने की कार्रवाई के दौरान प्रशासनिक अधिकारी।

जागरण संवाद केंद्र, फरीदाबाद: रियल एस्टेट कंपनी ओमेक्स लिमिटेड ने बृहस्पतिवार को ग्रेटर फरीदाबाद के सेक्टर-86 में आर्थिक रूप से कमजोर वर्ग के लिए (ईडब्ल्यूएस) फ्लैटों का ड्रा निकाला। कंपनी ने इस श्रेणी में 125 फ्लैट देने के लिए आवेदन आमंत्रित किए थे। दो प्रोजेक्टों में फ्लैटों के लिए नौ नवंबर 2012 को आवेदन मांगे गए थे। सेक्टर-86 में 18 फ्लैटों के लिए 35 आवेदन फार्म जमा कराए गए थे, जबिक सेक्टर-78 में 107 फ्लैटों के लिए 147 आवेदन आए थे। ड्रा की कार्रवाई वरिष्ठ नगर योजनाकार गीता प्रकाश, जिला उपायुक्त की प्रतिनिध सिटी मिलस्ट्रेट अनु, डीटीपी मेवात रेणुका सिंह, एकाउंट आफिसर रिव शर्मा, चंद्रकांता और एसके वाधवा की अगुवाई में की गई। इस मौके पर ओमेक्स की ओर से सुरेन गोयल मौजूद थे। सुरेन गोयल ने कहा कि सरकारी नीतियों के तहत ओमेक्स ग्रुप के फरीदाबाद प्रोजेक्ट में लकी ड्रा के माध्यम से फ्लैट दिए गए हैं। इससे आर्थिक तौर पर कमजोर तबके के लिए न केवल अपना घर बल्कि ओमेक्स जैसे आधुनिक आवासीय परिसर में घर के सपने को हकीकत में बदलने की मदद मिली है।

DEVELOPERS' FORUM

6 The infusion of ₹3,337 cr will elevate Noida-Greater Noida-Yamuna Expressway to the next level in the area of social and physical infrastructure. The development package will lead to the construction of several essential services

April, 21

 ROHTAS GOEL, CMD, OMAXE LTD. With the implementation of the bill, buyers will gain on all fronts, be it delivery, transparency or monitoring of the projects. It will also lead to a shift in focus from the non-listed builders who do not comply with the norms to genuine ones

April, 7

- ROHTAS GOEL, CMD, OMAXE GROUP

ओमेक्स की सेल्स बुकिंग बढ़ी



नई दिल्ली • बीते वर्ष के दौरान रियल्टी फर्म ओमेक्स की सेल्स बुकिंग में 55 फीसदी की बढ़ोतरी दर्ज की गई है और यह 2,373 करोड़ रुपये के स्तर पर पहुंच गई है। कंपनी द्वारा दी गई सूचना में कहा गया है कि वित्त वर्ष 2012-13 के दौरान कंपनी ने 1.14 करोड़ स्क्वायर फीट क्षेत्र बेचा है जिसकी बिक्री वैल्यू 2,373 करोड़ रुपये रही है। इससे पहले वित्त वर्ष की समान अवधि के दौरान कंपनी ने 88.3 लाख स्क्वायर फीट क्षेत्र की बिक्री की थी जो 1,526 करोड़ रुपये में बेची गई थी। कंपनी का कहना है कि औसत कीमत रियलाइजेशन में 20 फीसदी की बढ़ोतरी दर्ज की गई है। मार्च 2013 को समाप्त हुए वित्त वर्ष में ओमेक्स का कुल कर्ज 1,082 करोड़ रुपये रहा। हालांकि 2012-13 के दौरान कंपनी के शुद्ध लाभ में 17 फीसदी की बढ़ोतरी हुई और यह 106 करोड़ रुपये रहा।

Omaxe starts to build 2080 more apartments

Lucknow: Real estate major Omaxe has started work on the next phase of its residency apartment project in Sector 7, Gomtinagar Extension. Spread over 17 acres, Omaxe would be investing Rs 856 crore to build about 2080 apartments in Residency-II. Omaxe had earlier completed the Residency-I phase of the project. The company has also executed an integrated township Omaxe City and two residential complexes Omaxe Heights and Omaxe Residency-lin the state capital. TNN



he reduction in abatement on homes and flats with a carpet area of 2,000 sq ft or more or of a value of ₹1 crore or more will margin-

ally increase the cost of luxury homes. The introduction of one per cent TDS on sale of immovable property worth more than ₹50 lakh will only increase compliance. Overall, the real estate sector would have needed a lot more at this juncture of the economy.

ROHTAS GOEL, CMD, Omaxe



Gaming Event in Omaxe Mall, Patiala in April



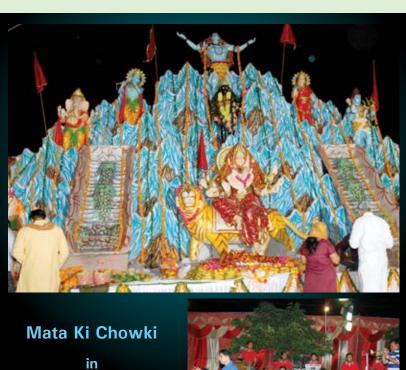
Bhoomi Poojan of Omaxe Residency-II in Lucknow in April



Hot and Happenings at Omaxe

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Omaxe City, Sonepat







Omaxe Achievers' Meet in Singapore in May





Blood Donation Camp in Omaxe Mall, Patiala in June



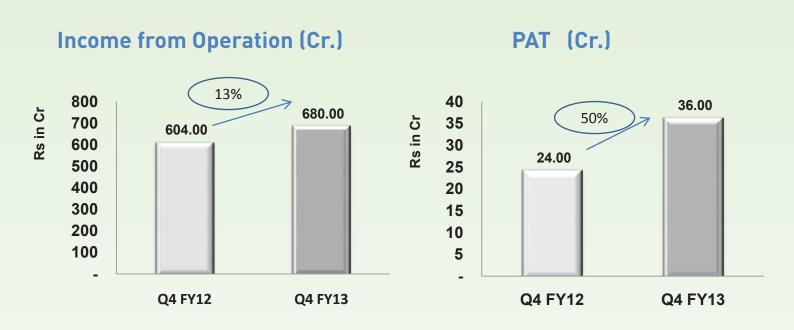




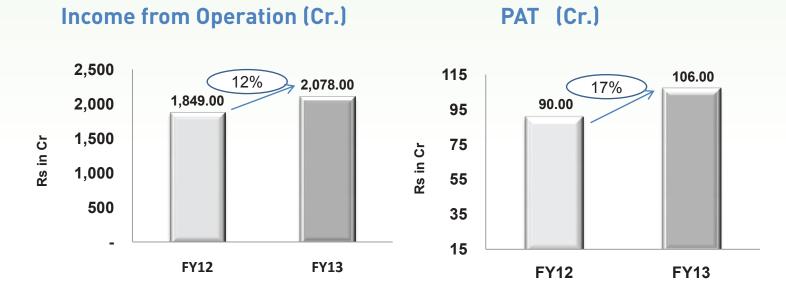
Exhibition cum carnival in Omaxe Gurgaon Mall in June



Q4 FY12-Q4 FY13



FY12-FY13



Market Pulse



GDP growth Rate

India ranked 20 among global real estate market, says C&W

India ranked 20th among the top 20 real estate investment markets globally with investment volume of \$ 3466 million recorded in 2012," said Cushman & Wakefield in its latest report International Investment Atlas. As per the report, majority of the investment in India were through institutional sales (67%) while remaining were through private equity (PE) investments (33%). The market witnessed institutional sales (excluding apartments) of Rs 12, 800 crore, concentrated in commercial development sites and office segment including stand-alone and pre-leased office buildings. While investments in institutional sales saw a decline of 37 % over last year, private equity investment in real estate in India increased by 7% in 2012 and was noted at Rs 6,200 crore.

NRIs hope to build their homes in India on Rupee crash; enquiries jump 20% in a month

The rupee's slide to almost 60 to a dollar is of great concern, but real estate developers are likely to gain from a fresh burst of interest from NRI buyers who now have to pay less dollars. Enquiries from non-resident Indians have jumped 20% in a month, builders say. "This is a small boost to home sales in the country which have been sagging in recent quarters," says Lalit Kumar Jain, president of the Confederation of Real Estate Developers of India. Besides the fresh business, developers also stand to gain from a likely inflow of much-needed cash as NRIs are keen to make payments in advance while the rupee is still weak. The rupee has fallen by about 25% against the dollar over the last two years and is currently at an all-time low of Rs 59.66.

Realty firms tweak norms to push sales

Sluggish commercial market is prompting developers, occupiers and financiers to come up with different ideas to protect their interest and get things going. While developers are tweaking their offerings along with easier payment structures, including installment option, private equity players are opting for strata buy rather than acquiring entire projects for complete control. Developers are using the time-tested strategy of pushing sales through smaller houses amid high prices in commercial markets too, as large floor plates are not finding many takers given that most corporate have put their expansion plans on hold.

Realty price rise real, RBI rules out asset bubble

There is no housing price bubble building up in India, Reserve Bank of India (RBI) governor D Subbarao said. He said, "The housing price index is increasing and we have documented that in our macro-economic and monetary development report released on May 2 where we captured prices in nine cities and there are no asset price bubbles." In the past five years, real estate prices have gone up exponentially, mainly in the cities. Property developers said that the prime reason for the increase was higher land and input costs resulting from delays in approvals. They say delays increase the holding costs of projects, among others.

Govt mulls ordinance route on Land Acquisition Bill

The government has readied an ordinance to put the land acquisition Bill into effect but would prefer to have Parliament enact it in the next session.

Realty regulatory bill to recognize only carpet area

The proposed bill to regulate the real estate sector would make it mandatory for the development authorities to clear the building plan on the basis of carpet area, a top government official said today. The government will bring the Real Estate (Regulation and Development) Bill in the next session of Parliament. Addressing an Assocham conference on affordable housing, Ministry for Housing and Urban Poverty Alleviation (HUPA) Secretary Arun Kumar Misra said only the carpet area will be recognised in the regulatory bill. "The municipalities and the development authorities would have to pass the map on the basis of carpet area and this would be a mandatory requirement as any other criteria apart from that like the super area or the built-up area and others would not be recognised by us," Misra was quoted as saying in a statement issued by Assocham. In the national capital region (NCR), developers sell housing units on the basis of super area that includes builtup area plus area occupied by common amenities like lifts, corridors, club house and stairs. Super area is usually around 25 percent more than built up area.



NHB Residex



CITY WISE HOUSING PRICE INDEX (UPDATING UPTO QUARTER JANUARY-MARCH 2013)

| CITIES | 2007 Index | Jan- Mar 2011 Index | Apr- Jun 2011 Index | Jul- Sept 2011 Index | Oct- Dec 2011 Index | Jan- Mar 2012 Index | Apr- Jun 2012 Index | Jul- Sep 2012 Index | Oct- Dec 2012 Index | Jan- Mar 2013 Index |
|-------------|---------------|------------------------------|------------------------------|-------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Hyderabad | 100 | 83 | 91 | 84 | 79 | 86 | 85 | 84 | 90 | 88 |
| Faridabad | 100 | 165 | 220 | 206 | 218 | 217 | 217 | 216 | 205 | 207 |
| Patna | 100 | 146 | 146 | 141 | 140 | 129 | 140 | 138 | 151 | 152 |
| Ahmedabad | 100 | 165 | 169 | 163 | 167 | 164 | 174 | 180 | 191 | 192 |
| Chennai | 100 | 218 | 248 | 271 | 296 | 304 | 309 | 312 | 314 | 310 |
| Jaipur | 100 | 67 | 64 | 65 | 64 | 80 | 78 | 85 | 87 | 112 |
| Lucknow | 100 | 157 | 160 | 154 | 165 | 164 | 171 | 175 | 189 | 183 |
| Pune | 100 | 148 | 150 | 169 | 184 | 181 | 200 | 201 | 205 | 221 |
| Surat | 100 | 128 | 149 | 139 | 152 | 144 | 145 | 138 | 150 | 140 |
| Kochi | 100 | 86 | 107 | 97 | 82 | 72 | 73 | 80 | 87 | 89 |
| Bhopal | 100 | 167 | 224 | 208 | 211 | 204 | 207 | 206 | 216 | 230 |
| Kolkata | 100 | 211 | 194 | 191 | 190 | 191 | 196 | 191 | 209 | 197 |
| Mumbai | 100 | 175 | 181 | 194 | 193 | 190 | 197 | 198 | 217 | 222 |
| Bengaluru | 100 | 88 | 92 | 93 | 100 | 92 | 100 | 98 | 106 | 109 |
| Delhi | 100 | 126 | 147 | 154 | 167 | 168 | 172 | 178 | 195 | 202 |
| Bhubneshwar | 100 | | | | | 161 | 164 | 168 | 172 | 197 |
| Guwahati | 100 | | | | | 157 | 159 | 158 | 166 | 153 |
| Ludhiana | 100 | | | | | 163 | 171 | 168 | 179 | 167 |
| Vijayawada | 100 | | | | | 184 | 186 | 181 | 185 | 184 |
| Indore | 100 | | | | | 208 | 203 | 196 | 194 | 195 |
| Chandigarh | 100 | | | | | | | | | 194 |
| Coimbatore | 100 | | | | | | | | | 184 |
| Dehradun | 100 | | | | | | | | | 183 |
| Meerut | 100 | | | | | | | | | 191 |
| Nagpur | 100 | | | | | | | | | 163 |
| Raipur | 100 | | | | | | | | | 156 |

Mumbai and Delhi led the list with prices rising 9.6% in both cities, followed by Kolkata (9.4%), Patna (9.4%), Kochi (8.8%), Surat (8.7%), Bangalore (8.2%), Lucknow (8%), Hyderabad (7.1%), Ludhiana (6.5%), Ahmedabad (6.1%), Guwahati (5.1%), Bhopal (4.9%), Bhubneswar (2.4%), Jaipur (2.4%), Vijayawada (2.2%), Pune (2.0%) and Chennai (0.6%). The two cities that saw a decline in residential prices were

Be in Touch

Source: www.nhb.org.in; Base Year: 2007 = 100

Jiyomaxe is an interactive platform for the extended Omaxe family and its well-wishers. We look forward to your feedback, suggestion and contribution to enable us to make this medium of expression truly enjoyable and informative.

Do send us your feedback / suggestion on: jiyomaxe@omaxe.com

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COMPANY HIGHLIGHTS

- Omaxe started its journey as Third Party Contractor in 1987.
- Omaxe entered in Real Estate development business in 2001.
- Omaxe listed on BSE and NSE in 2007 with public issue more than 68 times oversubscribed.
- Presence in 9 states across 30 cities.

| | Scheme (A) - Non Cumulative* | | | | | |
|----------|------------------------------|---------------------|------------------|--|--|--|
| Period | Minimum Amount (₹) | Rate of Interest | Yield (%p.a.) | | | |
| 6 Months | 25,000/- | 11.50% | 11.61% | | | |
| 1 Year | 25,000/- | 12.00% | 12.12% | | | |
| 2 Years | 25,000/- | 12.25% | 12.37% | | | |
| 3 Years | 25,000/- | 12.50% | 12.63% | | | |

*Interest is compounded monthly and payable on quarterly basis *Additional amount in multiples of ₹ 1000/-

- Project area conceived 115 mn.sqft.(3350 acres)
- Total delivery of 83.80 mn. sqft. area out of which 52 mn.sqft. in Real Estate and 31.80 mn.sqft.as third party contractor.

 19 Townships, 13 Group Housing, 9 Commercial Malls/Hotels/SCO.
- Land Bank of 1210 acres for future development.

| Scheme (B) - Cumulative** | | | | | | |
|---------------------------|-----------------------|--------------------------|-------------------------|------------------|--|--|
| Period | Minimum Amount (₹) | Rate of Interest (%p.a.) | Payable on Maturity (₹) | Yield (%p.a.) | | |
| 6 Months | 25,000/- | 11.50% | 26,472/- | 11.78% | | |
| 1 Year | 25,000/- | 12.00% | 28,170/- | 12.68% | | |
| 2 Years | 25,000/- | 12.25% | 31,900/- | 13.80% | | |
| 3 Years* | 25,000/- | 12.50% | 36,305/- | 15.07% | | |

**Interest is compounded monthly and payable on maturity
**Additional amount in multiples of ₹ 1000/-

DEPOSIT HIGHLIGHTS

- Only 25,000 as minimum deposit amount.
- Additional amount to be in the multiple of Rs.1,000 only.
- Nomination facility available.

- · Interest to be calculated monthly on deposit.
- Interest to be calculated from the date of encashment of cheque/DD.

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