

We extend our warm wishes to our new corporate clients and welcome them to the Brigade family.

nVIDIA chooses Brigade South Parade



NVIDIA Corporation will soon be moving into their new offices of about 49,000 sft at Brigade South Parade, MG Road, which is nearing completion.

Cognizant Technologies expands its office space at Brigade MLR Centre



Cognizant Technologies have moved into their additional office space of 26,000 sft at Brigade MLR Centre, Basavanagudi.

Speedera at Brigade Court



Speedera Networks have started operations from their 10,000 sft new office space on the first floor of Brigade Court, Koramangala.

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Brigade-PSBB School Opens

Brigade-PSBB School, located in the Brigade Millennium campus in J.P. Nagar 7th Phase, began its first academic year on 16 June. The co-educational school follows the CBSE syllabus and has a student strength of 700. It currently offers classes pre-kg to standard 8 (standards 9 and 10 will be added in 2005 and 2006 respectively).

First-day revisited

The school wore a festive look as its first batch of students, in smart new uniforms, entered the premises looking predictably nervous and unsure of what to expect. Anticipating the special attention students would need on their first day, the management had staggered the opening day for different classes; thereby making student induction easier and pleasanter for students and teachers alike.



BRIGADE-PSBB BANGALORE

The morning assembly, held in the central courtyard, served as a friendly introduction: students were welcomed by senior staff members, the national anthem was sung and everyone who knew the words joined in the recitation of Rabindranath Tagore's moving poem, "Where the mind is without fear". Discovering classrooms, getting to know teachers and making friends kept children busy all day. By the time the yellow buses pulled out of Millennium Avenue that afternoon, Brigade-PSBB School seemed a more reassuring place.

Now, several weeks later...

Today, Brigade-PSBB School no longer feels like a new institution. It's atmosphere is comfortingly mellow: filled with the smell of chalk and sound of children's voices; the routines of everyday school life; new friendships taking root; and growing bonds between teachers and students.

Turn to Page 6 for more on Brigade-PSBB School



A butterfly—Danaid Eggfly (Hypolimnas misippus)—at home in Millennium Park. More about Brigade Millennium on page 4

Brigade Gateway master plan to be designed by HOK of USA

Hellmuth, Obata + Kassabaum, Inc. (HOK) of USA, will be designing the master plan for Brigade Gateway enclave in the Malleswaram-Rajajinagar area.

The 40-acre project is being designed as a mixed-use enclave, with apartments, offices, a software facility, school, club, shopping centre, hotel and a hospital.

The challenge of designing a mixed-use enclave includes creating the ideal layout by providing privacy to residents. For the special architectural expertise that would ensure Brigade Gateway would be amongst the best enclaves in the country, we decided to tap the talents of one of the world's leading architectural firms.

Established in 1955, HOK has a team of 1,600 professionals operating from their offices in North America, Latin America, Europe, and Asia.

Senior architects from HOK began work in Bangalore during a 5-day stay. Designs will soon be finalised and the enclave is slated to be launched in early 2005.

Cultural evening at Brigade Millennium amphitheatre

The floodlit amphitheatre at Millennium Park, in the Brigade Millennium campus, came alive on 24 April with the Brigade-Resource Cultural Evening. The show, featuring both solo and group performances, was an entertaining blend of skits, music and dance. While the atmosphere was informal, the quality of the performances spoke of days of serious practice and effort.

Millennium Park made a perfect venue. Floodlights created a theatrical effect, with the mini-stadium bathed in both light and shadow. The amphitheatre looked every inch a professional stage and served its purpose



The evening started with a duet by Manisha (L) from Brigade and Tushar (R) of Resource

admirably. The shamiana that covered it on three sides (a rain-guard, as the sky looked ominous) only added to the feeling of festivity. The atmosphere, as much as the show, was much appreciated by the large and enthusiastic audience, comfortably settled on the semi-circle of steps around the amphitheatre.

The venue shifted to the covered pavilion for cocktails and dinner. Rain Gods showed restraint, letting a very enjoyable evening end in a leisurely fashion: with conversation, jokes and even a little informal dancing over good food and drink.



Group dance by some of the Brigade marketing team members

More about Brigade Millennium on page 4

Editor's Note

One of the most rewarding experiences is to see a project grow from concept to plans to reality. In our business, that final phase is an especially personal and satisfying one...involving as it does people whom we have come to know well over a period of time.

Brigade Millennium update

Brigade Millennium has now entered the reality phase with residents having moved into Mayflower Block and Brigade-PSBB School having begun its first academic year. Our photo feature on pages 4 and 6 will give you a clearer idea of what we mean. The next few months will see the enclave grow quickly, as more blocks near completion and The Woodrose takes firmer shape.

Brigade-PSBB School opens

Our entry into the field of education began with Brigade-CTVTI and continues with Brigade-PSBB School. The setting up of the school has been both an exciting process and a learning experience. Seeing the school building fill with children was the culmination of months of planning and hard work. And a very special kind of pleasure for all involved. See page 6 for photographs of the school and its students.

More on our resort in the Western Ghats

In our last issue we had mentioned the resort we are proposing to set up in the Western Ghats. We had invited architects from India and abroad to submit design proposals. You can read more about this on page 5.

We hope you enjoy reading this issue...and look forward to your feedback.

A trek to Gaumukh

At an altitude of 13,500 ft:

by Indira Sharma, General Manager—Marketing



Indira Sharma (third from right) with the trekking team at the origin of the Ganga

I was part of an all woman trekking team of 10, lead by Mrs Dakshayini Vikram—the first woman to cross the Kalindikal Pass in the Gangotri glaciers.

For me it was a challenge to embark on such a trip as I was not a professional trekker. There was this 'can I make it?' feeling, which lurked till the train started for Delhi on 9 April 2004. But the feeling on my return journey was sublime and this is what I can say after.

Drawing parallels to our professions:

It is important to have targets higher than you think you can achieve: We could see the beckoning peaks of Bhageeratha, Medha and Meru Parvatha ranges !

Contd on page 10...



A few thoughts...

WITH a major change in the Governments—both at the Centre and State (Karnataka)—there is anxiety in the minds of businessmen and concerned citizens about the political scenario in the next five years! After the previous General Elections at the centre, it was evident that coalition politics is here to stay. One can only hope the present coalition partners find an amicable way to govern the state and the country.

IN THIS testing period, one needs to have patience and allow issues to settle down. Fortunately, Indians are a fairly patient lot, used to blaming their 'Karma' when things don't go the way they plan. Though the economic outlook is generally bright, largely due to the momentum generated in the recent past by Brand India and Brand Karnataka (a result of the forward looking policies of previous Governments), this is no time for complacency. There are enough causes for concern—shooting oil prices, increasing inflation, stagnant / decreasing foreign exchange reserves, lack of conviction in policies etc. Let us hope our rulers tackle these daunting challenges.

URBANISATION is a global phenomenon. If the Government is interested in reducing congestion in cities, the only way is to create employment and business opportunities in the moffusil areas. Karnataka and many parts of India have tremendous tourism potential. In fact, tourism is the most cost effective way of creating

employment opportunities, as demonstrated by many countries in Europe, Africa, and most recently by Malaysia. The Government needs to just create a conducive atmosphere and improve roads and basic infrastructure. Private investment will flow on its own.

WITH rising prosperity levels, the vehicle population is exploding and traffic snarls are becoming a regular feature. Without losing any more time, the Civic Authorities and State Government have to commence and complete the Mass Rapid Transport System and continuously keep improving the road network, apart from of course providing sufficient electricity and water. The Gods in any case have air-conditioned the city for most of the year.

IN AN otherwise not so bright macro economic scenario, the highlight for Brigade Group during the last quarter has been the commencement of Brigade-PSBB School (See Page 6). As we approach 10 October 2004, our 18th anniversary of commencing business, Brigadiers are busy completing the ongoing projects and are gearing up to launch new ones !

—M.R. Jaishankar
MANAGING DIRECTOR, BRIGADE GROUP

A silver for Team Brigade!

Team Brigade was the runner-up in the 8-team knock-out cricket tournament held on 29 and 30 May. They reached the final defeating WS Atkins in the quarter-final, and Venkataraman Associates in the semi-final, before losing to C & T Architects, in a well-fought final.

The tournament, held at Loyola Grounds on Bannerghatta Road, was conducted by Venkataraman Associates, and sponsored by Anchor. The series saw some intense moments of cricket as well as much enthusiasm from members of the eight participating teams—and all their supporters.



The Brigade team with the runners-up and individual trophies

New Brigadiers come on board...

MARKETING

Arathi Swaminathan, Secretary
K.M. Bellappa, Marketing Executive
Pawan Tahalramani, Marketing Trainee
S.V. Ravi, Deputy Manager—Marketing
Mirza Rizwan, Marketing Executive
Shamsiya Javed, Customer Relations Officer
Usha Sheela David, Marketing Co-ordinator
Jesu Dominic, Advertising and PR Executive

HOSPITALITY: M. Shrinivas, Accounts Officer

FINANCE

Anjani K. Karnad, Accounts Officer
K.S. Manorama, Accountant

ADMIN

A.L. Govindraja Setty, Estate Manager
(Brigade Millennium Owners' Association)
Anjan Kumar Das, Executive—HR & Admin.
Suresh Baliga, Manager—Estates
S. Velu Kumar, Office Asst.

LIAISON: Dilip Sharma, Manager

LEGAL: R. Roopa, Jr Legal Officer

HR: Abhilasha Srivastava, Manager HR

ENGINEERING

Project Managers
H.R. Mallikarjuna (Sr Manager), S. Rajendra,
B.S. Seshadri, S. Shashidhar

Project Engineers

Antony Lawrence, C.N. Nagaraj (Sr Project Engineer),
Praveen P. Deshpande, R. Satisha, K. Sivakumar,
H.S. Niranjana Murthy, H. M. Yashvantha Kumar

Customer Care Engineer: Sahana Vasudevan

Engineers—Quality Control

D. Kamaladasan, P. Krishna, Mohammed Imran (Trainee),
C.N. Nagesh (Electrical), Prashant Kerakalamatti,
Sijo James (Trainee), Suresh Kadati, B. Narayana Swamy,
S. Poovaragan

Quality Surveyors: Koppu Leela Kumar, B.S. Veena

Technical Assistant: Gautam, G.R. Rashmi

Brigade in two property exhibitions



The Brigade stall at Realty, 27 and 28 March

Realty, the half-yearly property and home loans exhibition organised by Karnataka Ownership Apartments Promoters Association (KOAPA) was held at the Grand Ashok hotel on 27 and 28 March. The Brigade stall at the exhibition was much appreciated by visitors to the exhibition.

Brigade also participated in Property Affaire, a three-day realty fair, organised by Relio Quick in association with ICICI Bank, from July 23 to 25, at the Koramangala Indoor Stadium in Bangalore.

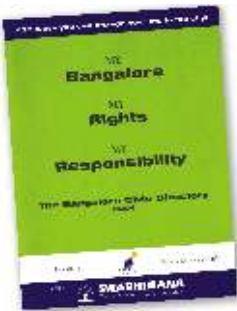
Brigade contributes two new Golf carts for KGA



The Brigade Group has contributed two new golf carts to the Karnataka Golf Association (KGA). The two carts carrying the Brigade insignia are now available to golfers at KGA. We hope the golf carts will make moving around the large green and picturesque course a pleasurable experience.

One of the two carts is a two-seater while the other can seat four.

A guide for civic awareness



In our continuing efforts to contribute to society, we have sponsored 5,000 copies of "My Bangalore, My Rights, My Responsibility". The guide gives information about various government agencies providing public services and the rights and responsibilities of citizens. The guide has been published by Swabhimana, an interactive forum established in 1995 by Bangalore Development Authority and Bangalore Mahanagara Palike.

The Brigade group of websites



For complete information on our projects, ventures and careers with the Brigade group, visit our websites.

Brigade marketing team has a new office

From 2 August, the Brigade marketing team has started operating from their new office on the 10th floor of Brigade Towers.

As the Brigade team is rapidly growing in size with many exciting new projects being planned, the need for additional space that would offer greater focus for the marketing team was being felt for a few months now. The interiors of our new office have been done by Praxis, who have also designed the Brigade-PSBB School.



The Brigade team at the inauguration of the marketing team's new office

Beautifying Bangalore



Brigade's bus shelter in Malleswaram

We have in the past tried to do our bit towards enhancing the city's aesthetics. The beautification and landscaping of the approach road to Bangalore Airport's departure terminal was just one such

effort in this direction in the recent past.

We have now commissioned a few bus shelters carrying soothing visuals and social messages. (Shown in the picture is just one example) This is yet another effort in our commitment to making Bangalore more beautiful. We firmly believe that every little bit helps in making our city a better place to live in.



Brigade Gardenia, our 15-acre enclave in J.P. Nagar 8th Phase is rapidly taking shape. The project office and model apartment, with the extensive landscaping around them have a resort-like look. All the apartment blocks are well under construction and the project continues to receive a tremendous response.

The approach pathway to the Brigade Gardenia project office, as seen from the main gate.



Golden Magic Block



Glacier Block



Magnifica Block

A Photo Update

A view of the Brigade Gardenia project office, as seen from the landscaped children's play area.



A view of the landscaping and children's play area from the Brigade Gardenia project office



Brigade Millennium comes alive with people and activity...

Five Residential Blocks: How They've Grown!

The last few weeks have seen Brigade Millennium become a "functioning" enclave. Families have moved in to Mayflower Block, the Brigade-PSBB School is filled with children and people can be seen enjoying Millennium Park from dawn to dusk. What was, till recently, a project-in-the-making has become a dynamic, happy living space. And as construction progresses rapidly, it's becoming easier to visualise how comfortable and exciting life will be at Brigade Millennium.



Mayflower, the first of the five blocks in Brigade Millennium, completed and being occupied

This quick photographic journey through the enclave will illustrate how owning an apartment in Brigade Millennium could change not just where you live, but how you live...

The 15-storey Mayflower Block, with 250 deluxe 2- and 3-bedroom apartments, was completed this March.

Now, surrounded by stretches of landscaped garden, Mayflower Block is beginning to wear a cheerfully inhabited look as more and more families make it their home.

Cassia and Magnolia Blocks are in advanced stages of construction and fully booked. Jacaranda Block is under construction, with work proceeding at a brisk pace. While all 3-bedroom apartments in Jacaranda Block are booked, a few 4-bedroom apartments are still available.



The reception lounge at Mayflower Block



Magnolia Block as seen from Millennium Park

Laburnum, the fifth and final residential block at Brigade Millennium, was launched very recently. The premium quality apartments in Laburnum Block are extra spacious: 4-bed apts (3,200 sft), with large bedrooms, spacious terraces, even servant's quarters. A few 3-bedroom apartments (2,550 sft) are also available.

Millennium Park

The park is becoming prettier by the day. Recent rains have encouraged the healthy growth of its plants and flowers. Trees look freshly bathed. Grass gleams. It's an environment that's thoroughly enjoyed by people of all ages, at different points of the day. The birds and butterflies are having a wonderful time too.

A resident enjoying a stroll in Millennium Park

Jogging tracks at the floodlit mini-stadium, as seen from the pavilion



Millennium Park as seen from The Woodrose. Brigade-PSBB School is in the background



A view of the Bandstand at Millennium Park. The pavilion of the floodlit mini-stadium can be seen in the background

A section of Millennium Park



Evening chats and informal get-togethers at Millennium Park

Work commenced on the 24th Main extension:

An easier, shorter access to Brigade Millennium



A view of the 24th Main extension

Work on the extension of 24th Main, J.P. Nagar, has begun. The road, once constructed, will provide a much shorter access to Brigade Millennium from the Ring Road reducing about a kilometre compared to the Tank Bund Road through Puttenahalli.

RESIDENTS' VIEWS

"Life in Brigade Millenium is superb. You get up with plenty of sunlight waking you up through windows. In the evenings you can play and relax in the park with the kids. Having the school in the same compound is a priceless asset, as there are no hassles and tensions in sending kids to school. Weekends are fun as you can zoom to 4th Block Jayanagar or Familymart in less than 20 minutes time..."

—Mr Mallikarjuna Rao (Mayflower Block)

"My experience dealing with people from Brigade has been very positive, although there have been some ups and downs. I would like to only think about the ups. I wish Brigade all the very best for this and their other projects."

—Mr Melwyn Rebeiro (Mayflower Block)



THE WOODROSE
A CLUB YOU'LL BE PROUD TO CALL YOUR OWN

The Woodrose is set in the 22-acre campus of the Brigade Millennium enclave in J.P. Nagar, 7th Phase. Based on an award-winning design, it covers an area of 60,000 sq.ft. on a 2½ acre plot. Right alongside is the 3-acre landscaped Millennium Park.

With construction nearing completion, The Woodrose will become fully operational progressively between October and December 2004.



Millennium Park as seen from The Woodrose. The flood-lit tennis court is in the foreground.

The Woodrose currently has 600 members. Now we intend to select 200 more members. A special pre-opening membership fee is being offered, for a limited period of time.

If you would like to be one of that 200, please get in touch at the earliest, and become a member of a club you will be proud to call your own. We look forward to hearing from you. Call Gurmeet Singh on 98804 05401 Fax: 2221 8497 or email: memberships@woodroseclub.com



facilities

Members' Lounge	Lawns
Open-air Deck Lounge	Open-air Stage
Restaurant	
Cyber Café	Gym
Swimming Pool	Steam Rooms
Badminton	Sauna
Squash	Jacuzzi
Table Tennis	Beauty Parlour
Billiards	
Card Room	
Board Room	Will be affiliated to
Conference Hall (capacity 30-80)	select clubs in India
Banquet Hall	
27 Guest Rooms	

The Woodrose has a logo!



THE WOODROSE
A club you'll be proud to call your own

Based on a free form of the letter W, the logo conveys the spirit of the club: dynamic and friendly, while at the same time, quietly exclusive.

The colours used in the logo, green and blue, represent the serenity of nature, reflecting the abundant greenery of the club's landscaped gardens and the water cascade at its entrance. The authoritative treatment of the W form transmits the feeling of energy and youth, mellowed by a certain restrained dignity.

The new logo will soon be making its appearance on everything from stationery and signage to uniforms and tableware.

Brigade's Hill Resort in the Western Ghats

In the last issue of *Insight*, we wrote about our invitation to architects in India and around the world, to submit designs for Brigade Group's proposed hill resort in the Western Ghats, 4 hours drive from Bangalore.

Of the many architects who expressed interest, a few were short-listed based on their experience and track record and were then sent a detailed brief on the kind of resort we wished to create.

Representatives of the short-listed firms (from India, the USA, Europe, South Africa and the Far East) visited the site on 5 and 6 June, acquainting themselves with relevant aspects of the project. All of them were overwhelmed by the breathtaking beauty of the place: the forest vegetation, the mountain vistas that seemed to extend as far as the eye could see, the ever-changing shapes of cloud cover, the soothing silence and crisp mountain air. It was an inspiring sight...and site.

The architects have now sent in their designs for evaluation, which will be completed by September.



The short-listed architects studying the Brigade Hill Resort site during the visit in a mild refreshing drizzle

RETIREMENT HOMES

What kind of features / amenities do you need?

Serenity is an apartment block located in the Brigade Gardenia residential enclave in J.P. Nagar. What makes it different from other blocks is that it is dedicated exclusively to senior citizens: with special features and amenities that facilitate easy movement and access.

We would welcome suggestions on how we can design this block to make life more comfortable, convenient and secure as a retirement home. Please visit our website www.brigadegroup.com and let your opinions be heard...and incorporated.

homestead

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www.homesteadbangalore.com

Guests' Comments

"The room and atmosphere was inviting and warm. Since it's my first trip to India, I felt at home with the level of good service. Keep up the good work."
—Lewis Tolbert, Hewlett Packard, USA

"Everyone is so lovely and makes one feel very comfortable at homestead."
—Joan Mackencie, ACS India Pvt. Ltd., USA

"Quite a comfortable stay. It was our first experience in a furnished apartment in Bangalore and was definitely worthwhile."
—Mr Radhesh Uchil

"A really nice comfortable home-style living!! Exceptionally courteous and efficient staff. All our needs, reasonable or unreasonable, were taken care of with great efficiency!"
—Mr Utpal Desai, Intel Corporation, USA

Brigade Foundation

EDUCATION | HEALTH | COMMUNITY DEVELOPMENT



BRIGADE-PSBB

Brigade-PSBB School has been set up by the Brigade Foundation, a trust created by the Brigade Group. The Brigade Foundation's areas of focus cover education, health and community development.

In the sphere of primary and secondary education, the Brigade Foundation's objective is to meet the educational needs of children from different economic backgrounds through the setting up of schools in Bangalore city and rural areas. Brigade-PSBB School is the first one to be

established; more are to follow. Below are a few glimpses of school life at Brigade-PSBB School.



Brigade-PSBB School students return to classes after a sports lesson in the floodlit mini-stadium



Brigade-PSBB School students exercising at the mini-stadium



Students exercising in Millennium Park



Students at play in the floodlit basketball court in Millennium Park



Students exercising in Millennium Park



A Brigade-PSBB School student



Brigade-PSBB School assembly in progress

School Day Function



Students greeting the guests at the school day celebrations

The formal inauguration of Brigade-PSBB School was on 13 August, in a function that combined an Independence Day celebration with a first-time get-together of students, teachers, parents and all those instrumental in the setting up and functioning of the

school. The Chief Guests on the occasion were Mr M.R. Jaishankar, Managing Director, Brigade Group, and Mrs Y.G. Parthasarathy, Dean and Director, PSBB Schools, Chennai.

The function began in the school premises. National and school flags were unfurled, a special assembly conducted and the school band gave its first public performance. The function then shifted to the adjoining mini-stadium, gaily decorated for the festivities.

Ms Geetha Iyengar, Co-ordinator, Pre-primary and Primary Sections, played the role of MC, introducing Ms Raji Babu, Principal; Ms Meera Rao, Vice-Principal and Ms Githa Shankar, Managing Trustee. Ms Githa Shankar and the Chief Guests spoke of the vision on which the school was founded and their hopes for its future. Students then staged a very meaningful Independence Day celebration in which the spirit of integration was highlighted through music and dance—a very creative and professional show, performed with immense enthusiasm. The morning ended with parents returning to see the school and meet with teachers.



Students put up an impressive independence day performance

Tandem Allied Services

Offering a convenient range of complementary professional services

Tandem Allied Services, our associates in property and allied services, offer a wide range of professional services related to the property industry. They are one of the pioneers in this field.

Tandem began operations as realtors, offering their clients services that included guidance in identifying suitable properties, arranging site visits, assisting in technical, commercial and statutory matters and participating in negotiations along with the client.

In a short period of time, these services have expanded to include property management, financial services and insurance services. Tandem also offers assistance with interiors, with options for a range of modular kitchens and wardrobes.

Tandem's Property Management Division takes care of facilities management, which



Tandem's one-stop customer service centre at Brigade Plaza

includes housekeeping, engineering, maintenance and security services to software industries, commercial buildings, serviced apartments, residential buildings, bungalows and guesthouses. They currently manage over two million square feet of real estate in Bangalore City.

Their Financial Services Division offers home loans, personal loans and car loans. They also offer life insurance and general insurance consultancy.

Today, Tandem Allied Services is one of Bangalore's leading service providers in a very niche industry; making it possible for their clients to acquire not only a home or an office, but a host of other related services as well.

For more information,
contact Tandem Allied Services at
91-80-5111 7108/09 /12,
2235 4142/43/44,
Fax: 2223 5002 or
email to: tanpms@vsnl.net

Brigade Tranquil, Mysore... completed



Brigade Tranquil, ready for occupation

Brigade Tranquil, our fifth luxury apartment project in Mysore, has been completed and is ready for occupation.

Located at Yadavagiri, Brigade Tranquil has just 21 apartments of 2- and 3-bedrooms and a landscaped central courtyard.

BRIGADE ELITE

MYSORE

Let us know
your needs!

Brigade Elite, with 3- and 4-BHK apartments, is the first of our Mysore projects to feature premium luxury specifications. This seems very appropriate when you consider its location: on the picturesque approach road to the Lalitha Mahal Palace.

If you were to buy an apartment at Brigade Elite, what features and facilities would you consider important? Visit our website www.brigadegroup.com and give us your feedback.

BRIGADE METROPOLIS

WHITEFIELD RD, MAHADEV PURA

An excellent opportunity for
Home Buyers

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You get the benefit of pre-launch prices.

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email:
metropolis@brigadegroup.com

On Whitefield Road:

At Mahadevapura, 4 km before ITPL, 10 km from M.G. Road. Ideally suited for people living or working in Indiranagar, around the Ring Road from Old Madras Road to Sarjapur and those working near ITPL, EPIP Zone and K.R. Puram. Easy accessibility is already made possible by wide roads and flyovers. And now Whitefield Road is even better: it has been widened to 4 lanes with a scientifically designed median, landscaping and brighter lighting.

a new, self-contained,

A well-planned, spacious, green, 36-acre campus; outstanding facilities and services; excellent maintenance; a sense of security and community. Leading architects, landscapers and associated professionals will be involved in the creation of our newest enclave.

integrated,

Convenient balance of residential, recreational and commercial features in one place. Offices, parks, supermarket, club and other amenities will all be within the enclave, saving you the strain of commuting.

residential enclave

With a range of 2-, 3- and 4-bed apartments to suit a wide range of budgets. An increasingly preferred choice, residential enclaves allow you a life and lifestyle you might not normally be able to enjoy. In short, they make luxury affordable.

What does the Budget mean for the home buyer?



The existing provisions as per Section 88 (2) (xv) (c) provide for tax rebate on repayment of loans taken for purchase or construction of a residential house. This is up to a limit of Rs 20,000 in one year within the overall investment ceiling of Rs 70,000.

The loans have to be from the central government; any state government; any bank—including a cooperative bank; the Life Insurance Corporation (LIC) of India, the National Housing Bank; any public company engaged in the business of housing finance;

from an employer who is a public company or a public sector company; a university or a local authority; or a cooperative society.

Construction materials like granite, tiles, lime, gypsum and sand will now cost more.

The prevailing guidelines for evaluation of property for registration are reviewed. The revised guidelines are proposed to be at par with the prevailing market rates. As such, the stamp duty and registration charges will go up, increasing property rates further.

Capital-based self-assessment scheme for property tax, based on guideline rates, is proposed by the Bangalore Mahanagar Palike. As guideline rates increase, it will push up rentals as well as property rates.

RNRI:

An Association for Returned NRIs

Founded in 1992, the Returned Non-Resident Indians Association (RNRI) provides NRIs who have returned to Bangalore with a platform to share experiences and constructive ideas for the benefit of society. The Association conducts regular meetings, social programmes, professional seminars and free medical camps. RNRI completed 12 years on 3 July. To know more about them, visit www.rnri.org

India on the verge of something big

With China's ascendance in recent years, it's been easy to overlook India. Not anymore.

Its world-class software developers are moving into high-margin consulting with the goal of taking business from the likes of Accenture and IBM. Its drugmakers, denounced as patent pirates a few years ago, are being wooed by the same global giants whose medicines they were copycatting. Outsourcing specialists are climbing the value chain, moving from filling orders for infomercial ab crunchers to handling financial analysis for Wall Street firms.

India's economy is expanding at 8% annually, making it one of the fastest-growing in the world. The stock market hit a record high and finished the year up 80%. Foreign currency reserves are at a high. India's foreign debt recently got its first investment-grade rating; the rupee also has been

upgraded.

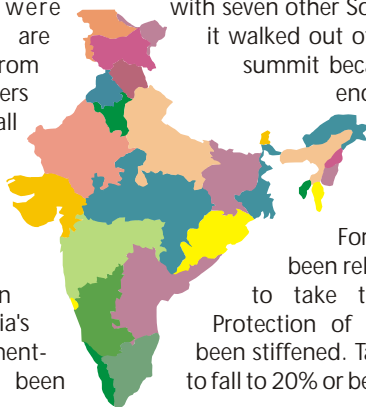
The result is a mix of confidence, euphoria and wonder. At independence in 1947, India set out to achieve swadeshi, or self-reliance.

Today, India has attained a measure of self-sufficiency by turning into a fast-globalising economy. In January, it signed a free-trade pact with seven other South Asian countries. Last fall, it walked out of a World Trade Organisation summit because the talks didn't promise enough liberalisation.

Since 1991, the government has relaxed limits on foreign investment across most industries.

Foreign-exchange controls have been relaxed, allowing multinationals to take their Indian profits home.

Protection of patents and copyrights has been stiffened. Tariffs on most imports are set to fall to 20% or below this year.



'Offshoring' in spotlight

It's India's "offshoring" industries that have gotten the most attention, as cheaper workers in Bangalore and Bombay have been performing jobs once done by Americans.

Indian companies are pushing up the value chain offering increasingly sophisticated services to customers in the USA, Europe and Asia. Indian accountants are preparing tax returns for Americans. Labs in Bangalore are doing some of the most cutting-edge research anywhere, the kind of work once done in the USA.

Whether it's for research and development, analysis or design of critical processes, India is a hub for a growing number of blue-chip names. The world's leading drugmakers are moving research or manufacturing to India.

There is a buzz that permeates daily life in India now. There's a sense that 'we are on the verge of something big'.

—Excerpted from *USA TODAY*, 9 February

BRIGADE GATEWAY MALLESWARAM

With a second entrance from Rajajinagar

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A large, self-contained, integrated residential enclave that offers the best of both localities:

Malleswaram & Rajajinagar

APARTMENTS • OFFICES • CLUB • SCHOOL • OTHER AMENITIES

The residential project half of Bangalore has been waiting for:

A dream come true for thousands of citizens in the Malleswaram-Rajajinagar region. A unique feature of this 40-acre Brigade enclave is that it will be accessible from both localities: One entrance is close to the sylvan surroundings near St. Peter's Seminary, north of 18th Cross, 8th Main Road, Malleswaram. The other entrance is from Dr Rajkumar Road—the broad, uncluttered part of the road from Rajajinagar.

A range of well-planned apartments

2-, 3- and 4-bedroom luxury apartments—designed to suit a range of needs and budgets in an integrated and self-contained campus.

Your home will be set in a campus that includes apartment blocks, offices, a club, park, school, entertainment complex, hotel, hospital and other amenities, well laid out to ensure privacy and open spaces.

A better quality of life

In a setting that's both beautiful and practical, your quality of life will improve in every way: 24-hour security, water and electricity; trouble-free maintenance; conveniences close-by; a chance for the whole family to relax and socialise on "home ground"...and an invaluable sense of kinship and community.

Offshore Bangalore gets international airport boost



Western execs will soon be able to fly direct...

The new Indian government has given the high-tech offshore hotspot of Bangalore a boost by signing an agreement for a new \$284m international airport in the city.

The government has opted for a public-private partnership model and the greenfield airport will be three-quarters owned by a consortium led by German company Siemens, India's Larsen & Toubro and Unique Zurich airport.

The Indian IT sector in Bangalore's Karnataka state has been pushing for the airport for three years to cope with the influx of western businesses to India's answer to Silicon Valley.

UK executives wanting to go to Bangalore currently have to fly to the ageing Mumbai international airport and then get a connecting one hour internal flight to Bangalore.

The airport is likely to be open by 2007, with capacity for five million passengers a year and a four kilometre runway capable of taking the largest Airbus and Boeing 747 planes, although the plans are for an ultimate capacity of 40 million passengers a year.

—www.silicon.com, 6 July

U.S. Outsources Obesity to India!

The United States is rapidly outsourcing obesity to India and hopes to shed as many as three trillion pounds of unsightly cellulite annually, President George W. Bush announced.

In a speech to the U.S. Chamber of Commerce in Milwaukee, he said that since most of the jobs outsourced were sedentary, "Those jobs are now making the people of India fat instead of us."

"In the long run, the weight loss more than makes up for the job loss", he added.

In India, where U.S. companies have outsourced customer service jobs at a blistering pace in the last three years, workers confirmed

that they have never been fatter in their lives.

"Before I got this job, I used to get out of my chair occasionally, but those days are long gone," said Sisirkana Bhatia, 27, who works at a Verizon call center in Bangalore. "The minute I'm off work I head on over to the Olive Garden for their all-you-can-eat bread sticks."

Indeed, Indian President A.P.J. Abdul Kalam recently said in a nationally televised address that India was "in the throes of a supersizing epidemic," adding that "the time has come for the Indian people to decide whether or not they want to look like Dick Cheney."

—Newsweek Web Exclusive, 13 April



Realty firms among the top five ad spenders

Globally, real estate has emerged as the largest industry outgrowing sectors like steel and petroleum. In India too, the sector is going through a boom aided by low interest rates on housing loans.

For the first time in India, real estate has broken into the ranks of the top five categories in terms of ad spends, overtaking the likes of telecom services and insurance.

Transfer and acquisition of property by NRIs

A Person of Indian Origin (PIO) is permitted to transfer property or gifts it to a person resident in India, an NRI or PIO.

Permission from RBI is required to repatriate the sale proceeds of immovable property outside India.

RBI permits the repatriation of sale proceeds of immovable property up to US\$ 1,00,000 per year, if the property is held by NRIs/PIOs for at least 10 years. Except agricultural, plantation property and farmhouses, financial institutions are permitted to allow the repatriation in India / outside India on the following conditions:

- The property should have been sold after three years from purchase or from the date of payment of final installment of sale price, whichever is later.
- The repatriated amount should not exceed the purchase price in foreign exchange.
- For residential properties, the repatriation cannot be for more than two properties.

RBI also permits NRIs to acquire commercial immovable property in India on the following conditions:

To open a branch or other place of business. The office is not a liaison office.

The person acquiring the property files form no IPI within 90 days of acquisition.

The immovable property can be transferred by way of mortgage to financial institution as security for any amount borrowed.

A PIO or NRI is eligible for a housing loan in India on the following conditions:

Loan amount, margin and repayment period will be as applicable to a resident Indian.

The loan proceeds cannot be credited to Non-Residential External (NRE) / Foreign Currency Non-Resident (FCNR) / non-resident-non-repatriable accounts.

The acquired property should be given as security by equitable mortgage.

—Excerpted from *Deccan Herald*, 19 March

Housing finance looking up

The housing finance market has grown from Rs 4,630 crore in 1996-97 to Rs 42,000 crore in 2003-04. This makes it one of the fastest growing industries in the country, growing at over 37% per annum. Going by the shortage of housing in the country, it is poised to grow at a similar pace for the next three years at least.

Today, almost 60-65% of individuals finance their home through a mortgage as against 30-35% five years ago.

The average age of people taking a home loan has also fallen to 32 years as against an age of early 40s seven years ago. Back then it was also difficult to get a loan for more than 7-8 years, now loans are offered for 15-20 years.

The rise in disposable income levels have also contributed to the growth in housing finance. With interest rates low and property prices inching up, individuals have never had a better time to take a home loan than now.

—Excerpted from *The Week*, 28 March

Properties Wanted

For joint-development or outright purchase

Brigade Group requires untenanted properties of 15,000 sft (1,400 sqm) and above with clear titles, in prime residential, commercial and retail localities of Bangalore and Mysore.

Please write with details including plot dimensions, location map, landmarks, road width, land usage, applicable F.A.R. and expected commercial terms. For more information, write to us or visit our website.

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properties@brigadegroup.com www.brigadegroup.com

Housing Loan Schemes

Indicative Equated Monthly Installment for every Rs 1 lakh of loan *

Period up to (in years)	5	10	15	20
Floating Rate of Interest	7%	7%	7%	7%
EMI	1,980	1,161	898	775
Fixed Rate of Interest	7.5%	7.5%	7.5%	7.5%
EMI	2,004	1,188	928	806

AS ON 31 AUGUST 2004

* Conditions apply.

• Loan amounts that can be availed depend on the housing finance institution • Loan amount limit depends on the income of the applicant • Security of the loan is the first mortgage of the property to be financed • Loans can be availed from leading financial institutions • Interest rates and EMIs are subject to change without notice, check with the financial institutions for prevailing interest rates • Calculations are based on loan amount of Rs 10 lakh onwards

E & OE. Factual information contained in this newsletter is subject to reconfirmation where required and relevant. Insight 2-8K-09-2004

SNIPPETS: The Bangalore Torpedo !

Key in the word Bangalore on Google, as we did a few minutes ago, and you'll get 2,030,000 search results!

A lot of people seem to be interested in Bangalore. And why not? In the last few years, it has become synonymous with India; with technological advancement; with business development; with changing times and more. Bangalore is everywhere: in *Fortune* and *Forbes*; on BBC and CNN; even in theatre, where a multi-media extravaganza, *Alladeen*, which is about the lives of call centre employees in Bangalore, has been playing to sell-out audiences around the world and has received rave reviews from the *New York Times*.

The US tries to catch up

All said and done, Bangalore seems to be a city some people want to emulate. For instance, US Democratic presidential candidate John Kerry. At a rally on June 21 at Denver, Colorado, Kerry outlined his agenda for building a stronger America. "Tomorrow, I will focus on the ways we can create universal access to broadband—a technology that can transform our country and create jobs. If Bangalore in India can be completely wired, then so should all of Colorado and all of America."

"I've been Bangalored"

Not only has our city acquired a new dimension, its also acquired a new meaning. From being a nice noun, it's become a menacing verb: Bangalored! T-shirts proclaim the new



usage with spirit. Employees hiss the word out in anger. And John Kerry uses it as a campaign promise to protect the interests of the American workforce.

To be "Bangalored" in the US is to have lost one's job...to outsourcing and offshoring.

The writing has been on the wall for a while now. Eight months ago, *Fortune* magazine ran an article (excerpted in *Insight*, Dec 2003) whose headline read, "Where your job is going...to Bangalore, India".

Points of view

To put the outsourcing/offshoring phenomenon in brief perspective, what began as programmers writing simple computer codes and call-centre processors bringing far-away customers up-to-date on their credit card balances, has evolved into a stream of increasingly sophisticated, high-end services. For instance, labs in Bangalore are performing cutting-edge research for General Electric and Texas Instruments—work that was once only done in the USA. So, depending on who you are and where you live, you may love the Bangalore of today...or resent it and wish it had stayed the

pensioner's paradise it once was. So what is the Bangalore Torpedo?

It's a small twist in our tale. The term "Bangalore Torpedo" has nothing to do with call centres, outsourcing, BPOs, Infosys or Kerry. Though you could be forgiven if you drew that conclusion.

The Bangalore Torpedo was, quite literally, a torpedo. Designed by Captain McClintock (of the British Army Bengal, Bombay and Madras Sappers and Miners) in 1912 and developed in Bangalore, these torpedoes were not intended for warfare. They were anti-personnel mines, used to explode barbed-wire obstacles and booby traps left over from the Boer and Russo-Japanese Wars.

Bangalore Torpedoes were widely used in the Second World War, largely to clear the beaches during the D-Day landings. They are in use even now and continue to be known as Bangalore Torpedoes.

Incidentally, the Madras Sappers, one of the oldest regiments of the Indian Army, are now known as the Madras Engineering Group.

And a photograph of the Bangalore Torpedo can be seen at their regimental museum in Ulsoor.



Call of the mountains ...Contd from page2

Watch every step of your way to the target: It was a hard trek on a steep, bouldered terrain. One slip and you knew you would be down into the deep gorges leaping into the majestic river Bhageerathi (Ganga flowing towards Gangotri from Gaumukh, the visible source of the Ganges).

Enjoy your way to the target. Or else the task becomes tougher!: (Harmony among your teammates is vital.) While we carefully



Sundown over Meru

climbed, we stopped to soak in the endless beauty of changing vegetation, magical streams shimmering in the bright sun, little white water falls popping out of nowhere!

We traversed through the natural plantations of Chidwasa (pine range) and Bhojwasa (The Bhurjapatra range) changing with the altitude. And the effect of Vanaspathy can only be experienced.

Closer to Gaumukh, the vegetation is sparse with some hardy shrubs and very small bush birds like the Thrushes, due to low oxygen levels. There are no birds of prey...there is no prey here!

You could feel the harmony pervading around you. Anybody would help if you faced problems.

Keep your energy levels intact Irrespective of your 'will' to achieve: Physical fitness is paramount in any climb. I should extol the virtues of the tiny badam and tinier raisins. A couple of them you chew and phew! You start doubling up. Dry fruits are great re-vitalisers and I discovered this on the mountains. Savouring them at the coffee table is nothing.

You feel great when you reach the target and realise it was not that tough after all! When we reached Gaumukh, at about 11:30 a.m., it was a sense of achievement for the whole team. Some shot their 'V' signs into the sky, some wept and some of us stood stunned at the quietly flowing crystal-clear water. She was not the rough riding Bhageerathi but the



Bhageerathi river flowing in Chidwasa

placid Ganga from the rocks of Bhageeratha peak just above. The rock formation looks like the mouth of the holy cow and hence called Gaumukh.

And the mighty Himalayas stand there majestically unaware of us, the minions, feeling proud of our achievement.

I felt it was surely an inviting gesture to aim higher. And apprehensions cast aside, an aspiration for the next expedition started budding in me. Or is it the call of the mountains?

—Indira



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A view of Millennium Park with Magnolia Block in the background.

A section of the Millennium Park.



Students in the Brigade-PSBB School play area.

Welcome to Brigade Millennium in J.P. Nagar.

Serene, green and clean, over 80% of the campus is open space. And the remaining area is filled with features and facilities that will enrich both everyday living and overall quality of life. So you enjoy levels of comfort, convenience and security you never thought you could.

A visit to Brigade Millennium could change not just where you live, but how you live.

Laburnum Block:
Very spacious, 4-BHK apts
3,200 sft (298 sqm)
Also available: 3-BHK apts
2,550 sft (237 sqm)
Just launched

Jacaranda Block:
All 3-BHK apts fully booked
Only a few 4-BHK apts available
2,980 sft to 3,020 sft
(277 sqm to 281 sqm)
Under construction

3 blocks fully booked:
Mayflower Block completed and occupied.
Cassia and Magnolia blocks in advanced stages of construction.

Brigade-PSBB School:
First academic year has begun

Woodrose Club:
Nearing completion

MLR Convention Centre:
Construction has begun

24th Main extension:
Work in progress

22 acres. 80% open space.



Phone: 2297 3524 Email: enquiry@brigadegroup.com

Come, realise your dream !

Just half a kilometre from Brigade Millennium is the 15-acre enclave, Brigade Gardenia, in J.P. Nagar, 8th Phase.

With 85% open space and extensive landscaping between the well spaced out apartments blocks, Brigade Gardenia is a gentle enclave.

It's five blocks offer 2- and 3-BHK apartments to suit a range of budgets. And the full-fledged Augusta Club adds a whole new dimension to life.

MAGNIFICA BLOCK 3-BHK apts 1630 sft and 1650 sft (152 sqm to 154 sqm)	JARDINE BLOCK 3-BHK apts 1400 sft to 1460 sft (130 sqm to 136 sqm) <i>Just a few apts available</i>	
GOLDEN MAGIC BLOCK 3-BHK apts 1400 sft and 1420 sft (130 sqm and 132 sqm) <i>Just a few apts available</i>	GLACIER BLOCK 2-BHK apts 980 sft (91 sqm) <i>Just a few apts available</i>	CARINATA BLOCK 2-BHK apts Fully booked !

Artist's impression: Augusta Club



Artist's impression: Golden Magic Block



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