



Wishing you all a very Happy & Prosperous New Year 2018.....

ABOUT TBPL

With **28** years of experience and with **1750** families in its bouquet, **THRISSUR BUILDERS** need no further introduction. Nevertheless, a word or two about our company will go a long way in placing you in the right position. We have proved every bit of our efficiency and honesty in completion of our projects as per schedule to the maximum satisfaction of our customers. It will not be out of place to mention here that our completed and handed over projects stand testimony to our firm commitment to clients. We are proud to say that satisfaction of our customers is our motto and we are second to none in home making. We are sure, with the patronage and involvement of our esteemed customers, we will be able to forge ahead effectively to achieve the set goal of providing you a home of your choice. So, please do come and join the family of **'Thrissur Builders'**.

TBPL ASSURANCE & SERVICES

- + CLEAR TITLE DEED
- + TRANSPERANT DOCUMENTATION
- + EXCELLENT CUSTOMER CARE SERVICE
- + ASSURED QUALITY
- + PERIODICAL UPDATES OF PROJECT STATUS TO CUSTOMERS
- + DELIVERY ON TIME
- + SYSTEMATIC HANDING OVER PROCEDURE
- + EXCELLENT AFTER SALE SERVICE
- + HOME CARE SERVICE
- + INTERIOR WORKS
- + MAINTENANCE



*We Care Our Customers.....
They Bring More and More....*

TBPL NEWSLETTER

On the verge of its **50th project**, TBPL is coming up with a new kind of services for its customers. The company with 28 years of vast experience in the real estate segment wants to keep its valuable clientele updated with all kind of information related to the sector. To fulfill the same, the company is introducing a "NEWSLETTER" for its customers. It's an electronic form of information which will keep the customers updated about the industry, government policies, attractive schemes from banks etc. Our newsletter is categorized into three sections- Company news, Industry news and Company's participation in various events.

Further, taking the benefits of e-AGE and keen to cater the needs of our customers, TBPL has designed its newsletter in a mobile user-friendly format which makes it convenient for its customers to easily access and read with their smart phones. With this initiative, we believe that we can come one step closer to our clientele and will be able to increase our bouquet with more customers.



THRISSUR BUILDERS PRIVATE LIMITED

MONTHLY NEWSLETTER

JANUARY 2018- VOLUME I



TBPL ON-GOING PROJECTS



TBPL Candela is located very close to the commercially flourishing East Fort Junction, just 200 meters and is mere 500 meters from Swaraj Round. TBPL Candela is the 44th residential project of Thrissur Builders and is an elegant 16 storey exquisitely designed homes for customers who love urban life and would love all necessities close to them. TBPL Candela has 65 apartments in which 26 are 3 BHK flats and 39 are 2 BHK flats. Car parking for all owners, guests and physically challenged are provided in basement, ground and first floor.



TBPL Vaigai will be a 15 storey aesthetically built apartment that houses 64 flats, of which 37 are 2 BHK flats, 26 are 3 BHK flats and a unique 4 BHK flat that offers all amenities to give the best for its proud owners. This project is named after a benevolent river in Tamil Nadu, River Vaigai. TBPL Vaigai is located at Kottapuram, in the heart of Thrissur and is conveniently close to all major shopping centers, religious places, hospitals, schools, Railway & bus stations and other places of importance.



PB HOMES Pvt Ltd. A sister concern of Thrissur Builders Pvt Ltd has launched its first affordable Home Project "**PB Osum**" at Velappaya, Thrissur. PB Osum is also located in the picturesque area of Thrissur Velappaya. PB Osum is envisaged as an 8 storey stylishly designed, elegantly crafted residential building having 67 flats, in which 39 are 2 BHK flats ranging from 818 to 978 sq ft and 28 are 1 BHK flats from 668 to 801 sq ft. PB Osum has come up in 59.303 cents out of 2.10 acres of land surrounded by lush green



Thrissur Builders proudly presents the 48th residential project in Thrissur, titled '**TBPL Greens**' is ideally located in Velappaya main road, is just 15 minutes drive from Thrissur. The project is designed to set up in 1.39 acres land having 18 (3 BHK) villas. It will have many major modern amenities like 24 hours security, club house, party hall, kid's play area and open Badminton Court.



THRISSUR BUILDERS PRIVATE LIMITED

MONTHLY NEWSLETTER

JANUARY 2018- VOLUME I



INDUSTRY UPDATES

Real estate developers expect rebound in first quarter of 2018-19

<https://economictimes.indiatimes.com/wealth/real-estate/real-estate-developers-expect-rebound-in-first-quarter-of-2018-19/articleshow/61784327.cms>

The real estate developers in the country are expecting the market to move up in the first quarter of the next financial year after the current issues like GST are resolved." "We expect the real estate market to stabilise in the last quarter of this fiscal and grow in the beginning of next year," Getamber Anand, national chairman of Confederation of Real Estate Developers' Association of India (Credai) said. He said there is a documented shortage of 15 million housing units in the seven metros and another 40 million units in the tier 2 to 4 towns . "The Pradhan Mantri Awas Yojana which offers credit linked subsidy scheme will help boost the housing in the affordable segment. People should make use of it," he said. *More.....*

Real estate firms target middle-income buyers

<http://www.livemint.com/Companies/0I3MoS4XqrwYcW5VI8h8VO/Real-estate-firms-target-middleincome-buyers.html>

"More and more builders are now trying to build in the MIG (middle-income group) price bracket because they have the right balance of high demand and profitability of margins. It is tough for private developers to maintain the margins in LIG (low-income group) housing. However, one needs to venture into it as a long-term, 6-10 year business, and not just as a market reaction," said Venkatesh Gopalkrishnan, chief executive officer, Shapoorji Pallonji Real Estate, part of the Shapoorji Pallonji Group, which builds Rs30-60 lakh homes. In the July-September period, a total of 64,781 residential units were sold across the top eight cities, of which 23,493 units were in the Rs25-50 lakh price category and 12,136 in the below Rs 25 lakh category, according to Liasas Foras Real Estate Rating and Research Pvt. Ltd. There is fair demand for homes in the Rs 50 lakh to Rs 1 crore category as well, with 18,682 units sold, the report said. Interest subsidy on home loans for MIG households was announced in September. In November, the Union cabinet increased the carpet area of houses under the government's affordable housing scheme which can help homebuyers, with annual income between Rs6 lakh and 18 lakh, access bigger, ready-to-move-in houses at lower costs. *More.....*

Expectations of homebuyers from Budget 2018

<http://www.businesstoday.in/magazine/union-budget-2018-19/columns/annual-budget-2018-expectations-homebuyers-housing-loan-income-tax/story/267278.html>

'Housing for all' has been at the top of the agenda of the government. Budget 2017 had introduced certain measures to boost the real estate sector and achieve the target by 2022. Implementation of the Real Estate (Regulation and Development) Act, 2016 (RERA) with effect from May 1, 2017, was another major step toward this end. To further promote affordable housing, the following tax reforms could be considered in the forthcoming Budget 2018. *More.....*

- i. Housing loss set-off limit of Rs. 2 lakhs should be increased
- ii. There should be additional deduction for pre-construction interest
- iii. Delay in construction of property
- iv. Incentives for first time home buyers



THRISSUR BUILDERS PRIVATE LIMITED

MONTHLY NEWSLETTER

JANUARY 2018- VOLUME I



TBPL'S PARTICIPATION IN RECENT INDUSTRY EVENTS

In the last two months i.e. in the month of November and December 2017, TBPL being a member of CREDAI participated in three major events

CREDAI Thiruvananthapuram organized its 12th property expo in Thiruvananthapuram at Casino Cultural auditorium from 15th -17th December 2017. TBPL was among the major players who participated in it.

From 24th-26th Nov at Thiruvananthapuram pooram ground, Mathrubhumi.com organized a property show in which TBPL also showcased its ongoing projects.

TBPL participated in international exhibition organized by CREDAI in Dubai held from 7th-9th December 2017. About 1,000 projects were displayed and about 200 developers participated in it.

TBPL Managing Director - Mr. K.A. Padmakumar's interview with Gold 101.3 FM during Dubai Expo.

GENERAL INFORMATION RELATED TO SECTOR

Current Home Loan Interest Rates (Last updated on 29 December 2017)

SOURCE- <http://www.deal4loans.com/home-loans.php>

Banks	Loan to Property Value	Interest Rates	MCLR Rates
State Bank of India (SBI)	75% -90%	8.30% - 8.60%	7.95%
HDFC Ltd	75% -80%	8.35% - 8.55%	16.15%
LIC Housing Finance	75% -80%	8.35% - 8.80%	8.15%
Axis Bank Home Loan	75% - 85%	8.35% - 8.75%	8.15%
ICICI Bank Home Loan	Upto 85%	8.35% - 8.80%	8.20%
Fedbank Home Loan	Upto 85%	9.57% - 9.82%	8.95%
PNB Home Loan	75% - 80%	8.35% - 8.45%	8.15%
IDBI Home Loan	75% - 90%	8.35% - 8.40%	8.80%
DHFL Home Loan	80% - 85%	8.35%	
Bank of India Home Loan	75% - 85%	8.35% - 8.40%	8.30%
Union Bank Home Loan	65% - 80%	8.30% - 8.35%	8.20%
Bank of Baroda Home Loan	75% - 90%	8.30% - 8.50%	8.30%
Kotak Home Loan	up to 90%	8.35%	8.60%
Standard Chartered Home Loan	Upto 80%	8.51%	8.95%
Indian Bank Home Loan	80% - 90%	8.35% - 9.35%	8.35%
L & T Home Loan	80% - 90%	9.65% - 10.25% (for Salaried/ SEP) 9.65%-10.50%(SENP)	

-----End-----