

Presenting a proposition to end all compromises

The finest gated community in the Heart of Hyderabad is now Ready to Live In



Live Now. Pay Later.

The Proposition:

Move-in with your family today. EMI starts after 18 months.

- Move-in today and save rentals.
- Avail EMI holiday for 18 months
- Pay only 20%* now and register your home.
- No home loan prepayment charges. No processing fee.

Limited 2 & 3 Bed Residences | Unbelievable Proposition | Limited Period Offer

 **CASA PARADISO**
BY LODHA

A perfect life

www.Zricks.com

A perfect life

Casa Paradiso - It's bustling. It's Ready to Live in

Presenting select luxurious Ready-to-Live in 2 & 3 bed residences at the only gated community in the heart of Hyderabad. Packed with splendid amenities, your home has been meticulously designed by one of the leading designers in India - Hafeez Contractor. Set in the cultural nerve centre of Hyderabad, this location uniquely boasts of swift connectivity to both Secunderabad & HITEC City.



RESIDENCES



Residences at Paradiso are designed by the famous Hafeez Contractor to offer enhanced natural ventilation and ample sunlight. Lavish, Marbital floored homes come with sliding French Windows & sundecks for assured uninterrupted views.

LIFESTYLE



Live within the secure confines of a gated community township in the heart of Hyderabad. Let your kids spread their wings without having to worry about their safety. We present ample opportunities for you to connect with your family, be it a game of Cricket or a quick splash in the pool. Let your hair down at the private cafe and lounge.

LOCATION



Set in a location that is at the cusp of an exponential growth, owing to its proximity to one of the only 3 intersections of proposed metro plan and swift road connectivity with Secunderabad and HITEC City.

Pack your bags. A perfect life beckons you today.

To enjoy life with kids

- Outdoor and Indoor games area
- Kids play area
- Semi sheltered cricket pitch

To relish life over the weekend

- Separate swimming pools for kids and adults
- An open-air amphitheatre with stage
- Pavilion & Sit outs
- An extensive library

To offer space to your elders

- A Ganesha Temple
- Elders' corner

To lead a healthy lifestyle

- Jogging Track
- A world-class gym
- Multipurpose court

To experience serenity

- Zen Garden
- Party Lawn
- Rain Curtain Wall
- Lilly pond
- Aroma Planting



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Unbelievable "Live Today. Pay Later." Proposition

1. Live today: Immediate Possession

Move into your luxurious home today at Casa Paradiso, a 12.5 acre gated community in the heart of Hyderabad. Select 2 & 3 Bed Residences available. Should you need a new name plate tomorrow to announce your new address, we shall be happy to help.

2. Pay Later: Register your home first. Pay after 18 months

- Pay just 20%* of the consideration value and for next 18 months, there are no payments to be made.
- You can avail a loan from our partner banks, pay your contribution today, enjoy an EMI holiday for the next 18 months.
- You can leverage 18 months to arrange for part/ complete funding of loan. No prepayment or transfer charges.
- The EMI will start only after 18 months by when your income would have gone up by 15-20%, making the EMI much easier to pay

3. Rental Income / Savings

- Save the rental cost that you are currently incurring, should you choose to move in now.
- In case you don't plan to move into Casa Paradiso right away, Lodha Easy Lease Service shall help you to get your home leased so that get you start earning on your Lodha residence at the very onset.
- A live-ready Casa Paradiso 3 Bed Residence commands market leading rental yields to the tune of approximately Rs. 25,000pm**

4. Unmatched Tax Benefits

Avail unmatched tax benefits on the accrued interest on your second home loan, which significantly enhance the return on your residence, in addition to the superior rental yield. You can claim tax benefit on the full Interest payable on your home loan, less rental income, that has potential of a huge saving.

Your family gets the life they deserve today | EMI starts after 18 months
Rental savings to the tune of 4.5 Lacs | Unmatched Tax benefits**

More time to plan

If you have existing property, you now get up to 18 months to plan and liquidate that, thereby reducing the loan burden significantly by funding your luxurious Lodha residence with the enhanced capital post the sale of your property.

Tax Benefits Illustration***

For example, if the interest accrued on your home loan is ₹ 8 lacs, and the rental income is ₹ 25,000 per month, i.e. ₹ 3 lacs per year, the saving can be:

Rent from house property:	₹ 3,00,000
Less: Municipal Tax (assumed):	(₹ 6,000)
Gross Annual Rent:	₹ 2,94,000
Less: 30% Standard Deduction:	(₹ 88,200)
Less: Interest on Housing Loan:	(₹ 8,00,000)
Taxable House Property Income / (Loss):	(₹ 5,94,200)
Tax saving (maximum):	₹ 1,78,260

[@30% tax rate, assuming saving from the top bracket tax & entire loss claimed in same FY]

Investment Illustration***

CV of Property (INR lacs)	100
Upfront Customer Payment (%age of CV)	25%
Upfront Customer Payment (INR lacs)	25
Registration, Stamp Duty, MVAT etc (INR lacs)	9
Total Customer Outflow (INR lacs)	34
CV funded through Bank (INR lacs)	75
Rate of Interest	10.5%
Rental Yield (%age)	3.0%
Monthly Rent (INR lacs)	0.25
EMI free period (months)	18
Annual Appreciation	19.3%

Investment Return per annum	32.7%
Investment Multiple (x)	1.50 x
Tax saving	2.9 lacs

The opportunity of the decade

Hyderabad features among the top 3 liveable cities from among 50 cities in India ranked on the Liveability Index 2013 by the Institute of Competitiveness India.

Vastly undervalued and with a multi-fold investment potential, the Hyderabad real estate market is currently at the cusp of meteoric rise. The investor of today does not profit from yesterday's growth. So ask the investor in you, can you ignore the contrarian investment opportunity of the decade?

- Loan Amount: 75 lacs
- Indicative Rate of Home Loan: 10.5%
- Indicative Rental yield: 3%
- Indicative quarterly capital value appreciation on Casa Paradiso luxury residence: 4.5%

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*Subject to loan approval and eligibility. **Data As on Magic Bricks & 99 Acres | ***Indicative Illustration

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FAQS

A few questions regarding this once-in-a-lifetime opportunity to embrace the luxurious Lodha lifestyle

1. How will we help you in getting the best rental yield?

Answer: We have an affiliate entity called Lodha Easy Lease which will help you in renting out the residence at the earliest.

2. Do you have to compulsorily accept the rental options provided by Easy Lease?

Answer: That is completely left to your discretion – whether you wish to accept the offer extended by Easy Lease.

4. Which are the participating banks?

Answer: Union Bank of India and Andhra Bank.

5. What are the terms and conditions from each bank ?

Answer: The terms and conditions as well as the details of the financial offer will be communicated to you by our sales manager and representatives from the partner banks.

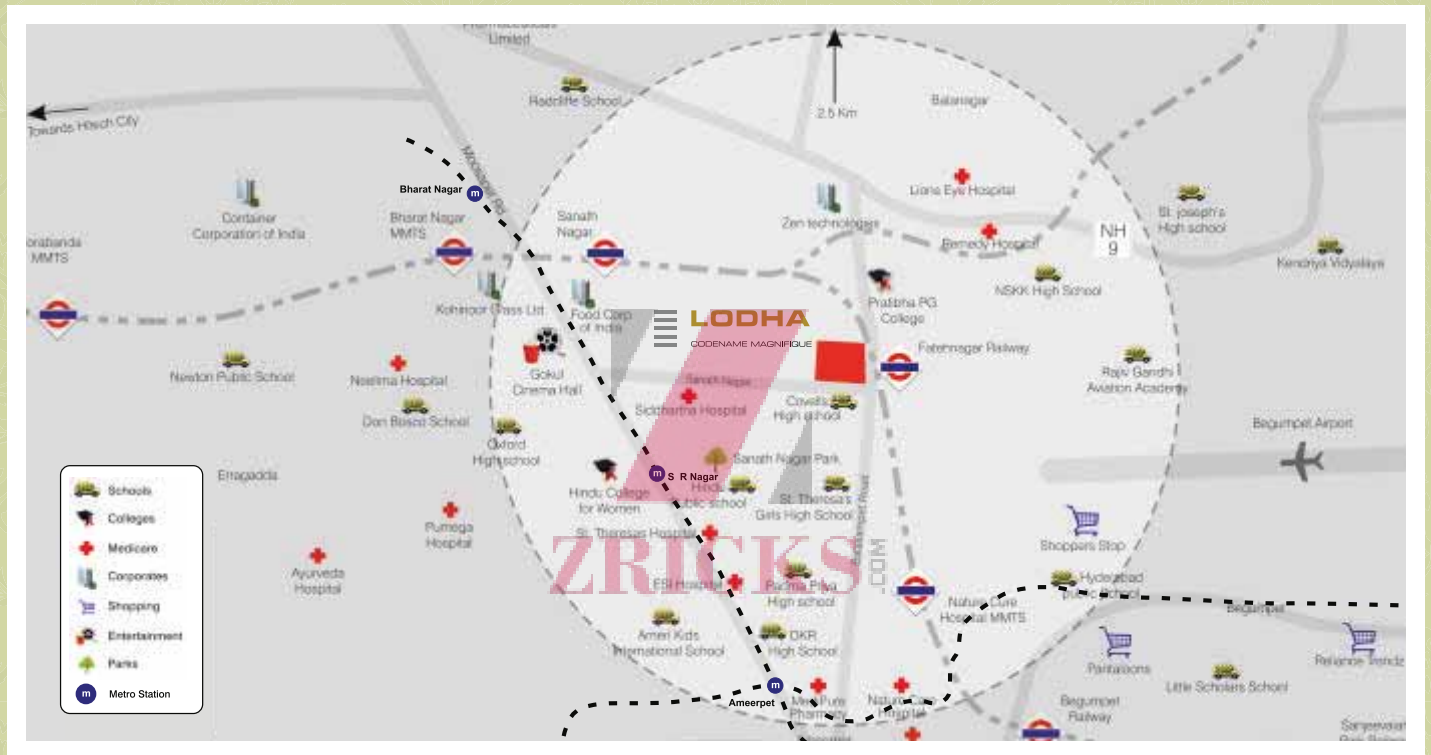
6. Do I need to have loan eligibility for 80%?

Answer: Yes, you need to have loan eligibility The same will be calculated by the respective banks as per their existing norms.

7. Can I take a loan of less than 80% and still avail of the product?

Answer: Yes

LOCATED IN THE HEART OF HYDERABAD



Thank you for making Lodha India's most trusted Real Estate brand.

Lodha has been ranked as the most trusted real estate brand in the Brand Trust Report 2014 published by Trust Research Advisory. It is indeed a matter of great privilege that our esteemed patrons have reposed their faith in us and have not only made us India's largest developer but also India's most trusted. As a gesture of our appreciation we present a never before opportunity to become a part of the ever growing family of Lodha home owners.



CASA PARADISO BY LODHA

A perfect life

Sales Lounge: Casa Paradiso, Near Fateh Nagar MMTS, 1 km off Ameerpet, Hyderabad – 18.

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