



CONCEPT PRESENTATION

Affordable Housing Bazaar.com

Affordable Housing Bazaar.com

India's First & Foremost Rapid Mass Affordable Housing Distribution Brand

Bengaluru, Hyderabad, Navi Mumbai, Jaipur, Varanasi, Ahmedabad, Vadodara, Surat

Affordable Housing Bazaar.com

Disclaimer

The following presentation and the information contained in it are purely for providing a conceptual representation of the ideas. The contents of this presentation are proprietary and confidential. This is not a public document. It is not intended to be distributed to any third party without our written consent. Since the contents of this presentation are under constant development, the referrer is requested to seek the latest version of this presentation from the owner as may be required. Statements, claims and propositions made in this presentation do not carry any legal or contractual obligation or binding in any form and no claims shall be entertained based on the same.

- ✓ As a first-hand observer / participant, DBS has felt a huge vacuum in the space of “Customer Acquisition”
- ✓ Non-availability of right model with end-to-end process in customer’s language, comfort-level and understanding
- ✓ Non-availability of tool, medium, platform or institution which focus exclusively on “Affordable Housing Customers” / “End-Users”
- ✓ This seems the right time as government has shown priority and thrust on Affordable Housing and its Supply where customers “**aggregating platform**” will have an advantage and support

- ✓ Affordable Housing Bazaar.com is a revolutionary effort by a private believer to achieve 'Housing for All' keeping 'Customers' in focus
- ✓ Affordable Housing Bazaar.com is a Sustainable Commercial Business Model which will have for the first time:
 - a. Hybrid Elements - Online as well as On-Ground:
 - State of Art Online Portal for Customers and all other Stakeholders with Technology Tools
 - On-Ground Support Platform for Local NGOs, MFIs and Agents (Saathis)
 - b. Use of traditional talent to reach / connect / aggregate customers with competent Marketing and Event Management Teams
 - c. Tailor-made Financial Products & Design to suit Customer Needs and Expectations
 - d. Combined State-of-art E-Commerce Model with Local On-ground Support
 - e. Detailed and Structured Model to make it Scalable Nation-wide for converting Latent Demand into Actual Sales

- ✓ DBS is the only **focussed Developer in the country** working exclusively in the Affordable Housing space keeping customers in mind
- ✓ DBS has delivered **@ 4000 homes in last 8 years** and **interacted with half-a-million** real customers who wanted to buy a home
- ✓ DBS, by now, **knows the target customers first hand** - probably much better than anyone else in the country
- ✓ DBS has sound **expertise joining hands with local NGOs**, mentoring and motivating them for getting the desired outcome within a scheduled timeframe
- ✓ DBS has performed and experienced its **Signature Launch Events** where DBS team interacts first-hand with the customers on a very large scale

Customer Groups for whom this tool / model will be useful:

Affordable Housing Customers with Monthly Income ranging from @ Rs. 18,000 to @ Rs. 50,000

- ✓ Government & Semi-Government Office - Class-3 & Class-4 Employees
- ✓ Informal Sector Owners (Shopkeepers, Garage, Vendors, Service Providers, & their Employees)
- ✓ Industry Staff and Workers
- ✓ Defence Services – Base Category Employees
- ✓ Railways – Base Category Employees
- ✓ Transport Service Operator Employees – Truck, Taxi & Rickshaw
- ✓ Hospital Employees - Class-3 & Class-4
- ✓ Schools and Colleges Employees - Class-3 & Class-4
- ✓ BPO / Call Centre Employees – Base Level
- ✓ Office Employees – Base Level

Having touched many of the above segments in a smaller way, DBS knows and understands their characteristics well

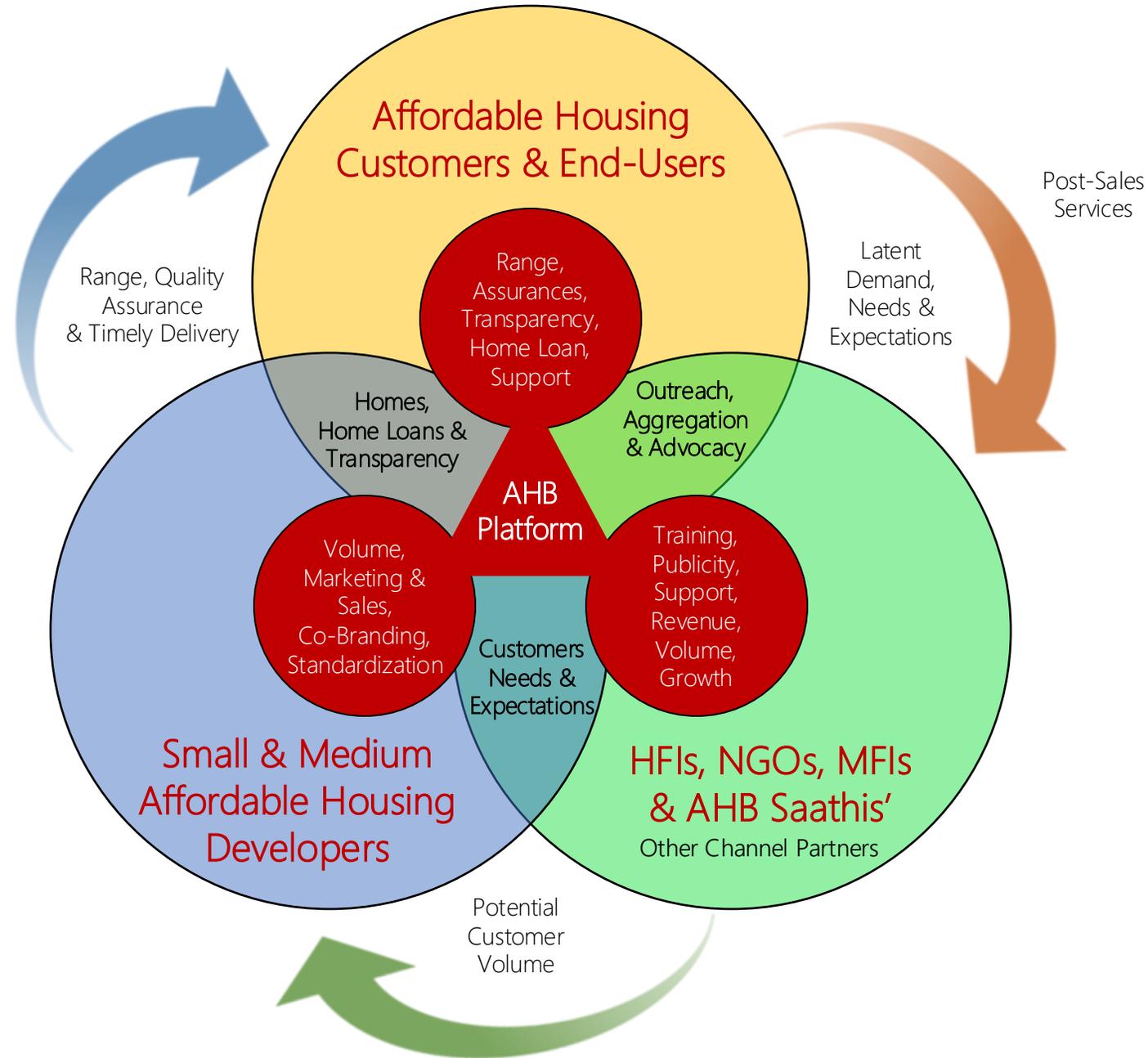
Typical Affordable Housing Size Range

- ✓ 1 Room-Kitchen Apartments (1RK) (Approx. Carpet Area @ 245 - 330 sft.)
- ✓ 2 Room-Kitchen Apartments (2RK) (Approx. Carpet Area @ 330 - 440 sft.)
- ✓ 3 Room-Kitchen Apartments (3RK) (Approx. Carpet Area @ 440 to 560 sft.)

Affordable Housing Price Range* (Carpet Area Sale Rate range - Approx. Rs. 3,000 to Rs. 4,000 Per Sft.)

- ✓ @ Rs. 7 Lakhs to Rs. 10 Lakhs
- ✓ Rs. 10 Lakhs to 15 Lakhs
- ✓ Rs. 15 Lakhs to 20 Lakhs
- ✓ Rs. 20 Lakhs to 30 Lakhs

** Depending on City & / Location of the Project*



Guaranteed Housing Loan (with temporary support for Margin Money, if needed)

Responsibility of Title / Legal Documents

Access to Govt. Subsidy (PMAY & MMAY)

Indemnity Insurance

Comfortable Forum / Platform to Share their Difficulties / Complaints

Developer's Due Diligence (incl. RERA Compliance)

Transparent and Fair Pricing

Reasonable Quality

Execution of Commitments in terms of Materials and Specifications

Possession Monitoring

Community Building and Maintenance Mentoring

Customers

Assured Business Growth

Substantial Reduction in Marketing, Promotion, Operational and Collections Cost

One-stop Access to all Customer related formalities / activities

Retail Finance Accessibility

Volume with Project Ownership

Project Finance Accessibility

Common Customer Grievances Platform

Developers

Assured Business Volume

Pan-India Penetration to Actual Users

Assured Loan Payback due to Customer's Indemnity Insurance

Company presence and branding through AHB.com On-ground Events

Operational Support from NGOs & Saathis for Customer Due Diligence

Operational Support for Customer Profiling & KYC Documents Verification

No need to Invest in Local Infrastructure and Roll-outs

**Housing Finance
Institutions (HFIs)**

Employment and Livelihood Opportunities

Investment on Trainings to Affordable Housing Bazaar.com Saathis On-ground

Co-Branding and Community Presence

Access to CSR Funds of Developers as well as other Companies

Growth and Penetration

Building of Database that can be utilized for other Community Development Programs

Additional Source of Income

Trainings and exposure on various Aspects of Sales & Customer Acquisition

Enhanced Social Status, Heightened Self-Esteem due to involvement in Social good

Marketing opportunities of similar products

NGOs & MFIs

Affordable Housing Bazaar Saathis

Government

Marketing of Govt. Housing Projects

Identification of Customers based on criteria

Distribution / Allotment of houses based on criteria

Insurance Companies

Access to Large Customer Base – Maximizing Outreach

Volumes - Insuring / Indemnifying Customer's EMI Payment Risks

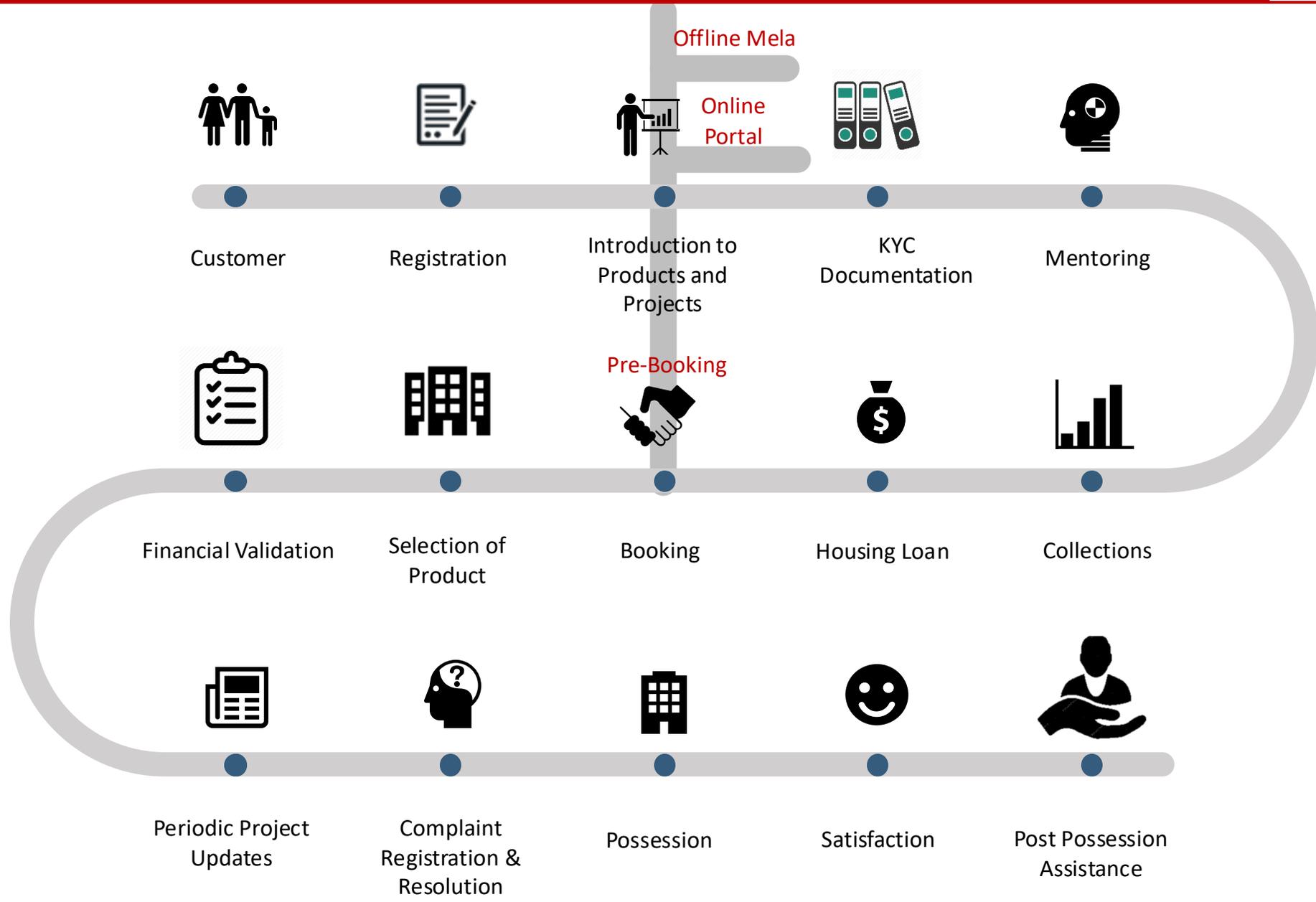
Co-branding Opportunities

Other Associates

Access to Large Customer Base for Affordable Products - Volume

Co-branding Opportunities

Newer Product Designs, especially Furniture for Affordable Housing needs in Volumes



Parties Involved

-  Affordable Housing Bazaar Saathi (NGO)
-  IT Portal & Ground Staff
-  Affordable Housing Developer
-  Housing Finance Company
-  Affordable Housing Bazaar Techno-Legal Compliance Team

- ✓ Web Portal
- ✓ Mobile App
- ✓ Online CRM Platform
- ✓ Toll Free Number supported by Call Centre
- ✓ Social Media Platform

- ✓ Affordable Housing Bazaar's Revenue is **NOT** based on a **Commission / Incentive Model**
- ✓ Affordable Housing Bazaar.com would Buy / Underwrite the Inventory based on Registered Customer Demand and Volume
- ✓ Affordable Housing Bazaar.com would Aggressively Negotiate with Developer based on registered and aggregated demand
- ✓ Affordable Housing Bazaar.com would Sell Units based on Current Market Price and Demand
- ✓ Affordable Housing Bazaar.com assumes Developers to willingly pass on their Spending on Marketing, Promotion, Finance, Holding and Collection Costs
- ✓ Affordable Housing Bazaar.com would Assure Smooth Cash Flow in return through Retail Funding and Project Funding to Developers
- ✓ Affordable Housing Bazaar.com would Pay to the Developer a Token Underwriting Commitment Charge for a Fixed Sale Price for an Agreed Time Period for the Agreed Inventory of the Developer

- ✓ National and Regional Level **Branding, Publicity** and **Marketing Campaign** for Customers, Affordable Housing Developers & NGOs / MFIs on Conventional and Non-Conventional mediums
- ✓ Organising **Affordable Housing Bazaar.com Events** every Quarterly at various locations to create experience
- ✓ Deploying feet **on ground to reach** out door-to-door with the help of NGO, MFI and local leaders
- ✓ Using local **Talents, Performing Artists** and Well-known Figures to Aggregate Customers
- ✓ Providing a face to the Customer for a Comfortable Communication by deploying **Affordable Housing Bazaar.com Saathi**
- ✓ Providing state-of-art **Technology & Communicating** tools to Affordable Housing Bazaar.com Saathi for Transparent, Accurate & Speedy Results
- ✓ Use of **E-Commerce and Online** medium indirectly through Affordable Housing Bazaar.com Saathi to start with

Replicating our recent Successful Launch experience at Sanskarnagar, Waghodia (Vadodara)...

Affordable Housing Bazaar.com Pre-Event

- ✓ Deciding on the Affordable Housing Bazaar.com Main Event Date, Targeted Area, Venue / Location and Time
- ✓ Local Level Publicity on Upcoming Affordable Housing Bazaar.com Event in Target Segment Localities and Customer Aggregation Activities through Kiosk, Roadshows, Door-to-Door Marketing, Newspaper Ads, Leaflets, Posters, Hoardings, Radio, Cable TV Ads, TV Commercials, etc.
- ✓ Identification & Research of Potential Projects in those Localities (Product Offering, Size, Price and Localities)
- ✓ Team-up and Trainings to NGO, MFI and Affordable Housing Bazaar.com Saathi Teams
- ✓ Deployment of Affordable Housing Bazaar.com Ground Support Team for Main Event Organizing
- ✓ Identification and Invitation to Housing Finance Institutions who would participate in the Event
- ✓ Invitations to Target Customers as well as Existing Affordable Housing Bazaar.com Customers
- ✓ Invitations and Tie-ups with Trade Unions and Associations
- ✓ Affordable Housing Bazaar.com Main Event Preparation - Stalls, Ambience, F&B, Audio-Visuals, Tech Platforms and Other Support Platforms

Affordable Housing Bazaar.com Main Event

- ✓ One or Two-Day Event held every 3 monthly at each location of operation
- ✓ Target @ 3000-5000 Potential Customer Families (15,000-20,000 footfalls) for attending the event
- ✓ Event lead by NGO & Affordable Housing Bazaar.com Saathi, supported by Affordable Housing Bazaar.com Ground Support Team
- ✓ Co-branded Developers, Housing Finance Institutions (HFIs), MFIs and NGOs participate
- ✓ Projects of Co-branded Developers, HFIs & MFIs setup showcasing their offerings, providing details and attending to queries
- ✓ Customers get details of locations, types, sizes & prices of units offered, can check loan eligibility & micro-finance options, Q&A & one-to-one Counselling with Potential Customers
- ✓ Promotional Offers like Lucky Draw for Visitors as well Customers who Pre-Book a Unit
- ✓ Short Films showing interviews of select customers and their experience with Affordable Housing Bazaar.com Platform
- ✓ Footfalls Registered (on Portal / Mobile App) - history tracked till booking with Affordable Housing Bazaar.com
- ✓ Food & Beverages served

Affordable Housing Bazaar.com Post-Event

- ✓ Shortlisting of Pre-Booked Customers and Enquiries – Aggregated Demand
- ✓ Allocation of Unit of Listed Developers
- ✓ Negotiation, Underwriting of New Developer Inventory for Sales and Developer Co-Branding
- ✓ Assistance to Customers for Housing Loan & its Processing, Margin Money assistance
- ✓ Marketing and Interactions with more Potential Customers for getting better Conversion post-event
- ✓ Monthly Events for Awareness and follow-up activities as needed
- ✓ Roping in a few Customers to be Affordable Housing Bazaar.com Brand Ambassadors (Saathis)

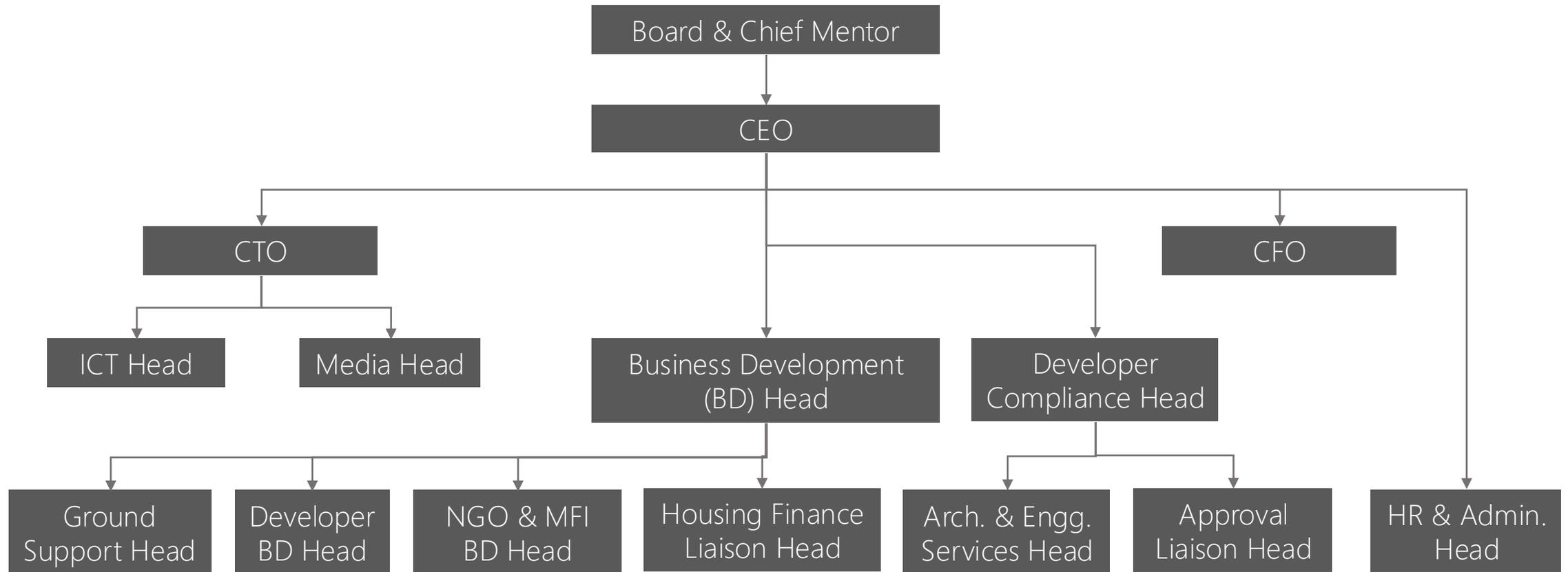
- ✓ Assuming 3000-5000 Potential Customer Footfalls per Event (every Quarterly) per city targeted...
 - ✓ With a target of @ 5% Conversion, @ 150-250 Bookings (within 3 months) per Event per Quarter
 - ✓ 4 such Events Every Year per City
 - ✓ Resulting in @ 600-1000 Bookings per city per year depending upon its potential and Affordable Housing Bazaar.com performance
 - ✓ Targeted to run across 15 Cities within 2 years, Resulting in @ **7,200 - 12,000 Bookings** in **2 Years of Operation**
 - ✓ With a Database of over 3,00,000 potential customers
 - ✓ At least 1 NGO per city with 20 Affordable Housing Bazaar.com Saathi under them, each Affordable Housing Bazaar.com Saathi must book at least 4-6 units per month (average) including bookings made during and after the event
 - ✓ On an Average Every 7th Day Somewhere in the Country - a Affordable Housing Bazaar.com Event would get organized
 - ✓ Total of @ 60 Events would be organized in the first year of operation
 - ✓ From the 3rd Year @ 45 Cities across India could be covered and @ 35,000 Bookings could be made...

Nearly 20 million Indian households need basic decent housing. Access to decent, affordable housing would provide critical stability for these families and lower the risk that vulnerable families become homeless....

Affordable Housing enables **Asset Creation and Economic Security** and hence leads to better:

- ✓ Stability & Education for Children
- ✓ Stability & Family Healthcare
- ✓ Neighbourhood
- ✓ Safety and Security for Women and Children
- ✓ Social Status and Self Esteem
- ✓ Housing for Seniors
- ✓ Transportation Cost Reduction
- ✓ Energy Efficient Clustered Housing Projects
- ✓ Employment Generation

- ✓ 15th June, 2018 - Soft Launch
- ✓ 30th June, 2018 - First Affordable Housing Bazaar.com Event Organized
- ✓ Followed by Event at Other Locations within next 15 Days, later on held at Intervals of Every 7 Days across...



Customer FAQs

Developer FAQs

NGO FAQs

Affordable Housing Bazaar.com FAQs

Addressed Questions
related to

General

Finance

Pricing

Process

Product

Service

Technology

Pay-outs

Sales

Technical

S.No.	Registered Domain Name
1	affordablehousingbazaar.com
2	affordablehousingbazaar.co.in
3	affordablehousingbazaar.in
4	affordablehousingmarket.co.in
5	affordablehousingmarket.in
6	affordablehousingstation.co.in
7	affordablehousingstation.com
8	affordablehousingstation.in
9	affordablehousingxchange.co.in
10	affordablehousingxchange.com
11	affordablehousingxchange.in

Realty Plus
Excellence
Awards

RESI Awards

Golden Peacock
National Quality
Award

ABP News Real
Estate Awards

Estate Avenue
Realty Awards

CNBC Awaaz
Real Estate
Awards

Asia Pacific
Property Awards

International
Property Awards

Construction
Week India
Award

OPRCI Awards

GIREM
Leadership
Award

White Page
International
Awards

Planman Media
Awards

Modi Awards

Times National
Real Estate
Award

Globe Platinum
Awards

Power Brands

Silicon India Real
Estate

CW Architects
And Builders
Awards

Golden Globe
Tiger Awards

ET Awards

AbbyAwards

Construction
World Annual
Awards

National Real
Estate Awards By
Accommodation
Times

Construction
World Architect
And Builders
Awards

S.No.	Name of the Institution
1	National Association of Realtors
2	National Real Estate Development Council (NAREDCO)
3	Association of Certified Realtors in India (ACRI)
4	All India Association of Industries (AIAI)
5	GIHED CREDAI: State Level
6	GIHED CREDAI: City Level
7	Builders Association of India
8	International Real Estate Federation

S.No.	Name of the Institution / Foundation
1	CEPT University
2	NIRMA University
3	PDPU University
4	Indian Institute of Human Settlements (IIHS)
5	Utrecht University, Netherlands
6	Maastricht University, Netherlands
7	CHL Australia
8	Ashoka Foundation
9	SAATH
10	Mahila Housing Sewa Trust
11	Indian Institute of Management – Bangalore (IIM-B)

S.No.	Certification / Rating Standard
1	ISO 9001:2015 (Quality)
2	ISO 27001:2013 (Information Security)
3	CRISIL Real Estate Ratings
4	ICRA Real Estate Developer Ratings

Tentative Budgeted Cost of All Certifications, Affiliations, etc. - @ INR 50 Lakhs (approx.)

Affordable Housing Bazaar.com

Thank You