

THE ADDRESS

August, 2016

18th ISSUE



Thane Real Estate Market

Significance of POD

EDITOR SPEAKS

Square Yards is back with the latest edition of The Address, the real estate advisory's monthly magazine with a slew of interesting topics, covering the upcoming dimensions of the Indian & Global Real Estate Industry.

In our Cover Story section, we have captured how Chicago, the third largest city in USA has once again started to capture the attention of global & local investor fraternity. Driven by a tightening supply & surge in demand, home prices in Chicago are significantly moving up the curve in the recent times.

The spotlight section talks about how Thane in Mumbai Metropolitan Region (MMR) is becoming the new hub of urban lifestyle in the Western India. Drawing on the ferociousness of Mumbai & sublimity of a suburb, Thane is increasingly becoming 1st choice of numerous Middle & high Middle Income households.

The edition also gives some useful tips on how to maintain a home office for greater productivity, especially for individuals who operate from their home.

In interview section, this time the team has interviewed Mr. Keyur Bhalavat, Head, SCAPESWORKS, Square Yards high end technology & innovation arm. Keyur has shared very valuable insights on how the nature of innovation is evolving in the modern realty industry with inventive technologies changing the rules of the game.

In the Infrastructure Update section, we have covered the recent decision by Government to develop Pod Taxis in Gurgaon & how will it indirectly influence the real estate sentiments. In the Money Matter section, we have covered some useful tips for 1st time home buyers.

In every edition our team of content specialists, analysts, editors & designers bring their level best to offer our readers a comprehensive magazine that is not only appealing & interesting to read but also effectively captures the major happenings of the global & Indian real estate. We wish to have worked up to your expectations. Enjoy reading & feel free to share your feedbacks.

Kanika Gupta Shori
Editor



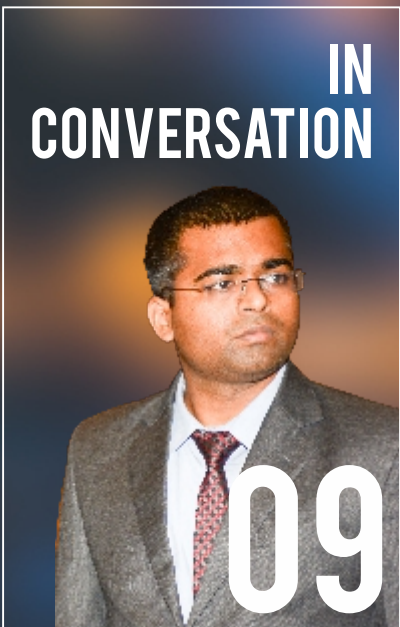
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THANE REAL ESTATE MARKET



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IN SPOTLIGHT

Reasons to Invest in Thane Real Estate Market

Thane, once a suburb located on the outer-skirts of Mumbai, is today one of the largest cities in Maharashtra. Drawing on the ferociousness of Mumbai & sublime charm of a peaceful suburb, it is emerging as one of the fastest urban catchment of Western India & increasingly becoming the 1st choice of many middle class & upper middle households in the Mumbai Metropolitan Region (MMR).

In terms of Infrastructure, it is billed as the next big destination in the Western Parts of India & similar momentum persists with regards to an upcoming employment Hub. Robust infrastructure & employment opportunities have resulted into an accelerated demand for residential units in the Thane Micro-market.

It is dotted with the developments by most of the major developers in India such as, Lodha, Kalpataru, Rustam Jee, Hiranandani, TATA Housing & much more.

The real estate sentiments in Thane is also fed from the economical prices of the City when compared to prime residential locations in Mumbai, as well as its smooth connectivity to Mumbai through the Eastern Expressway & suburban railway lines that is called the local trains in the regional vocabulary.

So Here is the list of factors that is fueling & continue to Push the Residential Real Estate markets of Thane, further up the curve in the times to come.

Connectivity to Mumbai

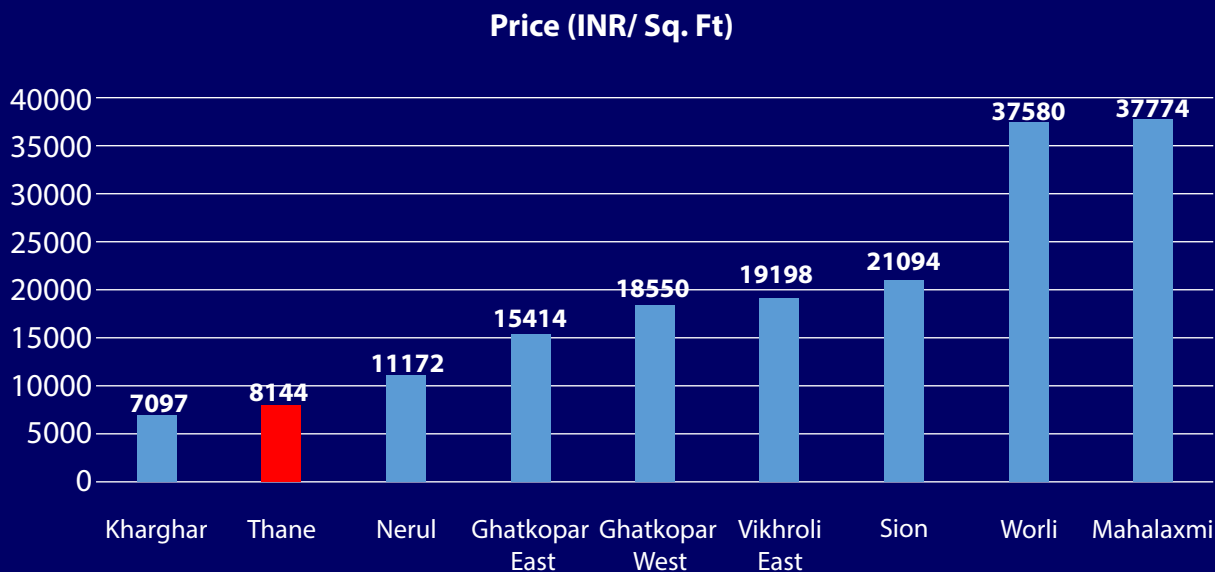
Through the local Mumbai Suburb, BEST buses, National Highway (NH), Eastern Expressway & NH-3, Thane is well connected to Mumbai. It is estimated that everyday 7.5 million working populace commute between Thane & Mumbai.

In times to come, with new Infrastructure in pipeline, the connectivity between Thane & Mumbai is going to further enhanced. An elevated freeway has been proposed on Ghodbunder Road (GB), that passes through Thane & connects the Eastern & Western Expressway. A 11KM tunnel, worth INR 3,000 Crores has been proposed to connect Thane with Borivali, that will reduce the travel time from 120 minutes to just 10 minutes & enhance the connectivity of Thane to the Western Suburbs in Mumbai.



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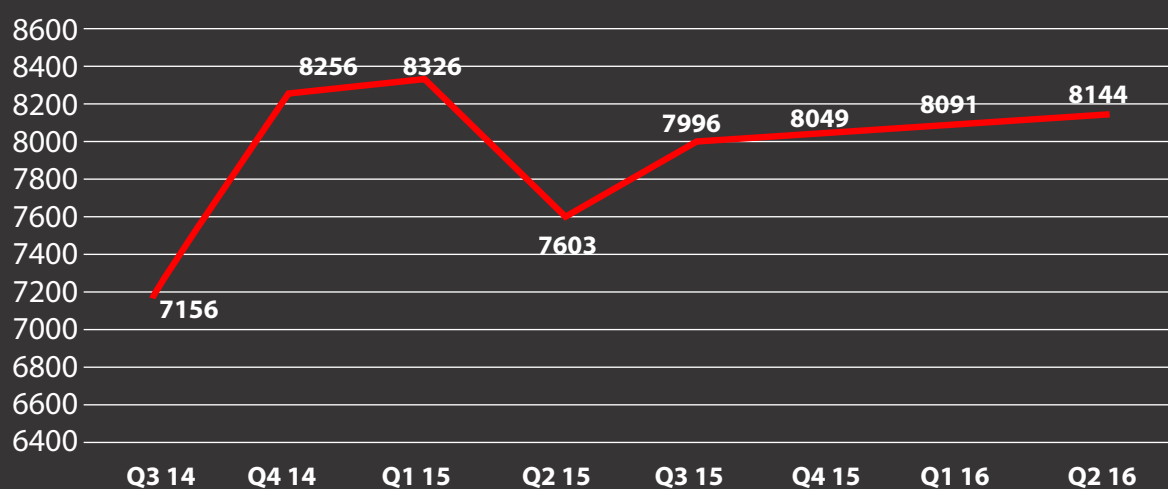
Work is in progress for the Metro Line 4 in Mumbai also called the Wadala-Ghatkopar-Teen Hath Naka (Thane) – Kasarwadavli. It will cover a distance of 32 KMs & is expected to have a daily ridership of around 1.2 million by 2031.



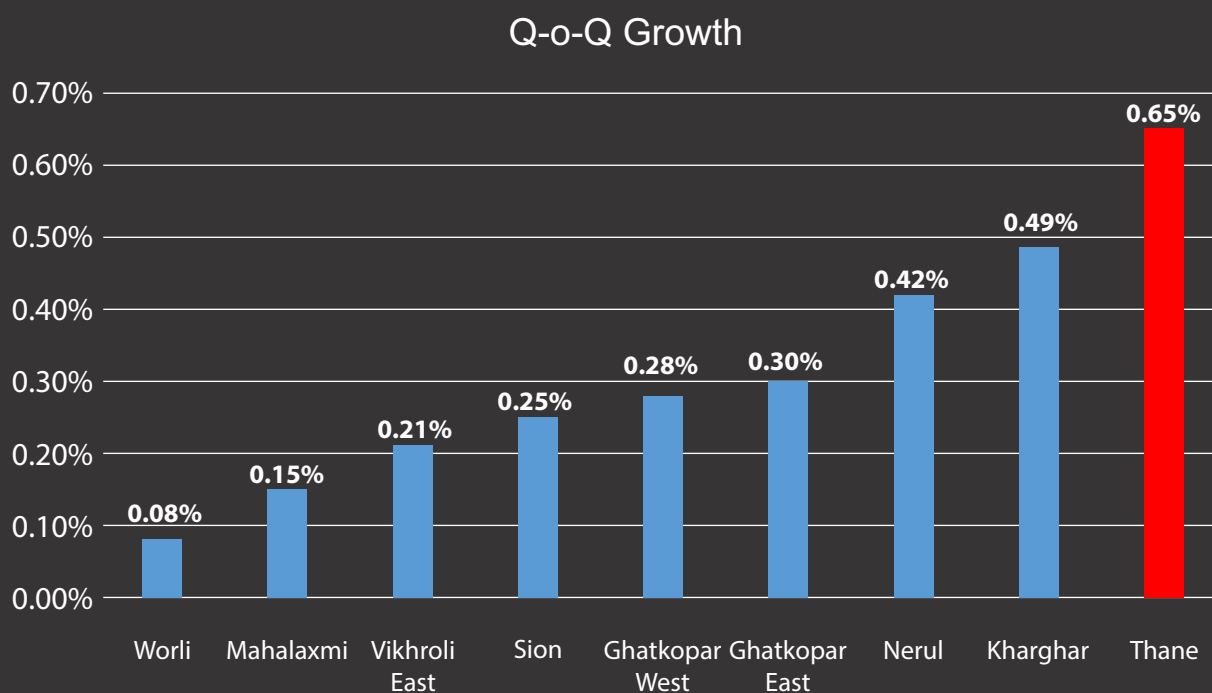
Pricewise comparison of various locations in the Mumbai Metropolitan Region. Source: Square Yards



Q-o-Q Price Movement of Thane



Q-o-Q growth of Thane Residential Micro-market. Source: Square Yards



Economical Pricing to Mumbai

When compared to prime locations in Mumbai & other parts of the MMR, Thane offers a much economical prices. Prices in Mumbai have always been high & continues to surge ahead, sometimes making it go beyond the bandwidth of an average buyer. In contrast, prices are still economical in Thane & hence the upcoming city is a first choice amongst various middle income home buyers.

Upcoming Commercial Hubs

As an accelerating metropolis, Thane offers some of the tremendous employment opportunities with upcoming IT & Business Parks such as Orion, Sunrise, Biz, Thane Corporate Business IT Park, Hiranandani Business Park & much more. Once an industrial hub, now it is rapidly transforming into an IT/ ITeS hub & is counted amongst the Central Business Districts (CBD) in the Mumbai Metropolitan Region, drawing parallel with BKC & Western Suburbs.

The office rentals are also very economical in Thane with just one sixth when compared to BKC & less than half when compared to the Western Suburbs.

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High Price Appreciation

Thane has demonstrated a significant price appreciation in the recent times on the back of larger demands. As seen in the image, amongst some of the significant residential markets, spread across the MMR, Thane has demonstrated a Q-o-Q price appreciation in tune of around, 0.65%, that is higher than most of the markets in MMR.

New Lunches & Ready to Move in Projects

As a robust real estate industry, Thane enjoys a large number of new launches & under construction projects that will be up for possession very soon. Most of the developers are keeping Thane, high up on their agenda & rolling out new projects. A large number of new launches & upcoming projects in Thane is also a product of availability of free land parcels.



IN CONVERSATION

KEYUR BHALAVAT

Technology is aggressively changing the nature of the REAL ESTATE across the entire value chain. It is helping brands to apply new inventive methodologies to recreate itself. It is handholding buyers through the entire process from Search & Discovery to final Transaction Closure in an unbiased, transparent & customer driven fashion. Further, buyers are also using latest tools such as Augmented Realities, VR Glasses & 3D Interactives to get complete details about new properties without making any physical visit to the property.

As a premier real estate advisory with a technology & innovation centric DNA, Square Yards understand the wider role, technology is about to play in the times to come.

Keeping that in mind, the real estate advisory has spawned SCAPESWORKS, a full Stack Technology unit with an intent of developing world class technological solutions. Head Quartered in Ahmedabad, SCAPESWORKS is a start-up within start-up.

SCAPESWORKS is headed by Keyur Bhalavat, a Digital Media Maven who has been credited with devising some of the very innovative digital media & marketing campaigns for the real estate sector in the past.

The Address team has a chance to have a chit-chat with Mr. Keyur during his recent visit to the head quarter in Gurgaon & understand more about SCAPESWORKS, its recent projects & how is the overall Indian & International Real Estate is upping its ante through latest technologies & value innovations.

Keyur Bhalavat
Business Head,
Scapes Work



Q1. How do you think, is the technology space evolving in the real estate sector? Is it just a global fad or the winds of changes are seen even in Indian real estate as well?

A. Thanks to newer technologies, real estate landscape has been evolving at an unprecedented pace. The modern time is marked with very high internet & mobile penetration & there is a strong appetite among the buyer fraternity towards latest practices.

Developers are using latest innovation & technologies such as Augmented Reality (AR), Virtual Reality (VR) & Online Interactive Booking Engine to offer more experiential pull. It is not only helping them to connect better with their target audience but also to capture new audience cutting across various geographies.

Aligned with its global counterparts, In India as well the technology is playing a very disruptive role in the realty sector with the scope of technologies not only streamlining the overall process from discovery to transaction but also reducing the transaction time with the introduction to new platforms.

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Q2. Coming specifically to SCAPESWORKS, what all major services are you rendering to the real estate sector?

A. Broadly under SCAPESWORKS, our services are split into four fundamental Services- E-Commerce, Branding, Marketing & Events and Research & Development.

E-Commerce is one of our principal services. Developers are increasingly understanding the significance of E-commerce as a preferred transaction platform & are actively investing into the same with an active objective of augmenting their revenue streams. At SCAPESWORKS through the use of various cutting edge proprietary technologies, we develop transaction platforms with real time inventory management & secured payment systems, that could be easily integrated with the website of the developers.

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These platforms come with latest innovations such as Augmented Realities & 3 D renderings that enables the end users to virtually inspect entire projects from Towers, Floor Plan to Granular Levels of each floors.

Through the use of various innovative digital platforms such as website, mobile app, videos, Region Tours & digital walkthroughs, we develop new & Innovative Campaign to help developers connect better with their target audience cutting across geographical barriers. Similarly, through new technologies such as 3-D project mapping, Immersive technologies, & 3D Interactive we are giving new meaning to real estate project marketing & events.

We understand the changing nature of real estate industry & hence have developed our separate R&D unit to further come up with new product & service parameters.

Q3. But do not you think all these services could have been marketed under the flagship of parent company, Square Yards. What has been the Strategic Objective of spinning out a new company?

A. SCAPESWORKS, intend to develop some of the world class products that are intended to change the rule of the games. To realize the same, the philosophy has been to incubate a Start-up within a Start-up. This helps to put more attention towards the particular business dimensions without interfering much with the ongoing business model. Moreover, it also helps to acquire & retain the right mix of human capital & offer them a conducive & hassle free environment to carry on with their mission & passion.

Similar approach has been successfully adopted with other sister companies under the Square Yards Umbrella namely Bling Marketing, Square Connect & Square Capital, devising the Start-Up within Start-Up concept.

Q4. Do you really think the real estate market is fertile enough for new innovative changes in the times to come? Or is it still a theoretical concept, that looks great on papers, but might still take some time to translate in the real world?

A. Yes, like other industries, the real estate industry has been fertile enough for new changes & better industry practice. Interestingly, the changes are multipronged & are visible not only across the demand & supply side but also other components of the value chain such as Marketing, Branding, Distribution, Loan Disbursement & much more.

For instance, take the case of distribution channel wherein hybrid models are increasingly coming up with multi-nodal distribution comprising of ground sales force, digital campaigns & e-Commerce etc. Through the use of latest technologies, there is huge amount of transparency coming into the system, that is further invigorating towards better practices in the times to come.

In other instance, take the case of the vast broker space that has hitherto been unorganized, but now have started to get organized through use of latest apps & platforms. An Uber or an Ola kind of change is happening in the broker space with upcoming aggregator platforms such as Square Connect.

Q5. What all are the factors that will further drive the evolution of technologies in the times to come in the real estate?

A. The overall business environment is conducive with a slew of innovations looming on the horizon. One of the key factors that is driving the change is the active involvement of youths in home purchase. During earlier times, mostly buyers used to purchase homes during the time of retirements, but now this is no longer the case. Thanks to rise in income & availability of various financing schemes, many young buyers now make home purchase decisions at early stages of their career. Often these buyers are tech savvy & inclined towards the use of newer innovations.

One should also understand the business dynamics involved as intensifying competition is resulting into narrowing down the profit & margin percentage of various developers. This is stimulating the developer fraternity to actively look out for new growth hacks that can ensure profitability through optimizing of existing revenue streams & help them conceptualize new business models & revenue models.

Q6. What all are the current areas of R&D that could be anticipated in the times to come?

A. In the times to come, we could expect more research work focused towards, Interactive Games, 3 D Interactive Platforms & Hardware. Gamification is an area that developers would take up high up on their agenda to engage with potential buyers and add some fun element as well. At SCAPESWORKS as well, we have developed a game for ALPHATHUM, a Noida based developer.

In the game, the player will traverse digitally across the rooftop pool of the project & collect the hidden letters mentioned in the word, "ALPHATHUM". There are points associated with every letter collected & based on the points earned, the player will receive gift vouchers.





INVEST IN US

Located in the state of Illinois, Chicago is the 3rd most populous city in USA after New York & Los Angeles. Incorporated in 1837, Chicago has been growing rapidly since mid-nineteenth century. It is touted as an international hub of Trade, Finance & Technologies. It is also known as one of the most balanced economies across the globe.

After the recent economic Slumber that swarmed most of USA & other parts of the world, including Chicago- Economic fundamentals of Chicago, once again seemed to be in a better Health & so does its real estate industry.

The real estate industry in Chicago had once again started moving up the curve with higher growth momentums experienced in terms volume of deals as well capital appreciation & rental yields. The Present Real Estate Industry in Chicago propelled by High Demand, offers some great Opportunities for Investors to make Judicious Investment Decisions.

In the Cover Story Section, Paritosh Kashyap Quips on the Market Fundamentals of Chicago Market, its Growth Drivers & its Future Growth Prospects along with discussing InvestUS, a Chicago based innovative Investment Product.



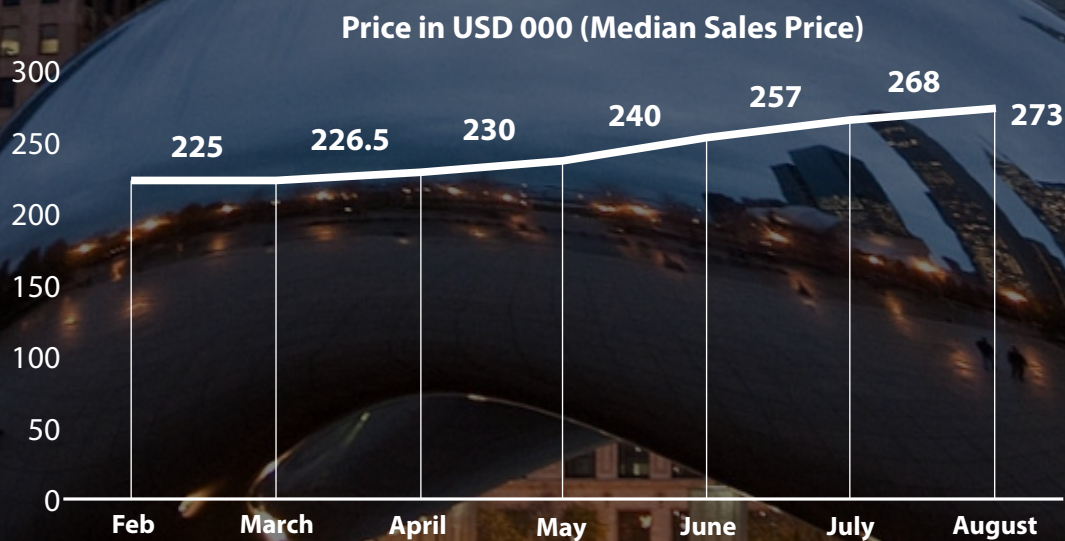
After the Subprime Crisis, US economy Rolls Back

The global economic dynamics are not very favorable with the Chinese Dragons undergoing a downward curve, The UK economy facing heat of the BREXIT & major Latin American economies falling off the cliff.

However, it is now official that US economy is in recovery mode, with momentum coming back into the biggest global economy. Although a detailed economic & financial analysis still signals that the present momentum might lag the full blown growth trajectories that the mightiest economy of the world is used to, there are lot of positive sentiments in the market. With roughly 200,000 new jobs added every month in 2015, USA economy is clocking jobs at an unprecedented pace- a value that reminds of the pre-recessionary periods.

Making predictions in today's contingent business environment is tantamount to CRYTAL BALL GAZING, still Analysts believe that the health of USA economy will remain bullish till 2020 with more jobs, rise in average income & surge in consumer spending.

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USA Realty Industry

During the economic slump, the real estate fundamentals of US Real Estate took a biting. However, now the market fundamentals are back on track, with higher capital appreciation & Rental Returns coming back to the market. It is expected that positivity will continue in the market in the times to come.

With more job creations happening at an unprecedented pace, the demand is high up for the real estate dynamics. Rise in work force is also stimulating the commercial space, with Grade- A supplies outpacing the other Grade- B projects. Most of the companies are looking for high end projects. This is a stark contrast with the prevailing

sentiments of the recent times, when during the recessionary time periods, most of the companies were tightening their belt to cut real estate costs.

Chicago Real Estate Fundamentals

Chicago Real Estate Market has come up the curve over the last 6 months as indicated by the graph. On a monthly basis, the total number of transactions are picking up with monthly transaction in the Month of August estimated at 5,575- a Considerable monthly hike when compared in February, where the total number of transactions were estimated at 4,193 Units.

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As seen in the graph below prices have appreciated by over 21%. Similar positive sentiments could be observed in the Rental Growth as well with prices moving ahead by over 10% in the last 6 months.

The real estate market has been moving ahead fast with surge in demand in Chicago, which is not just the 3rd largest city in USA but also touted as one of the most balanced economy in USA. The demand in Chicago is fed by surge in BFSI, Industrial, Technology, Telecommunication & Logistics sectors. The total workforce of the city is presently estimated at over 4.5 million.

The positive sentiments are expected to continue in the times to come with

prices expected to rise up the curve. The positive outlook of the real estate market is also stimulating the mortgage markets with Banks realizing the low risks associated with the real estate assets in Chicago City.





SIGNIFICANCE OF POD

(Personal Rapid Transit) network for Gurgaon Realty Market

POD Taxis are all set to roll into Gurgaon, improving connectivity and decongesting busy intersections. In 2015, Union Minister Nitin Gadkari had proposed a personal rapid transit system to shuttle passengers from Delhi to Gurgaon and back. The project has since picked up steam, with various government authorities coming on board to get the network up and running within a year.

About the PODTaxi

The POD taxi network is a fully automated transport system where in small cars are suspended from cables to ferry people from one point to another. A car would typically seat 5-6 people and would travel at a height of ten meters from the street level. It moves at a good speed of 60 km per hour.

The Route

Although the route initially proposed was to start from Dhaula Kuan in Delhi and run up to Manesar in Gurgaon, the distance has now been shortened. 'Metrinos' as these taxis are being called, will now run from Delhi Gurgaon Border to Sohna Road, Gurgaon. This could of course be extended to the originally planned route later as well. There is a plan to develop 16 stations over an approximate stretch of 13 kms.

Challenges

The project does not need much land, and most of the required land is already with the government. A clearance from the environment ministry would not be required for the project. The main challenge therefore would be for the government agencies to work in tandem with the private developer to spread 'Metrinos' across Gurgaon.

Likely Impact on Realty Market

The proposed 850 crore project would have a strong impact on the real estate market in Gurgaon, especially the Sohna Road micro market. This has until now, been not connected with a metro project. An automated POD taxi network would boost connectivity with other regions of Gurgaon, mainly close to the Delhi Border. Further proposal to extend the 'Metrino' system to Manesar would enhance the investment potential in the region. This was also help lighten up traffic on this very busy road.



The Rising Popularity of **STUDIOS & 1BHK** Units in Indian Metros

The last 6 months have seen a considerable rise in sales of smaller units such as 1 BHK & studio apartments in India. Earlier the Phenomenon was just restricted to Mumbai, the financial capital of India. In Mumbai, the smaller unit size was popular, as the city is known for having Scarcity of Space.

However, now it has been observed that across India, there has been a surge towards buying smaller units with large transaction seen in cities such as Bengaluru, Delhi-NCR & Pune. Square Yards itself has sold over 1500 units over the last 6 months in Delhi-NCR & Bengaluru.

Based on the discussion with sales team, there has been multiple factors that could be attributed to the rise in Popularity of 1BHK & Studio Units in the recent times.

Involvement by Youth

During earlier times, the home purchase was mainly done towards the retirement age. However, with rise in income & general awareness about real estate as an investment class, increasingly youths are getting involved into home purchase. Youths, especially the ones who have travelled abroad & are accustomed to a modern lifestyle are more interested in smaller units such as Studios & 1 BHK. Especially Studios are seen to be very popular among the bachelors.

Easy to Manage & Maintain

Smaller units are generally easy to manage & maintain. It fits well with the requirements of the youth populace which have got time crunch & cleaning & maintaining home needs to fit-in into their busy schedule. In similar fashion, amongst young couples, wherein both the husband & wives have been working, time is a scare resource & hence there is a penchant for smaller units.

New Investment Plans

Smaller units such as 1 BHK & Studios are also becoming one of the preferred option amongst the investor fraternity. There is an inherent investor friendliness with such units. Not only do they come at smaller ticket size, but are also coming with new interesting Investment plans. Developers are structuring new plans with attractive schemes such as assured rentals, subvention, & assured return to lure investors.



SIMPLE HOME OFFICE TIPS TO ENHANCE YOUR PRODUCTIVITY

We all are familiar with the advantages of working from home. From no more unnecessarily waking up early in the morning to less time stuck in traffic, from fewer interruptions to less eating out, from working in your comfortable clothes to increased flexibility with your personal obligations; work from home has its own perks.

However, while work from home is exciting and lets us blend in ounces of comfort with lots of efficiency, not setting up the right home office inadvertently may impede the productivity.

There are some special considerations that need to be addressed to make our home office the best it can be so that it promotes maximum productivity in a non-traditional work environment. Having a proper space dedicated to work is great for efficient productivity and is a much better alternative than trying to work on the couch or in bed.

So get started with these simple tips to create an amazing home office that will not only enhance your efficiency and productivity but also will redefine professionalism for you







Location is something that matters the most

When you are planning to set up a home office, don't compromise with the location. DON'T just squeeze yourself in a left out arena in some corner of your house. Choose a place which leads to minimum distractions and doesn't bring in the hustle and bustle of the street, preferably a nook in bedroom or study.

Paint the walls with the colours of your choice

Room colour influences our thought process and mood to a great extent. Light colours are expansive and airy, making rooms seem larger and brighter. Dark colours are sophisticated and warm; they give large rooms a more intimate appearance. The colour of the room should not make you inactive and further leads to boredom. Rather it should boost your productivity.

Brighten your work space with proper lighting

Create a work space that lets in maximum natural light. This can further be enhanced by adding artificial lights. In addition to these, use table lamps which can throw light specifically on your work specific area. Do not create a work space which has insufficient lighting.

Invest in furniture

Don't just pick up any spare table and chair from the store for your home office. Choose a chair which is comfortable and ergonomically suitable. After all you will be parked in that chair for most of the time. Same goes with table as well. Choose a table with drawers so that you don't end up cluttering its top with unnecessary things.

6

Rules

First-Time Home Loan Buyers

We thank our Dot-Com world for increasingly building a truly transformed and transparent Real-Estate set-up. We know an owned-home is desired by all and we live in an Investment Era where customers are no longer hoodwinked by mediators between buyers and builders.

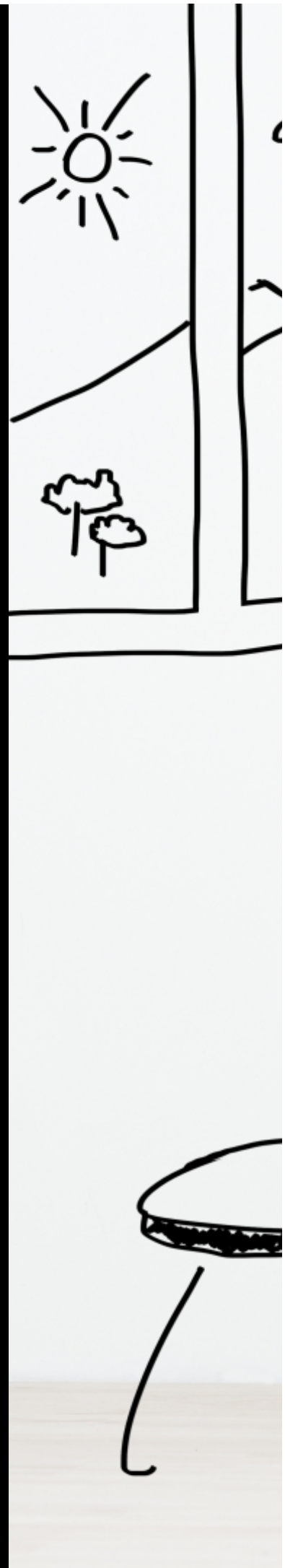
Infrastructural development and Urban-housing-demand has led to this evolution & gave rise to more residential projects. On the other side, we also see rising home seekers and inflow of people from rural areas to the urban world in big numbers. Not only the ones with the huge pockets but the youngsters too are seeking to own their piece of real estate. Especially, the urbanites who are earning well for their living and wishing to tick the biggest right on their biggest dream on their check-list.

A wise man already quoted recently, "the best investment on Earth today is Earth itself". Time and tide are just perfect for getting lucrative gains as demand and supply are at its best.

Also, home-shopping has become so easy and quick with exceeding financial and easy banking options. There are multiple home financing options to choose from, that are available to the discerning buyers.

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However, there are certain guidelines that needs to be adhered to in order to





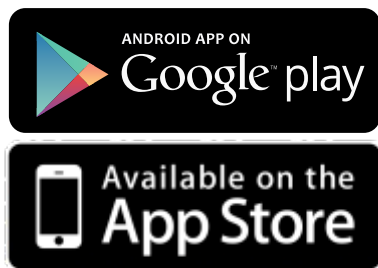


A step by step Guide for First-Time Home Loan Buyers

1. **Set a Budget like a Wise Man** -From your fantasy list bring, which often we all have, bring yourself back to reality and filter out your budget home. This investment will not only get you a home of your own but it will make you feel greater as you will realise a sense of commitment & achievement, financial security while turning responsible enough.
2. **Watch Your Affordability** - Plan how much loan you can afford. You don't want to end up paying 90% of your income on our loan EMI's. It should be under half of your monthly salary. Banks too consider this factor but you should 1st before you land up yourself in the burden of debts.
3. **Oh! Are you Eligible** - Everyone likes surprises but not at the last minute when you have prepared everything. Therefore, check your loan eligibility online or from your bank before you move ahead.
4. **Prep Yourself for Down Payment** – Though 85% of your home cost is supported by banks but the rest you have to get at once from your savings. At times, it drains your savings- so be prepared.
5. **Opt from your Salary Bank Account-** Do your market search and see from where you are getting the best home-loan options and then get back to your existing bank to see what it has to offer. Pick what suits you subject to a detailed comparative analysis. If you get it from your salary Bank Account, then you can get quick approvals and easy transfers.
6. **Keep in Check your CIBIL (credit score) – Remember that Your home loan depends availability depends on your credit history.** Request your report online from renowned credit agencies in India like TransUnion, CIBIL, Equifax and Experian. For loan approval, your score should be between 700 to 750, as it is considered to be an excellent score. But if your score is below 550, it is hard to get loan approvals.

Connect to a Brand new YOU! With Square Connect

India's No.1 Productivity Boosting App
For Real Estate Brokers



Do send us your valuable feedback on
theaddress@squareyards.in