Jimmy Mistry lends his unique touch to Rustomjee Elements

Rustomjee Elements, an uber luxury residential estate by Rustomjee, just off Juhu Circle, is the home of choice for some of the top names in and around Mumbai’s celebrated social circuit. The avant-garde concept designed by award winning Hong Kong based firm – James Law Cybertecture — is poised to become the most elite luxury gated community near Juhu.

A home of choice for celebrities, obviously, requires the touch and design flair of a genius. This is where Jimmy Mistry steps in. Mistry is the Chairman and Managing Director of the acclaimed Della Group with interests across design, adventure and hospitality. A practitioner of ‘Design Thinking’, Jimmy has a reputation for unique designs and has been at the forefront of the design industry for almost two decades. The show residence is touted as the debut project for the soon to be launched Della Store and aims to present the fullest expression of the Della philosophy. Della has manufactured all the products featured in this flat at Della facilities, employing the finest materials and the most exacting manufacturing processes.

Now, when two greats collaborate, it is safe to say the result will for sure be splendid and that is exactly what guests felt when they stepped into the show residence designed by Jimmy Mistry. An opulent soiree saw 110-plus guests that comprised the who’s who of Mumbai’s elite social circles sit down for a four-course formal dinner at the Alfresco Sky Lounge at Rustomjee Elements.

ABOUT THE PROJECT
Rustomjee Elements, spread over three acres, is a gated community designed for those who are looking for a home that not only matches their exalted status but also provides for an elevated, exclusive lifestyle. This apartment achieves an inspired fusion of unobtrusive interiors, state-of-the-art amenities, all in an ambience soaked in luxury.
Rustomjee Elements comprises apartments that are available in 3-, 4- and 5-bed variants. Its impeccable luxurious amenities include a landscaped podium garden, sky lounge, business centre, infinity pool, preview theatre, spa, concierge, fully equipped gymnasium, multi-purpose court and a library. The homes have also been designed to provide the residents with something quite priceless — ‘My Space’ — an opportunity and space to rekindle their talents and pursue hobbies and interests.

Rustomjee recently launched limited edition 3 bedroom garden view residences at Elements starting ₹10.98 crores. The project has already received OC for A, B, D, E & F wings.

ABOUT RUSTOMJEE
Rustomjee has carved a niche for itself in the ever-growing real estate sector, with a portfolio that includes 14.32 million square feet of completed projects, 12 million square feet of ongoing development and another 28 million square feet of planned development in the pipeline, spanning across the best locations of Mumbai Metropolitan Region (MMR). Their portfolio currently includes two very large townships, residential spaces, office complexes, retail developments, spaces for healthcare and education spread across BKC Annex, Khar, Off Juhu Circle, Kandivali, Borivali, Virar and Thane.

“Your products must surprise as much as they delight, not just in the way they look, not just in the way they function, but how well they elevate the way my customer lives their life. I was given a free hand to deliver a distinctly elegant opulence, styled to every single inch of it with my own designs as well as the best from the other leading thinkers of the design industry. The entire home, every single room, is remarkable also for the sheer technological prowess installed in it which is at par with the best homes in the world.”

– Jimmy Mistry, on his approach towards the project

When Percy and I visited Della Resorts and experienced the Della Store concept for ourselves we invited Jimmy to design a show-flat at Rustomjee Elements. We felt that there was an immediate sync of thought and Jimmy understood instinctively how to provide bespoke luxury to the discerning and demanding clientele of Rustomjee Elements. Rustomjee Elements is intended to be a fabulously distinct living space, remarkable not just for its design, construction, aesthetics, and styling, but also for the cutting-edge technical sophistication of all its amenities. Rustomjee Elements is like all other Rustomjee buildings, set to be a distinctive and celebrated part of the city’s skyline.

– Boman R Irani, Chairman & Managing Director, Rustomjee Group, regarding their association with Jimmy

MahaRERA Registration Number: Elements Wing-C: P51800005738, Elements Wing-G: P51800001382.
Reference Link: https://maharera.mahaonline.gov.in/
Mumbai, a bustling city where space is at a premium. Here, for most, the benchmark of luxury living would be spacious, elegant and well-appointed 4 BHK homes that offer and enhance a sense of well-being, comfort and peace of mind. For L&T Realty, however, it’s the starting point. L&T Realty’s magnificent towers illustrate that, with a little thoughtfulness and lots of attention to detail, living in Mumbai can be both luxurious and distinctly refined. To fully appreciate this, one need only experience the living spaces developed in south and central Mumbai by L&T Realty.

THE SIGNATURE TOWERS AT EMERALD ISLE (POWAI) AND CRESCENT BAY (PAREL) — EPITOMES OF LUXURY LIVING AND LIFESTYLE.

Rooftop Infinity Pool at Signature Tower, Emerald Isle

KEY FEATURES
- 52 ready-to-move-in limited apartments
- Only three apartments per floor
- Exclusive Infinity Pool and state-of-the-art gym overlooking the lake
- 11 ft. high ceilings and large decks
- Up to 4 parking spaces
- ₹7.9 Cr onwards
Beyond self-sustained, gated communities with uber-chic lifestyles, L&T Realty's flagship projects offer two rare pleasures for city dwellers - privacy and exclusivity. Crescent Bay, situated in south Mumbai's most enviable address and Emerald Isle, located at Mumbai's upcoming IT hub are testaments to L&T Realty's belief that true luxury is defined not just by where you live but also by how well your home can blend into your lifestyle.

Each Signature Tower is a modern masterpiece that offers a seamless blend of luxury and perfection. While the exterior design exudes panache, the interiors are steeped in luxury. The high ceilings of the apartments, as well as the private viewing decks, add significantly to one's lifestyle quotient. In this era's fast-paced life, the breathtaking views of the Arabian Sea or the mesmerising views of Powai Lake provide the perfect setting in which to relax and rejuvenate after a long day.

What sets one truly apart in the Signature Towers is a range of exclusive recreational amenities, such as the clubhouse and party deck, not accessible to all. True to its tag line, “Building lifestyles, the L&T way”, the Signature Towers at both Crescent Bay and Emerald Isle transcend and redefine the boundaries of modern, luxurious living.
07 The Pinnacle of Luxury
The changing face of luxe homes in India provides a perfect paradigm. Here’s taking you through the evolution.

14 Evolving Business Models in Real Estate
Here’s a look at various trends that have unfolded in the past year and how they have impacted the real estate sector.

17 Budget 2018: Real Estate Sector Seeks Solutions
Breaking down what the Union Budget 2018-19 had in store for the Real Estate sector.
THE PINNACLE OF LUXURY

Palatial proportions, extravagant amenities, prime locations, private access and customisation—luxury home buyers want it all and they are getting it.

This luxurious 37,000 sq.ft villa in Jubilee Hills, Hyderabad has two storeys and an infinity pool on the terrace (next page, bottom) that enjoys spectacular panoramic views.

All images courtesy: ZZ Architects
REDEFINING LUXURY
Luxury homes of today have redefined themselves with eco-friendly architecture, designer fixtures, H-VAC (heating, ventilation and air conditioning), home automation and more. These properties, which are crafted by the who’s who from the world of architecture and interior design, also sport private access, select sceneries, concierge services and ultimate customisation to match the residents’ tastes. Add to that helipads built on the rooftop and private jets to whisk away the inhabitants to their desired destination - these palatial havens relentlessly transcend the imagination.

THE LURE OF ULTRA LUXURY
Luxury is expensive. Luxe homes, depending on their city of location, can cost anywhere from ₹10-15 crore with many properties in Mumbai and Delhi costing north of ₹20 crore. So who is moving into these ultra-luxury abodes?

According to a report by Credit Suisse, India was home to 2,45,000 millionaires in 2017 and this is expected to rise to 3,72,000 by 2022. The number of ultra-HNIs in the country rose to 2,36,000 in 2017 from 184,000 in 2014. This is expected to reach 4,83,000 by 2025.

Even though the concept of luxe homes is relatively new to the country, and it has a very niche market, the appeal for super-luxury living is gaining traction. Celebrities, businessmen, NRIs, HNI professionals like premium lawyers, chartered accountants and business consultants, amongst others in their league, form the core of the buying club. But, in recent years, a new segment of C-suite executives from MNCs is also making its presence felt in the segment. And, not necessarily everyone is buying in as an investment, though the sentiment remains dominant. There are first-time buyers, who have travelled globally and experienced high quality living; to ensure a continuum in lifestyle in India, they opt for uber-luxe homes.

Sensing the increasing demand in this segment, large business houses like Tata, Mahindra, Godrej, Rustomjee, etc., are offering ultra-luxe residences at premium locations across the country. Many global brands, impressed with the burgeoning demand, are also partnering with Indian developers to enter into the domestic luxury housing market. Hines, the international real estate firm, has entered into a partnership with Tata Housing. Similarly Mahindra Lifespaces Developers, the realty arm of the Mahindra group, is developing a luxury property in collaboration with Sumitomo Corporation of Japan. The Trump group teamed up with the Lodha group to create the Trump Towers.

The market for luxe homes is not just restricted to prized addresses in Mumbai, Delhi, Pune, Bengaluru and Chennai. Tier-2 cities like Ahmedabad, Jaipur, Hyderabad and the like are also witnessing the
emergence of world-class luxury homes with all the bells and whistles of grandeur that go with them.

HOT TRENDS IN HAUTE HOMES
• Spacious Surroundings
Size matters. The average size of luxe homes in cities like Delhi and Mumbai commences at around 6000 sq feet and there are projects that go all the way up to offering unit sizes of 20,000 square feet. High ceilings, sprawling bedrooms with decks and spacious bathrooms that pamper the senses of the residents are a given.

• Customised Craftsmanship
Luxury lies in the details. Home interiors and luxurious features are seamlessly integrated into a home to give it an organic look and create the aura of a private haven. Most luxe homes offer customisable, bare-shell units that can be crafted to suite the taste of the residents.

• Enviable Locations
Luxury lives in the right location. It’s not surprising then that luxury residences come with power addresses that have gained a glamorous reputation for being the neighbourhood of the rich and famous.

• Digital Lifestyle
Technology facilitates luxurious living. New technologies like artificial intelligence, home automation and smart appliances are becoming the norm of luxe homes.
The Next Level
2 BHK, 3 BHK & 4 BHK Luxury Homes,
Koramangala, Bengaluru.

RERA REGISTRATION NO: PR/KN170729/000249

Presenting the ultimate in luxury living... G: Corp Residences. Comprising 2, 3 and 4 BHK luxury residential condos, this iconic landmark is located at the most sought-after neighbourhood of Bengaluru-Koramangala. Timeless in design, loaded with world-class amenities, G: Corp Residences is absolutely close to all of the conveniences as well. Sheer class!

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Dwelling here in G: Corp Residences Koramangala will elevate your quality of living to the next level. The apartments have an open classy façade for uninterrupted view of the greenery and vertical gardens along with amenities like seating alcove, sculptured gardens, which blend the environment and art, and swimming pool with Jaccuzzi on the eighth floor to laze out.

G: Corp Residences is a splendid condominium offering 3, 4 and very few 2 bedroom premium apartments in the fast appreciating area of Bengaluru in Koramangala. Centrally located G: Corp Residences boasts of its prime neighbourhood and provides cosmopolitan culture to the young population migrating into Bengaluru. The location has easy access to the IT/ITES Corridor of Bengaluru such as Electronic City, Marathahalli and Whitefield as well as central areas like MG Road, Brigade Road and Commercial Street. The project has in its vicinity international schools and other academic institutions, super specialty hospitals, mega shopping malls and numerous fine dining restaurants & other food joints. G: Corp Residences is designed in compliance with the IGBC GOLD rating and has received pre-certification from the IGBC (Indian Green Building Council) for green designs.

For more information, ☎ 7676 131 888 | www.gcorpgroup.com
Developers are upping the glam quotient of luxe homes with a promise of not only ‘luxury living’ but ‘smart living’ too.

- **Nature’s Nest**
  Luxury resides ensconced in nature. Buyers are increasingly seeking properties that offer a lush environment with themed landscapes, green cover and artificial lakes which embrace rainwater harvesting, water recycling, energy efficient techniques and solar power.

- **Privacy and Exclusivity**
  Privacy complements luxury; more so for the rich and the famous who are shy of the public eye. High-end projects also offer private elevators, terraces and swimming pools to its residents, allowing them to do exactly as they like, once at home!

- **On-demand Services**
  Luxury is an experience. Most properties worth their name offer around-the-clock services, consisting of valets, butlers, masseurs and chefs. There is secretarial help to meet the professional demands of the residents too.

**SECOND HOME DESTINATIONS**
Luxury is also rest and recreation. Pristine beaches, calm backwaters, picturesque hill stations are places that soothe the soul and allow the body to rejuvenate. Goa, Kerala, Mussoorie, Lonavala and Khandala near Mumbai, etc., are witnessing the advent of super-luxury homes.

  Designers infusing their creative energies into villas and apartments have captured the authentic taste of the local culture. Providing only the best views of the scenic surroundings and an experience of old-world charm, second home destinations are appealing to luxe-seekers.

**MARKET TRENDS**
The luxury residential segment has bucked the downturn witnessed by the real estate sector on account of demonetisation and the slowdown in the global economy. It has registered steady gains over the last couple of years.

  A report by JLL India suggests that around 45,000 luxury housing units were launched in the financial year 2016 in the Top 9 cities, making for around 21% of the total residential launches.

  Bengaluru leads with 30% of luxury home launches across India, followed by Mumbai with 17%. Bengaluru also leads with almost 29% of the total luxury home sales in the financial year 2016, followed by Mumbai with 16%; Pune comes in third, with 15% of sales.

  The trends in luxe homes are reflective of the idea that homes are just not living spaces but an integral part of our lives. They reflect the personality of those they nestle and nurture. They speak of the achievements of the proud owners; their dream realised. No doubt, as an economic boom creates a growing segment of buyers who are ready to pay a premium for living in style and comfort, luxury homes will see many a new trend in the future too.
Due to the shifting policy environment on the one hand and changing demand patterns on the other, real estate developers have been rethinking their business models. Here’s a look at the various trends that have unfolded in the past year and how they have impacted the real estate sector.

The Indian real estate sector has been on a roller-coaster ride in the recent past. At its peak in 2012-13, the sector saw a plethora of new launches, rising prices and thriving sales. The subsequent slowdown in the Indian economy, coupled with a liquidity crunch, impacted most facets of the property market. Sales slowed down, unsold inventory began to pile up and under that burden, developers ceased to launch new properties. Then once again, in 2016, with a revival in the economy and lower interest rates announced by the RBI, the real estate sector witnessed a pick-up. Qualitatively, however, there is a world of difference between the previous boom and the current pick-up.

**Better-Informed Buyers**

The whole exercise of finding suitable property and closing the deal has become faster and more efficient, as developers adopt an omni-channel approach to marketing. With the confluence of social media swirling around potential clients, developers have begun to market their properties online - through their websites, property portals and social media - alongside their more conventional promotion routes which include a network of brokers, hoardings and television advertisements. This facilitates sharing of detailed information and sometimes even virtual tours of the property. With the smartphone revolution, potential buyers are able to explore various options virtually before physically visiting short-listed choices. This has greatly enhanced transparency and information sharing. It has also given buyers the opportunity to improve their due diligence, research and product comparisons. In addition, with the advent of e-Auctions for the purchase of fresh properties and RERA regulation, buyers gain a sense of greater security with respect to the commitment of developers; this makes them more forthcoming with their purchase decisions. As a result, potential buyers who have postponed their decision to purchase a home until now, due to steep price structures, have begun to show interest in properties that fit their budgets and meet their aspirations and needs.
LEARNING FROM THE PAST

At the turn of the millennium, numerous glamorous projects were envisaged and developers threw their hats into the real estate ring, sparring to outdo each other. Scrambling to compete often resulted in hasty decisions, unrealistic promises, relatively unplanned launches and financial mismanagement. This was aggravated by a severe liquidity crunch that delayed project completions and triggered a fall in sales. This time around, most experienced players are launching well-planned new projects, based on focussed strategies that take into account consumer expectations and overall market demand. So, for instance, there is a clear understanding that housing in the price range of Rs 30 lakh to Rs 75 lakh has a wide demand in major hubs, including the metros. At the same time, properties in the range of Rs 2-4 crore are also sought after; while these are expected to offer lifestyle facilities, they are also bound to offer locational and other more subtle advantages, including exclusivity. Accordingly, new project launches have been keeping in mind budgets, locations and the unique needs of the target segments. Towards liquidating existing premium projects, developers have been arranging easy access to loans, practical discounts and overall, better financing.

CHANGING POLICY ENVIRONMENT

With a favourable macro-economic environment, backed by a series of policy stimulants initiated by the government for the real estate sector, investments in the sector have begun to show signs of a pick-up. Initiatives like ‘Housing for All by 2022’ and ‘Smart Cities’, on the current government’s reforms agenda, have brought the real estate sector into priority focus. Some policy measures that have provided a boost to the sector include:

Setting up Real Estate Regulatory Authorities (RERA)- The Real Estate (Regulation and Development) Act, 2016, mandates the registration of all projects, commercial and residential, with the Real Estate Regulatory Authorities (RERA). Registration will require disclosure of project details, including those of the promoter, project, land status and clearances. This will ensure increased accountability and transparent execution of real estate projects and enhance the credibility of good builders. It will also protect the interests of customers and ensure that they get possession of their property on time, failing which there would be a penalty on the developer. At the same time, the buyer will have to pay a similar penalty for not making payments on time. The lull in the real estate sector is likely to be replaced by a rise in demand and a correction in prices as the RERA comes into full effect.

Legislation for Real Estate Investment Trusts (REIT)- These funds will benefit both developers as well as investors. On the one hand, developers gain access to a larger pool of funds while investors, even with a relatively small amount of capital (minimum of Rs 2 lakh), can invest and gain from real estate returns. Investors also stand to benefit from the tax-free status of the dividend in their hands while REITs will enjoy ease of revenue flows from the SPV (Special Purpose Vehicle) to the REIT, which in turn could boost valuations. Overall, the sector will gain from greater access to funds and investors and benefit from transparency that necessary disclosure for such funds mandate.

Allowing 100% FDI in the real estate sector- To encourage the inflow of FDI into real estate, the government eased rules pertaining to foreign investors exiting and repatriating their investments. Foreign investors are permitted to exit and repatriate their investments before the completion of projects under the automatic route, provided they maintain a lock-in-period of three years, calculated with reference to each tranche of foreign investment.

Giving affordable housing infrastructure status- In the Union Budget 2017, the Finance Minister proposed to give infrastructure status to affordable housing. This will result in institutional finance at lower borrowing rates and access to a higher limit on external commercial borrowings for developers of such projects, along with other tax benefits such as a profit-linked income tax exemption for promoters, exemption from service tax...
on construction of affordable housing and exemption from income tax on profits arising from creation of affordable housing. The reduced borrowing cost will allow developers to pass on the benefits to buyers.

All these developments clearly indicate that change is on the horizon. With the entire sector becoming more efficient and transparent and with better funding options, the sector seems set for a more organised and cohesive future.

**ADAPTING TO FUTURE CHANGES**

Within the changing demand environment and policy milieu, real estate developers are revisiting their development models.

**Financial Strength**—Be it buttressing their balance sheets or low-cost borrowing, sound developers have more options to garner funds than ever before. To begin with, international funds have been flowing into the real estate sector. Global capital flows into the sector stood at $5.7 billion in 2016 alone while it has attracted $32 billion in private equity so far. Further, corporate developers with sound business models and good credit ratings have found it relatively easy to access funds from the public at economical rates. Tying up with international companies has also gained favour with developers.

**Project management and deliveries**—Thorough planning and more professional management of projects has become the norm within the sector. Specialised consultancy firms are being pulled in to manage various aspects of real estate projects, right from pre-stage project business planning, strategy formulation, market research and project walk-throughs to establishing and maintaining brands and complete handling of sales and marketing processes. This has resulted in more focussed projects, wherein developers are aware of their target buyers before even the foundation stone is laid. The entire paperwork and processing is also handled professionally and as a result, delays are minimised. Finally, access to adequate funds and successful marketing results in developers remaining not just solvent but financially comfortable, from start to finish.

**LOOKING AHEAD**

This time around, it appears that the pick-up in the residential property market is sustainable, as it is based on much sounder market fundamentals than transient sentiment. Post demonetisation, there has been a shift in the flow of investment funds towards financial markets; the mutual fund industry, specifically, has seen a record rise in assets under management. Accordingly, the proportion of speculative investors in real estate has begun to decline and demand has been dominated by consumers of property.

In the new policy milieu, with PE funding and REITs on the horizon, better funding and more transparency—due to better access to information—will play a large role in ensuring that the real estate sector completely shrugs off the concerns of the past. At the same time, the standards of governance are being raised with corporate developers like Tata, Godrej, L&T, Bharti, Mahindra, etc., entering the fray while the leading stalwarts have already set high benchmarks in delivery and quality standards.
BUDGET 2018:
REAL ESTATE SECTOR SEEKS SOLUTIONS

Being the last budget of the Modi government’s current term, Union Budget 2018-19 offered something to everyone. And although the real estate sector did not go disregarded, it was left severely wanting.

While the past three budgets presented by Finance Minister Shri Arun Jaitley laid considerable focus on the real estate sector, proposing policy reforms and promotional measures, the most recent budget was relatively a damp squib.

AFFORDABLE HOUSING
The most definite policy directed at the real estate sector was with respect to affordable housing. The Finance Minister proposed the establishment of a dedicated Affordable Housing Fund under the National Housing Bank. The corpus of this fund would come from shortfalls in priority sector lending of banks and fully serviced bonds authorized by the Indian government. Details are still awaited on whether this fund will focus on project finance to catalyse housing development or merely be a means of refinancing home loans.

SMART CITIES
The continued focus on the ‘Smart Cities’ initiative in the budget was also tangible. With an increase in the allocation to the Smart Cities Mission, the Housing and Urban Affairs (HUA) ministry’s budgetary provisions have been pegged at over Rs1,765 crore for the next fiscal, a hike of 2.82% over 2017-18. This should lay the foundation for better cities and, naturally, the burgeoning homes, offices, commercial spaces and other relevant infrastructure within these cities.

CIRCLE RATES
By allowing property to be valued at up to 5% below circle rates for calculation of stamp duty and capital gains tax, both buyers and sellers will receive some relief. This could incentivise investment in real estate, in areas where the market rates have fallen below circle rates.

INDIRECT IMPACT
There were some announcements that could affect the sector indirectly. The proposal to charge capital gains tax on equity could divert funds to other investment avenues like real estate, boosting investment demand in the sector. Once again, stretching a thought, the mission to boost farmer incomes could lead to a consumption
boom, which may encourage the purchases of homes. This, in turn, could encourage activity within the entire real estate sector. In the same vein, encouraging the MSME sector to formalise itself will eventually translate into demand for more office and commercial spaces.

UNATTENDED EXPECTATIONS
Coming to its errors of omission, Budget - 2018 did not address the pressing issue of awarding industry status to the sector, an announcement that has been much awaited for long. Also conspicuous by their absence were any amendments to the taxability of REIT structures; if clarified, these could have set in motion a chain of actions that could augment this alternate investment mechanism for the investors. Some quarters also expected the Government to look into raising the FSI and density norms in those areas where social infrastructure exists so that developers could conceive affordable projects for the middle class.

Budget 2018 did not even tinker with the rates of deduction applicable to housing loans or increase the disposable income in the hands of people with some additional income tax breaks.

LIVING IN LIMBO
The real estate sector seemed to be hoping for something more substantial, especially after the hits it had received from the absence of liquidity brought on by the demonetisation drive and the implementation of GST. It was hoping for measures that would provide it with a sustainable boost to demand. However, although the budget took nothing from the sector, it gave nothing either. In a nutshell, it left the real estate sector where it was - with no change in the current status quo.
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