www.GruhSaathi.com

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

Ahmedabad, Vadodara, Surat, Mumbai, Thane, Pune, Jaipur, Udaipur, Kota, Bhopal, Indore, Jabalpur, Ghaziabad, Ranchi

Section - 1

As first hand observers of the Affordable Housing Industry through years, we have felt a huge vacuum in the space called **"Customer Acquisition"**.

Neither the right product is created, nor it is marketed to the grass-root level Customers in a medium in which the Affordable Housing Customers can understand and accept which is in a simple language & format.

Because of this, we believe, lots of Developers have moved into a little upper segment of the market although they started with real Affordable Housing.

Currently there is no tool, medium or platform available in the market which focusses Exclusively on Affordable Housing "Customers" or "End-Users".

Today when the Government is heavily promoting an Affordable Housing Movement as its priority Agenda / Mission, it becomes a must to have a platform which can **"Aggregate Customers"** by reaching out to them with the right spirit, product and support...
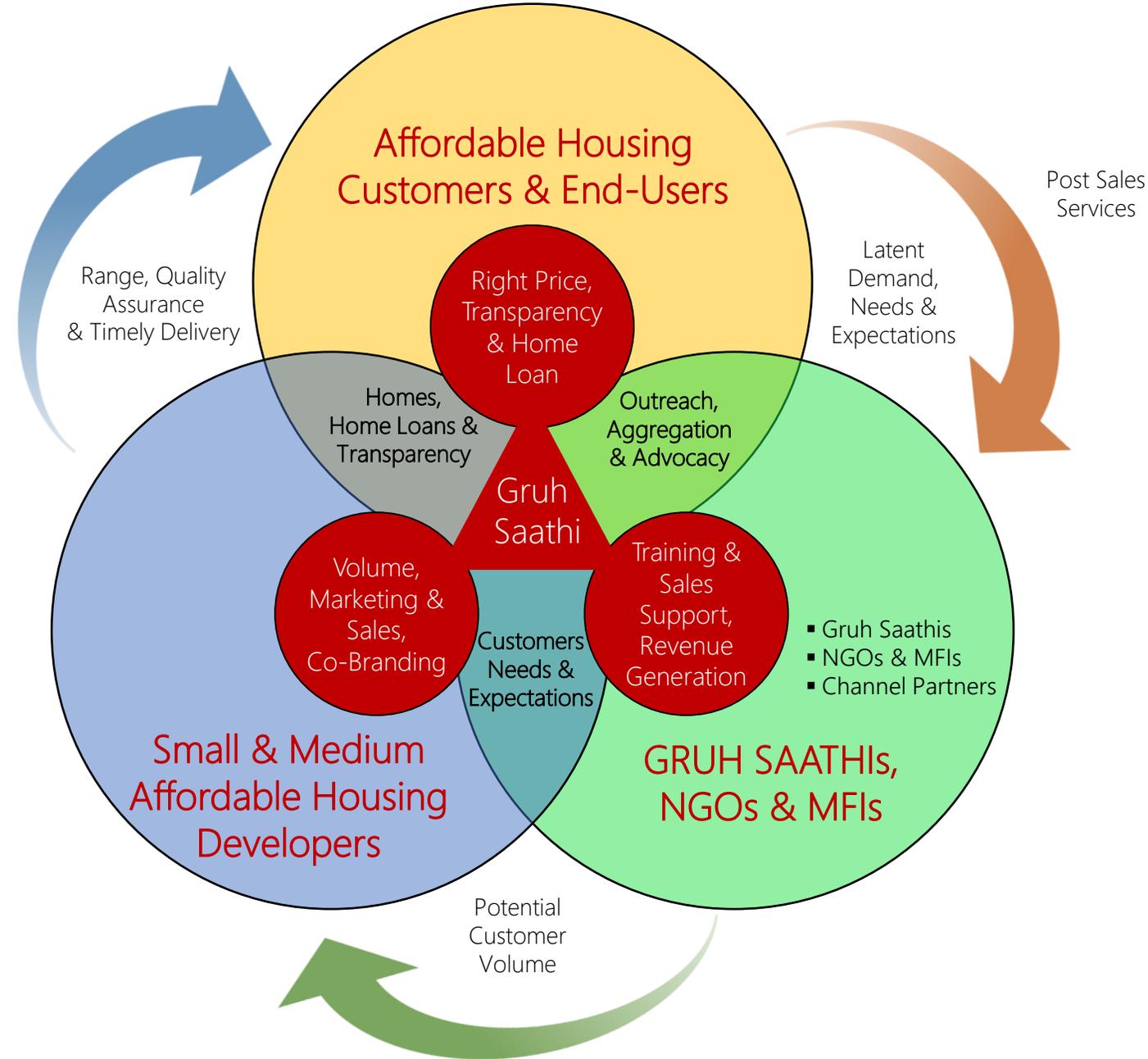
✓ Gruh Saathi is a revolutionary effort to achieve **'Housing for All'** keeping **'Customers'** in focus.

✓ Gruh Saathi is a <u>Commercial Business Model</u> having:

   ✓ On-ground Support from NGOs and MFIs

   ✓ Competent Marketing & Event Management Team

   ✓ Creativity in Modelling Financial Loans as well as Product Design Standardization

   ✓ Online Platform with the latest E-Commerce Technology and Principles

   ✓ Rapid Scalability as a Nationwide Brand

   ✓ Solutions to convert Latent Demand into Real Demand

✓ DBS is the only focussed developer working in the Affordable Housing space keeping customers in mind

✓ DBS has survived 7-8 years, delivered @ 4000 homes and have **interacted with half a million** potential customers during these years

✓ By now, DBS knows the target customers first hand, possibly much better than anyone in the country

✓ DBS has sound experience joining hands with local NGOs and on-ground people – training them quickly, motivating them and getting the desired outcome from them

Household Incomes from Rs. 30,000 to Rs. 50,000 per month, mainly they will come from below listed segments:

- ✓ Government & Semi-Government Office - Class-3 & Class-4 Employees

- ✓ Hospital Employees - Class-3 & Class-4

- ✓ Schools and Colleges Employees - Class-3 & Class-4

- ✓ Industry Staff and Workers

- ✓ Office Employees – Base Level

- ✓ BPO / Call Centre Employees – Base Level

- ✓ Informal Sector Owners (Shopkeepers, Garage, Vendors, Service Providers, & their Employees)

- ✓ Defence Services – Base Category Employees

- ✓ Railways – Base Category Employees

- ✓ Transport Service Operator Employees – Truck, Taxi & Rickshaw

As DBS, we have touched many of the above segments in a smaller way so we know their characteristics well

Our Primary Business Model

Affordable Housing Customers & End-Users

Right Price, Transparency & Home Loan

Range, Quality Assurance & Timely Delivery

Post Sales Services

Latent Demand, Needs & Expectations

Homes, Home Loans & Transparency

Outreach, Aggregation & Advocacy

Gruh Saathi

Volume, Marketing & Sales, Co-Branding

Training & Sales Support, Revenue Generation

Customers Needs & Expectations

Small & Medium Affordable Housing Developers

GRUH SAATHIs, NGOs & MFIs

- Gruh Saathis
- NGOs & MFIs
- Channel Partners

Potential Customer Volume

Gruh Saathi Offerings & Assurance to its Customers

GRUH SATHI · www.GruhSaathi.com

Gruh Saathi provides **Confidence to Customers** by:

- ✓ Assuring **Project Land & Legal Compliance**

- ✓ Assuring **Right Pricing**

- ✓ Assuring **Co-Branded Developer Credibility**

- ✓ Assuring **Design Offering**

- ✓ Assuring **Quality of Material & Workmanship**

- ✓ Assuring **Timely Possession**

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Typical Affordable Housing Size Range

- 1 Room-Kitchen Apartments
- 2 Room-Kitchen Apartments
- 3 Room-Kitchen Apartments

Affordable Housing Price Range*

- Rs. 5 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

- ✓ Marketing & Sales of their Inventory

- ✓ Launch Events

- ✓ Marketing with kiosk, stalls, roadshows, door-to-door marketing, etc.

- ✓ Collected data feed into software and analysed

- ✓ Site visit for the potentially shortlisted customers falling into the pre-decided criteria

- ✓ Conversion of potential customer into home buyers

- ✓ Pre-sanction and credit facilitation

- ✓ Community Development Initiatives and society formation of the societies

- ✓ Area mapping and profiling

- ✓ Need based market survey and analysis

- ✓ Develop customized marketing tool for the developers

- ✓ Calling and follow up of the data collected

- ✓ Grievance redress cell for bridging the gap between customer and developer

Gruh Saathi Offerings & Assurance to NGOs & MFIs

- ✓ Database of clients
- ✓ Outreach to customers
- ✓ Identification of Gruh Saathis
- ✓ Field activities for launch and refresher events
- ✓ Nodal NGO can work with other NGOs/MFIs in a local geography
- ✓ Co-branding Opportunity
- ✓ Access to CSR funds of Big Developers

Gruh Saathi Offerings & Assurance to HFIs

- ✓ Large customer base due to engagement with more developers and customers
- ✓ Can associate with NGOS, MFIs and Saathis for customer due diligence, loan facilitation and KYC documents

Gruh Saathi Offerings & Assurance to Gruh Saathis

- ✓ Additional income through sale of houses
- ✓ Social status enhanced
- ✓ Feet on ground for social marketing of affordable houses and similar products
- ✓ Heightened self-esteem as they are involved in a social good/purpose

Gruh Saathi Aligning Possibility with Government

- ✓ Marketing of Projects– similar to developers
- ✓ Identification of customers according to scheme criteria
- ✓ Distribution / Allocation of houses according to scheme criteria

Gruh Saathi Offerings to Others - Insurance Companies

- ✓ Large customer base for affordable insurance products
- ✓ Insuring risk for affordable housing risks for individuals
- ✓ Co-branding opportunities

Gruh Saathi Offerings to Others – Dealers of Household Appliances, Automobiles & Furniture Manufacturers

- ✓ Large customer base for affordable products
- ✓ Co-branding opportunities
- ✓ Design products, especially furniture for affordable housing needs

Section - 2

Front-end Activity Flow w.r.t. Customers

Customers wanting to Buy their Affordable Home are
aggregated by www.GruhSaathi.com Platform at Monthly Events

↓

Potential (Interested & Registered) Customers are **Counselled** & made aware of the various options & possibilities along with offerings available to them for buying their home.

↓

Regular Gruh Saathi Promotional Offers are kept, Free Home Allocations,
Brand Ambassador and Alliance with Marketing Agencies for Continual and Penetrated Marketing would be carried out

↓

Potential Customers (registered), based on their interest,
Visits the opted / nearest available **GruhSaathi Co-Branded Project**

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Potential Customer **Selects** & later **Books his / her Apartment** at the **GruhSaathi Co-Branded Project**
on the Gruh Saathi Portal with due assistance from a GruhSaathi (Customer makes direct payment to Gruh Saathi)

↓

The GruhSaathi hand-holds and supports the Customer through the following:

- Booking Process
- Margin Money Arrangement, if required (thru MFI / Crowd Funding, etc.)
- Selection of HFI, Loan Approval & Sanction, followed by Processing, as may be required

- Applying for Subsidy Schemes – PMAY, etc. as available
- EMI Collection, Regular Reminders & Periodic Updates on Progress of Work & Next Stage of Activities
- Preparing for Possession - Legal Documentation
- Handing-over of / Possession Process

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GruhSaathi Customer starts living in his / her own GruhSaathi Home
& becomes a mentor to other potential customers – **GruhSaathi then Connects** them with
other **GruhSaathi Services** incl. **Community Development** (NGO) / Income Increment....

Front-end Activity Flow w.r.t. Affordable Housing Developers

Mass Media Publicity to Invite Interested Small & Medium Affordable Housing Developers across the locations

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Small & Medium Affordable Housing Developers Call Gruh Saathi and show their Interest in Co-Branding (Existing / New Projects)

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Our Corporate Developer Business Development Team Visits the Developer & his Project to see if they fit into our criteria

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Our Concept is Presented - Requirements & Benefits are stated. If they are interested to offer their Existing Project(s), we shall Scrutinize their Legal Compliance, carryout a Physical Compliance Audit and also verify the project against our Criteria / Standards. We shall also Report on Additional Provisions to be made. They are then invited to the next Gruh Saathi Event to be held in their City (either to participate / just see the response)

↓

Agreements are Signed with them to Offer their Product as a Co-Brand Partner of Gruh Saathi, at a Pricing, Provisions to be made as per Compliance Report are followed through before their Listing on our Portal

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Their Project gets Listed on our Portal & Mobile App, Announcements / News is circulated to Gruh Saathi Teams across of the new addition, Project / Unit Availability Search Results would now showup on our Portal / Mobile App based on criteria

↓

Their Staff is Trained in Meeting with Customers, Displays & Signages are put-up at their project as a Co-Branded Gruh Saathi Partner. They can setup their Stall with offerings at the next Gruh Saathi Event

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The Sales & Project Progress gets constantly monitored & supported – Sales gets Registered - Other Support Services are also offered – Project Construction Finance, Marketing Team, Arch. & Engg. Services Support, Approval Support, etc. as required

↓

Developers can also approach us with New Projects – we shall guide them Build & Deliver the Project based on Gruh Saathi Criteria

✓ www.GruhSaathi.com Web Portal

✓ GruhSaathi Mobile App

✓ Online CRM Platform now & ERP Platform later

✓ Toll Free Number supported by a Call Centre

✓ Social Media platform

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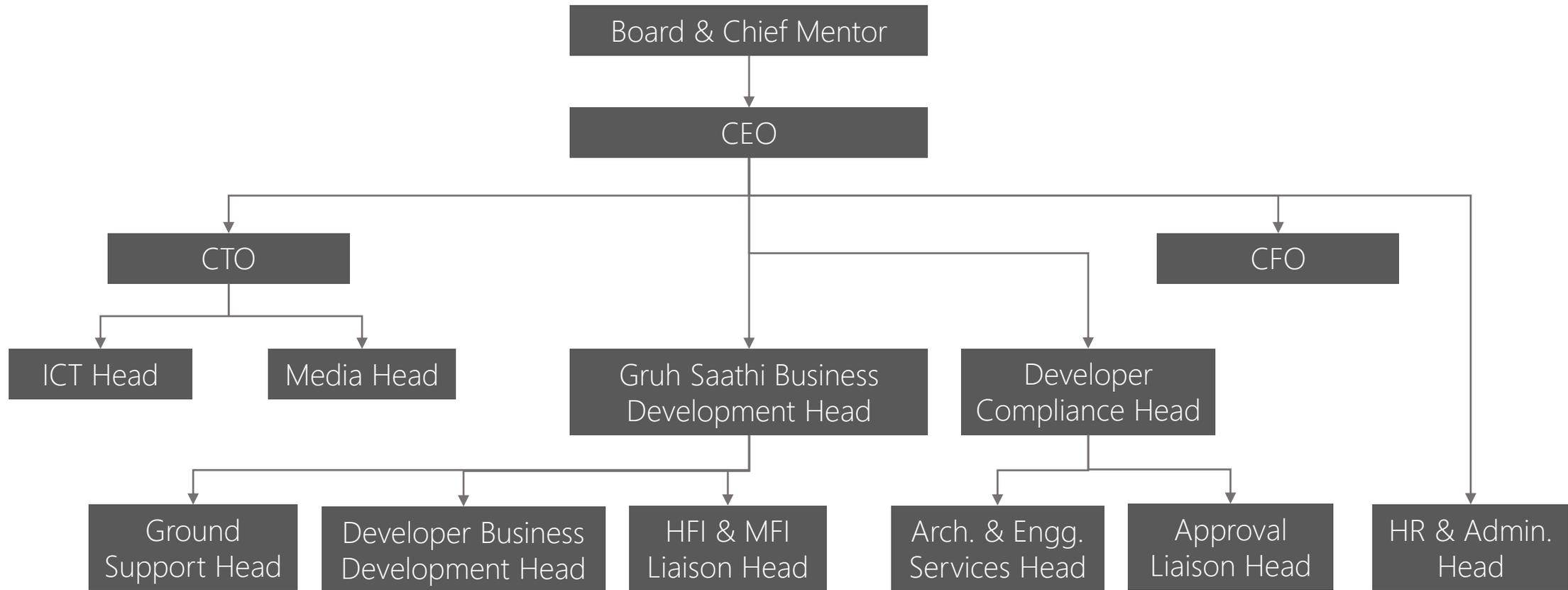
Gruh Saathi Events

- ✓ A hugely pre-publicised, One-Day Event organized **every 3 months** in each city of operation

- ✓ For inviting Potential Customers to educate them and make them aware that they too could buy

- ✓ In each event, around 3000-5000 Potential Customer Families (15000-20000 visitors / footfalls) are expected to attend

- ✓ Co-branded Developers, HFIs, MFIs & NGOs also participate and potential ones are invited to the event

- ✓ Events are lead by Gruh Saathis who are supported by Gruh Saathi Ground Support Team

- ✓ How they can, the concept and options are explained, Q&A & one-to-one Counselling happens with Potential Customers

- ✓ Stalls of Co-branded Developers, HFIs, MFIs & NGOs are setup to showcase their offerings, provide details and also attend to any queries

- ✓ Customers get to know the location, type, size and pricing of unit / project offerings here and also can check their loan eligibility as well as need for micro-finance and its availability

- ✓ Videos / Short Films (large screen) are run showing interviews of select customers and their experience with Gruh Saathi Platform

- ✓ Potential Customers are ferried to the interested Project locations during these events to enable them to select / book a unit as suitable

- ✓ Everyone attending are require to Register (on the System / Mobile App with Name, Surname, Mobile No. & Location)...

- ✓ They would be tracked till they finally book a unit with us

- ✓ Snacks & Beverages would be served to all attendees during this one-day event (budgeted activity)

- ✓ Smaller Events are also organized (at specific localities / communities) every monthly for creating awareness and inviting them for the bigger event and also to do some follow-up activities

✓ Business Development Team (Corporate)

✓ Ground Support Team (Regional / Local)

✓ Developer Business Development Team (Corporate & Regional / Local)

✓ Developer Compliance Team (Corporate)

✓ Information & Communication Technology (ICT) Platform Development Team (Corporate)

✓ Media & Publicity (Corporate)

✓ Finance & Accounts (Corporate)

✓ HR & Admin. (Corporate)

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Gruh Saathi Apex Level Organization Structure

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- Board & Chief Mentor
  - CEO
    - CTO
      - ICT Head
      - Media Head
    - Gruh Saathi Business Development Head
      - Ground Support Head
      - Developer Business Development Head
      - HFI & MFI Liaison Head
    - Developer Compliance Head
      - Arch. & Engg. Services Head
      - Approval Liaison Head
    - CFO
      - HR & Admin. Head

Section - 3

- ✓ 3000-5000 Potential Customer Footfalls per Event (every Quarterly) per city targetted

  - ✓ With @ 15% Conversion, @ 450-750 Bookings (within next 3 months) per Event per Quarter

  - ✓ 4 Events Every Year per City

  - ✓ Resulting in @ 1800-3000 Bookings per city per year depending upon its potential

  - ✓ Run across 15 Cities in the 1st year, Resulting in @ **27,000-45,000 Bookings** in the **1st Year of Operation**

  - ✓ With a Database of over 3,00,000 potential customers

  - ✓ At least 1 NGO required per city with 20 Gruh Saathis working under them, so each city has at least 20 working hands and each Gruh Saathi must book at least 8-10 units every month on an average including the bookings made during and after the event

  - ✓ On an Average Every 7th Day Somewhere in the Country - a Griha Saathi Event would get organized

  - ✓ Total of @ 60 Events would be organized in the first year of Gruh Saathi operation

  - ✓ In the 2nd Year @ 45 Cities across India would be covered and @ 3,00,000 Bookings would be made...

- ✓ Main Revenue Source - Direct Marketing Pay-out from Developer (as a %) or Unit at a Discounted Price from Developer against Market Price

- ✓ Other Revenue Sources – e.g. Event Sponsors, Ads, Architectural & Engineering Services, Approval Services, Channelling Service Providers (Furniture & Maintenance Services for Customers), Building Material Bulk Booking for Small & Medium Developers due to platform volume

Gruh Saathi Growth Pattern

- ✓ Under Construction…

- ✓ CAPEX Heads

- ✓ OPEX Heads

- ✓ Revenue Heads

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Nearly 20 million Indian households require 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

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Customer FAQs

Developer FAQs

Project FAQs

NGO & MFI FAQs

Gruh Saathis' & Channel Partner FAQs

Online Platform FAQs

✓ Soft Launch on 1st January, 2017 across 14 Cities in India

✓ Detailed Systems, Training Material – SOPs, Policies, Targets, FAQs, How to, etc., ready by 20th November, 2016

✓ Major Staffing of Gruh Saathi Apex-level Corporate and Local locations by 1st December, 2016

✓ Platforms - CRM Software, Web Portal, Mobile App & Call Centre to be in place by 15th December, 2016

✓ Beta Testing of Platforms starting from 15th December, 2016

✓ Co-Branded Developer Projects (3-5 Projects) in all Locations by 20th December, 2016 after due diligence

✓ NGO Partners (at least 1 in each Location) by 20th December, 2016 after due diligence, followed by Training

✓ Customer Aggregation Activities On-Ground through NGOs and Gruh Saathis starts from 21st December, 2016

✓ Listing of Projects on Portal by 25th December, 2016

✓ Listing of NGO Partners & Local Office Locations on Portal by 25th December, 2016

✓ HFI & MFI Partners Listed on Portal by 25th December, 2016, their Aggregation Activities for Event starts

✓ YouTube Channel, Website & Mobile App go live on 25th December, 2016

✓ Mass Media Teaser Ads starts from 1st January, 2017 in Ahmedabad, Event Invitation Ads from 8th January, 2017

✓ Official Launch with First Gruh Saathi Event to be held in Ahmedabad on 15th January, 2017 with Saath

✓ Followed by Event at Next Location within next 15 Days and Events held at Intervals of Every 7 Days across...

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