

## The Portico of Happiness!

### Celebrating the Completion and Handover of Asset Portico Phase II

It is indeed a moment of great joy as we celebrate the successful completion and handing over of Asset Portico Phase II at Kadavanthra, Kochi. The second phase of the townhouse project was officially inaugurated and handed over by Shri K Padmakumar IPS, Additional Director General of Police (ADGP) in a function held at the project site on 21<sup>st</sup> July 2014.

It gives us a great sense of achievement as we reach yet another milestone in our glorious journey by successfully completing the 34<sup>th</sup> project since inception. We, at

Asset, believe that a promise well kept is always an asset well built. One such promise well kept and well built is Asset Portico, a Swiss model townhouse concept exclusively designed that blends the features of a villa with the vibrant life style of an apartment.

One of the great advantages of life at a Townhouse is that one is right in the thick of all the action in the city yet enjoys the rare privilege of fresh air and privacy. And both Portico Phase I and Phase II elegantly embodies all the attributes of a typical Townhouse.



Asset Portico Phase II, the 34<sup>th</sup> completed project of Asset Homes is being inaugurated by Additional Director General of Police (ADGP) Shri K Padmakumar IPS at Kadavanthra. Sunil Kumar V, Managing Director of Asset Homes, K. Anil Varma, Executive Director of Asset Homes, Corporation Councillor Sojan Anotny are also seen.



## Tour de Asset

Site seeing Trip

Tour de Asset programme offers a rare opportunity for the home coming NRIs to freely visit our projects in Kochi that are under various stages of construction. The whole idea of the site seeing trip is to help the prospective home buyers with a chance to experience their homes before they buy one. To reserve your seat for this exciting trip customers can either call up 98464 99999 or visit the NRI Home Fiesta Expo at the Grand Hotel, MG Road, Kochi.



Shri Tony Chammani, Mayor, Corporation of Cochin, inaugurating "Tour de Asset", a free site seeing trip and "NRI Home Fiesta" a home expo for NRIs, at Grand Hotel, M G Road, Kochi.

## CREDAI Training



A full day training by CREDAI - Watch to Win - was conducted by Mr M.A.S. Menon, a communication specialist and corporate trainer. Mr Rejo Mon Joy from the sales team of Asset Homes was felicitated for his active participation during the programme.

## On a Safe Mode



Fire & Safety Training sessions were organized at various projects sites to bring awareness about workplace safety and good health practices. These trainings are periodically conducted to impart knowledge necessary to perform the job safely and to create a safe work culture.

## How to pay off your Home Loan

Most people assume that the best way to save up for paying off their home loans is to accumulate money in their savings account in/or fixed deposit. The most important benefit of closing your home loan earlier is obvious-you become free of EMIs, which are probably the biggest recurring debt currently straining your monthly income. This is definitely a desirable scenario under the right circumstances. Getting rid of this monthly burden is more important to you than the tax benefits of servicing a home loan, you need to start planning your finances and get ready for the big push. This is not an overly complicated process, but it does require you to keep your ultimate goal-closing your home loan-firmly in mind at all times. The ideal time to start acting on this goal is while you are in your late 30 or early 40's.

The real fact behind this problem is that the meager interest you earn on money in a savings account does not even beat inflation, so you actually lose money by keeping it there. Fixed deposits are also not what most people assume them to be. Investing in fixed maturity plans or mutual funds with consistently good performance records is a much better option.

The interest earned on fixed deposits is fully taxable. On the other hand, the returns earned on mutual funds attract dividend distribution tax or capital gains tax, depending on whether one has opted for the dividend or growth option. In either case, the taxation on such funds is lower than the income tax paid on fixed deposits. The lower tax and higher returns of mutual funds translate into better earnings. Even after making these investments, do not park all your liquid funds in a savings account, instead move as much of your disposable income as possible to a liquid fund which earns you higher interest. Liquid funds get you better interest than savings account.

If you follow these guidelines you will find that you can reach the point at which you can pay off your home loan whenever you wish much faster. Moreover it requires discipline and proper planning.

## Realty sector to get boost with rise in FDI

The formation of new government at the Centre has boosted investors' sentiment, especially in the real estate sector that has been going through a tough phase with drop in sales and debt pile-up, according to a report.

Post-Lok Sabha elections, which threw up a clear mandate, foreign direct investment in the country's real estate sector is expected to get a lift, resulting in amplification of fund flows and strengthening of the battered rupee, the joint report by global real estate services firm Jones Lang LaSalle (JLL) and top industry body CII said.

It said "with a clear majority triumph, the incumbent government will enjoy unwavering stability that will in turn improve investor sentiment for the real estate market."



# Managing Director Speaks

Dear friends,

The monsoon month of July demonstrated high professionalism, one more successful handing over, comfortable sales and good marketing activity named Tour de Asset. I am happy that we were able to rise above the market hurdles and announce to the world that we want to win and to be victorious. What is the learning? As we hear the stories of others, and consider our own story and our own journey, I've realised that the periods where we found ourselves stuck, stagnant or wallowing in mediocrity were a result of our acceptance to stay under the circumstances rather than rising above them and taking command.

But in order to drive a full career or business I've also discovered that we need to refrain from bending our knee as a slave to the circumstances. Rather choose to rise up as a Five Star General and take control. We should listen to our own genius. We should re-identify our uniqueness. We should take stock of our shelf full of talents and develop them. We should survey within, while at the same time observing our surrounds. We must dig trenches, re-arm ourselves for battle, create a battle plan and then charge.

Out of seven billion there is only one smile like yours, one thought like yours, one personality and one voice like yours. So choose to speak and act. And no matter how the world may respond, or even at times try to gag you, shout above the crowd. You shall be heard. For this is your breakout. This is your liberty, and this is your birthright.

The mistakes of the past will not bury you as dirt fills a grave, but rather the more dirt thrust upon you the more you will stamp your feet in protest, and the higher you will rise. You will stand head and shoulders above the dust. You will soar further and reach farther beyond your wildest dreams and your greatest hopes. This is your breakout. This is your divine destiny - your life for the taking.

As Emerson wrote so eloquently 'no matter how often defeated, you are born to victory!'

Choose to break out to victory. Victory is at your mercy! Make it your decree that you will not cease fighting until victory is yours.

Be blessed!

Sunil Kumar V



*Prayerful Union: Celebrating Iftar at the Corporate Office.*



## The Helping Hands

**Selfless Giving:** Chief Admn. Officer, Mr Xavier P P donates the medicines to the Cancer Ward of Ernakulam Govt. Hospital, from the Charity Fund "Karunya Sparsham" constituted by the employees of Asset Homes.



*Mr Roshan K Menon, Senior Vice President of Binani Zinc Ltd giving away the award for the sales Star of the month - Corporate Office - to Mr Sumesh Nair .*



*Mr Roshan K Menon, Senior Vice President of Binani Zinc Ltd giving away the award for the sales Star of the month - Branch Office - to M. Pradeep .*



**Charity Day:** Asset Homes observed Charity Day on 19<sup>th</sup> July by spending time with the children of Sree Narayana Samajam, Aluva.





## Customer Testimonial

Dear All at Asset Homes,

I hope all are doing excellent.

I am JOHAN VIJAYAN JOHN of 11 A Asset Picasso Palette and I believe there is no need to introduce myself further as I was in touch and in correspondence with many of you while the project was under construction.

I am writing to you to sincerely to thank one and all on behalf of myself and my family for the enormous and satisfactory support rendered throughout the project completion.

Asset Picasso Palette can be rated as one of the best Apartments in Kottayam Town with all luxurious facilities / amenities required for a family to live in. With profound happiness I congratulate Asset Picasso Team on achieving this.

To pen down a few in my memories can be considered an appreciation for each and all of you. Firstly, I wholeheartedly thank my dad Mr. Vijayan Alexander who followed up each stages of the construction while I was away. When I decided to buy a flat in Kottayam the first thing my friends and relatives suggested was Asset Homes and the one thing they stressed was the company's incredible track record of completing the projects on time. I think doing 50 projects in 7 years is just incredible!!!

Booking a flat in Picasso Palette was easy but as the construction begun I was worried if it would be complete on time. Because I have seen many reputed builders after kick starting a project later lag behind the scheduled time in completing the project. As I have opted for an EMI repayment plan with a bank the completion of the project did make me nervous. But thanks to Asset Care who just eased all my worries. They kept me up-to-date of the development of the project with actual photographs until the completion of the project. It just takes away the tension and worry off the shoulder, great job.

This was one of the best parts of asset homes which I would find as outstanding. The Customer Care and Support. Later, we had no second thought in assigning Asset Care with the interior and furnishing works. They kept me posted with photographs and development of the work. Pictures of interiors were sent to me. I could then see that the home of our desire was gradually shaping up. The Flat was almost done. We were overjoyed. I was told by dad that Asset has conducted a marvellous programme for handing over the keys to prestigious flat owners.

Finally, I thank the Architects; Project Management, Engineers, the workers and the entire Asset Group of Picasso Palette. Thank you Asset Group once again for keeping the Promise!

I would recommend Asset Homes to all my contact if they are on a look out of buying a flat.

With best regards and all Good Luck to the entire Asset Group.

**Johan, Dubai**  
11 A Asset Picasso Palette

## MANY MANY HAPPY RETURNS OF THE DAY



Sangeetha Suresh  
8<sup>th</sup> August



Jayanash T J  
16<sup>th</sup> August



Shaju Abraham  
28<sup>th</sup> August

## HAPPY WEDDING ANNIVERSARY



Sunil P G  
2<sup>nd</sup> August



Habiba Binth P M  
19<sup>th</sup> August



Shihab C R  
21<sup>st</sup> August



Krishnakumar V  
24<sup>th</sup> August



Shaji Abraham  
24<sup>th</sup> August



Thampi P Bose  
25<sup>th</sup> August



Ranu S N  
29<sup>th</sup> August



Najmudheen V  
31<sup>st</sup> August

## NEW MEMBERS OF THE ASSET FAMILY



Abhishek



Biju



Gopalankutty



Jacueline Priya



Johnson Jacob



Midhun V S



Nijamudheen



Shaji Abraham



Sharath Kumar



Sheela



Sindhu



Sree Nandini



The responsible builder

Kochi | Thiruvananthapuram | Kottayam | Kannur  
Thrissur | Kozhikode | Kollam

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