THE ARTified







Dear Team,

On Completion of 4 years of our successful existence, I take this opportunity to thank each one of you for your immense contribution in this eventful and exciting journey. With your unconditional support, unyielding spirit and tremendous stretch, despite many odds, we have crossed one milestone after another. It has been a lot of hard work, which I truly acknowledge and appreciate. The entire team has truly lived the ART MANTRA in being Innovative, exhibiting positive Attitude, contributing towards productive growth, building a credible organisation with 100% Commitment and forging ahead towards a common goal as a Team.

To climb up faster and higher, our Promoters have significantly upped their

investments in the company, making us today one of the best capitalised HFC in India. I thank them for their confidence in the team AAHF. I also thank the entire Board of Directors for their unwavering support and guidance to ensure that we remain on the right path and not only meet our goals but also achieve high level of governance standards. I promise them on behalf of the team that we will continue to work hard on building a great institution. Lets aim to celebrate our next Annual Day at some off site exotic destination.











· Normally affordable housing is viewed as a need-based

Today's Affordable Housing tomorrow's upscale

acquisition but its investment potential often goes unrecognized. An area that offers more affordable options now could potentially become upscale in future and yield a hefty RoI (return on investment), say experts. Builders seek 6% GST, exemption to low-cost home

NAREDCO has written to the Prime Minister seeking lower GST

of 6 per cent on sale of under-construction property from 12

Interesting facts about Indian Real Estate

India is home to the most expensive house in

per cent as higher tax will lead to price rise and affect sales. It has also sought exemption of Good and Services Tax(GST), to be rolled out from July 1, on affordable housing which has gained momentum after getting infrastructure status and interest subsidy.



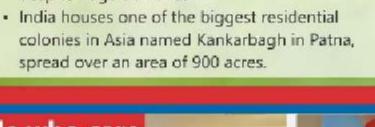
To accelerate home ownership dream in affordable segment, we would appreciate your individual contribution towards

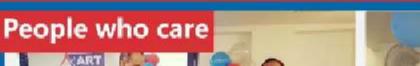
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reducing overheads and operating expenses, in order to register profitability and sustainable growth. #DeskStretchout

the world- Antilia, owned by Mukesh Ambani. The Mattancherry Palace in Kochi has floors made of egg white, buttermilk and jaggery. New Delhi's Central Business District Connaught Place is seventh among the most expensive prime office markets in the world Around 454,000 homes remain unsold in top. cities of Gurgaon, Noida, Mumbai, Kolkata, Pune, Hyderabad, Bengaluru and Chennai at present, despite huge demand.

DO You Know?















OME LOAMS













StarPerformer **** Ashok Kumar (Ops) Gurugram Sanjeev Sharma (RO) Gurugram



Rajesh Choudhary (RM) Jaipur Ghanshyam Siroya (RO) Surat Devender Singh (RO) Rohtak



Kailash Chand (RM)

Faridabad Pratik Pawar (RM)

Faridabad Sumit (RO) Extra Miler (Rainbow to Omnifin) Vinod Singh (BCM) Gurugram

Dinesh Mohan Negi (BCM) NSP

Lovepreet Singh (RM) Subhash Kumar (BCM) Karnal

Ashwin Waghe (BCM) Kolhapur

Shivali Kalia (BCM)

Deepak Potdar(BCM)

Dnyaneshwar (BCM)

Kalyan

Karnal

Karnal

Kalyan

Nashik

Pune

Abhijeet D Luniya (RM) Maulik (ACM) Ahmedabad

Surat

Vasai

Gurugram

Mehul B Nagani (BCM)

Vikramjeet (MT Credit)

Mukesh (AM IT)

Jitendra (Officer Operations) Gurugram

Surat (Sr. Officer Operations) Gurugram

Anoop (Executive Operations) Gurugram

Gurugram

Naveen (AM Operations)

Devender Kumar (ACM) NSP Pratik Pawar (RM)

Umesh (BCM) Jaipur Sandeep (BCM) Kalyan Mohuddin (ACM) Kalyan

Kalyan

Pratik Wadkar (BCM) Pune MAHARASHTRA

Dinesh (Executive IT) Gurugram Ranjeet (Officer IT) Gurugram

Manish (Executive IT) Gurugram

Manohar (OfficerA/C) Gurugram Ankit (AM A/C) Gurugram

Maharashtra Housing Market - Overview 11.24 cr **Total Population**

Sanman Patil (BCM)

Know Your State

Affordable Housing Shortage | 1.97 million units

State Sponsored Schemes and Initiatives:

to develop EWS/LIG/MIG, Slum Rehabilitation Authority (SRA),

National Slum Dwellers Federation (NSDF) to rehabilitate/redevelop slums (Mumbai, Pune & Nagpur), Basic Services to Urban Poor (BSUP) & Integrated Housing and Slum Development Program (IHSDP) and mass housing scheme by City Industrial and Development Authority (CIDCO) ^ Affordable Housing in India, Jone Lang LaSalle) National Level Schemes in Maharashtra:

* PMAY (51 cities) * AMRUT (44 cities) * 10 SMART Cities

Maharashtra State Housing Policy (2007)^, Class A Municipal Councils

Opportunities: Provision to establish a state level real-estate regulatory body leading to:

- a) Bring transparency with adequate disclosures from promoters / builders b) Empower buyers to claim possession if developers fail to deliver
- c) Entitle retainership by the regulator to 10% of apartments in all construction projects d) Disallow apartments sales before project registration by the
- e) Defect liability period extension to 5 years

Challenges:

regulator

 Repeal of rent control act pending – until it is repealed it can potentially supersede the SARFAESI act.