

Knowledge Empowers You! (KEY) Whitepaper on Interiors







Happy Homes... Happy Families

One Stop, all solutions - Real Estate Services

Founded by NRI/Techie (Ex-Cisco/TCS/HP/Atos Origin)

A Venture to Redefine TRUST with a unique concept of

All we need is Your Autograph![™]











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KEY: Knowledge Empowers You!

HOME DÉCOR & INTERIORS



A Document on Interior Services

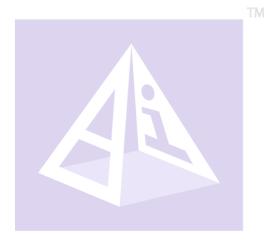
Purpose of this Document:

This document has been designed to empower you with the right information to make the right decision. It also covers the end to end solution for interior services and provides basic guidance on quality of products used for different furniture.



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Questions that may come to your mind...

"Are the materials being used worth the money that I have been spending?"

"Why is the cost going high multiple times than agreed initially with the vendor?"

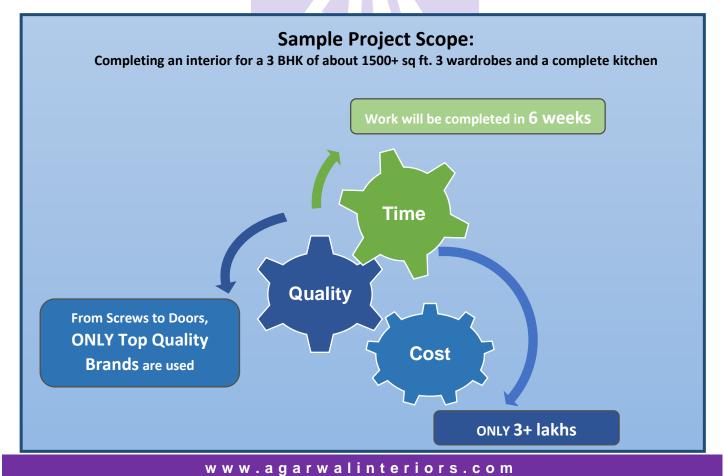
"Will the work be completed on time?"

"Am I being cheated due to my lack of knowledge?"

Well, you are not the only one with such doubts!

The joy of a large majority of the house owners soon turns into despair while deciding or working on their interiors due to disparity in the quality of materials used, spiralling cost, frequent changes in timeline for completion and lack of transparency from the vendors. In fact, a delay of about 2 months has become an acceptable habit in this Industry because of poor planning and execution.

Agarwal Estates, the one stop real estate services, aspires to change the general trend in the real estate industry and implement the best practices to ensure that our customers gets the best solutions in the most cost effective manner. **Agarwal Estates** empowers you with right knowledge to make the right decisions, provides you with transparent solutions and ensures that you get what was promised and that too at the agreed time.





Agarwal Interiors uses High Quality Material

Agarwal Interiors NEVER COMPROMISES on **QUALITY**. We believe in being **transparent** and want to be your **trusted partner**; hence we are listing the material used for interiors.

WARDROBES

Agarwal Interiors calls wardrobes as lifesavers. With the tall and grand structure, not only these wardrobes complement the home décor but also save us from a messy life. We do justice to this lifesaving interior by using the *TOP BRAND AND HIGH QUALITY* materials.



Main Frame Plywood/Block Board: We use excellent *MR (Moisture Resistant) grade* main frame plywood with *18 MM thickness*, made of superior veneers of identical thickness bonded using high quality elements. The block boards and main frame plywood that we use are from the promising and good brands such as **Neem Gold** or **Image**, and assures more than *100% value for money*.



Agarwal Interiors complies with MR Grade (Moisture Resistant)



Veneers: We procure veneers from the renowned and trusted brands such as **Kenwood** and **Century**. We order high quality veneers of 1 MM thickness to provide durability to the cabinets, doors, wall panels and the other interiors.

Wardrobe Drawers: The drawers in the wardrobe make a great difference in the way the interiors look. Appropriate selection of wood, colours, patterns & designs of the supporting accessories like hinges, channels, shutters from *RENOWNED BRANDS* help in deciding the classic or contemporary look the clients want to give to their dream home.

Supporting Accessories: Not only the bigger parts but also the smaller essentials are bought **ONLY** from **TOP BRANDs**. Our *Hinges* are from *Hettich*, *Screws* from **GKW** or similar brands, *Locks* from *Godrej* or *Europa* and *Adhesive* from *Fevicol SH/3M*.

Outside Lamination: The outsides laminates are procured from 'A' grade manufacturers like Merino, Airolam and similar. The flexible nature of these laminates help in providing contemporary, archetypal or antique look and feel to the Interior as the customers wish.

Inside Lamination: Likewise, we make sure that the inside laminates are proven resistant to Water, Heat, Moisture, Cracks, Scratch, Stains and Colour change. Normally comes in off white or white with *0.72 MM* thickness from the *Airolam* or similar brands.



Agarwal Interiors uses laminates that are highly resistant to 'wear and tear' which may occur due to frequently opening and closing the wardrobes. These laminates also protect the wardrobes from insects and pests.



DESIGNER KITCHENS

We give special care to the kitchen interiors. A spacious and appealing kitchen makes cooking an enjoyable experience. In fact, for many families the look and feel of kitchen makes or breaks the deal for buying or renting the house. **Agarwal Interiors** uses top grade materials that guarantees the durability as well ensures attractiveness of the kitchen.

Kitchen MARINE Plywood: We use **18 MM** thickness kitchen plywood (Marine Ply) that complies with **BWP grade** (**Boiling Water Proof**) from renowned brands such as **Century**, **Greenlam or Duro**. For kitchen shutters/doors, we may use 16/18 MM thick BWP grade ply based on design.

Unlike other vendors who use **BWR** (**Boiling Water Resistant**) grade (IS 303) - that too only for shelves - we use plywood with *IS 710 compliance* for the **entire kitchen interiors**.





Note:

- HIGH QUALITY and TOP BRAND (Century Marine ply/Green Gold) materials are used for the entire kitchen interior including the door shutters.
- Our Kitchen interior is 100 % waterproof and that too with IS710/BWP Grade (BWR is of a lesser quality and cost compared to BWP grade)



Agarwal Interiors complies with IS 710 standard that indicates the best water proof quality

Kitchen Channels & Accessories: We use Stainless Steel (Grade SS304) accessories from *Hafele/Hettich* to give a rich look to the kitchen. As the name suggests, with the stainless steel accessories, you can keep your kitchen shining ever. The stainless steel accessories are easy to use & clean, durable and highly resistant to cracks and scratches.

Choosing the good quality kitchen channels and shutters are very important. Most of the kitchen interior goes awry sooner because of the hinges, drawer/basket channels getting spoilt and rusted due to moisture, especially during monsoon.

We use hinges and channels **ONLY** from **HAFELE/HETTICH**, the renowned German Brands.





These channels come with smoother mechanism, so that the drawers are intact even after repeated usage for many more years to come. Also, these channels help in feather touch movement while functioning, never make any noise every time the drawers are closed.

We apply 80/20 rule - famously used in all the industries as "Pareto Principle" - in our business. As the rule defines, 80% of the results can be credited to 20% of the causes for a given instance. To simply put it, 20% of what we do leads to 80% of what we get in return.

Through extensive researches, we have identified that the robustness of the interior goes skewed mainly



because of the low quality products being used excessively. Unfortunately, the consumers are not even aware that they are cheated in the name of 'low budget' or 'saving cost'. For example, the wardrobe doors made of a high quality wood may undergo wear and tear issues if the low quality or unbranded



hinges/channels are used. Extreme care needs to be given in each and every minute detail while doing an interior.

Often, the consumers fall prey to vague commitments like getting the interior done on much lower budget. Within a few years of completing the interiors, the customers end up paying much on repairs and replacements of the faulty parts. Besides hitting the budget, **it's a big pain-point for the home makers.**





www.agarwalinteriors.com



KEY: Knowledge Empowers You

Being a **transparent** organization, **Agarwal Estates** believes in the concept of KEY (Knowledge Empowers You). We empower our customers with all the relevant information and data to enable them to make informed decisions.

Agarwal Interiors Unique Differentiator

Agarwal Interiors empowers customers by sharing knowledge on products and the price details in advance, so that they can make decisions quickly. Customers can choose from the large collection of colours, designs and patterns that we provide. Nevertheless, we have been doing due-diligence by choosing each and every product in terms of **Brand, Quality** and **Cost**. Timely completion of work is equally important as delay costs significant amount of rental loss or income. **We will pay you the rent in case of delay caused by us.**

The table below provides the key differences between us and practices prevalent in the market. It's important to understand where you could be misled. Even established companies use the same gimmick.

Key Learning:

Agarwal Interiors	Market Practice	Key Differences
Marine Ply: BWP grade IS 710 Compliance	Plywood with IS 303 (BWR Grade) compliance	✓ With stand 72 hours of boiling Water
 Entire kitchen is of Marine ply (Century/Duro/ Greenply) Kitchen Shutters are also made of Marine Ply Upper cabinets are also made of Marine Ply 	 In Kitchen, only for lower cabinets/ shelves BWR grade is used Kitchen shutters are made of MDF/HDF Upper cabinets are not water proof 	✓ Entire kitchen is made of BWP grade



Agarwal Interiors	Market Practice	Key Differences
16-19 MM Commercial Ply/Block board for structure/door panel (6 MM ply for back side)	Only 12 MM -16 MM commercial ply	 ✓ 16-19 MM plywood provides more stability and robustness to the structure ✓ 16-19 MM Block board saves the door from titling even after using for a longer period
0.72 MM for inner laminates, 1 MM for outer Laminates	0.6 MM for inner laminates,	 ✓ Higher the thickness of the laminates, better the protection against scratches & cracks ✓ Durability: Thinner ones easily wear off with continuous usage
REHAU PVC 2 mm for edge bending for door	Chinese PVC 1 mm for edge bending for door	✓ Finishing process requires high temperature and pressure, higher the thickness better the finish
Channels & Accessories - Only from TOP BRAND LIKE HAFELE/HETTICH	Use low quality non- branded items to cut corners	✓ Minimal to NIL maintenance ✓ Using low quality channels and accessories make the interiors to wear off quickly due to frequent usage ✓ We apply 80-20 rule, and use only the best brands.

<u>Note:</u> We don't use MDF or particle board. For MR+ or Glossy laminates, we may use 4 MM MARINE GRADE (BWP Grade) GreenGold MDF from Greenply for door/shutters for better finish.

Following table with technical specifications clearly calls out the material, dimensional specification, grade and associated brands. We have drilled down to the lowest possible detail to ensure <u>TRANSPARENCY</u>, setting a benchmark for the market.

- 1. We have also provided the materials used by us, which explains the product benefits (See below). We do not compromise on quality and deliver exactly as committed.
- 2. We have done our due diligence in choosing the right product. We look at quality first. Just because an item is more expensive than the other, does not mean it has a better quality. We do not just go by the price and the brand name. The following table is based on our extensive market



research spanning various brands and quality options available. Being specific, we have left no scope to deviate or mislead you by offering products of lower quality or unbranded merchandise. **Hafele means Hafele**. We have not mentioned "or similar" in most of the products. Most vendors write "or similar" and provide lower quality hardware.

- 3. Exception: Laminate (outside and inside): Laminate is for look and feel. If the customer is not satisfied by the colour or look of the brand specified, we can get the laminate from a different vendor. It is only for this reason and only for laminate that we have mentioned "or similar" and we have specified price range. To summarise, laminate is provided according to customer's choice.
- **4.** We have specified the grade as well, because the same brand might have lower grades.

Material Specifications: Ensures transparency.

Material	Width(mm)	Brand	Rate/Grade
Kitchen Plywood (Marine Ply)	16-19	Century/Green/Duro	BWP Grade/IS710
Kitchen Basket/Tandem Box/ Drawer Pull	600	HAFELE/Hettich or Similar	Charged as per actuals
Wardrobe Plywood (Main frame plywood/Block Board)	16-19	Kristo/Image/Festo/Gunjan	MR Grade
Veneers		Century, Kenwood	Up to Rs. 100/sqft
Laminate outside	1	Merino or Similar	Up to Rs. 1050/Sheet (8'x4')
Laminate inside (Off- white/White)	0.72	Airolam or Similar	Up to Rs. 500/Sheet
Backing for all boxing structure	6		
PVC for edge bending: Door	2	Rehau (Germany)	
Drawer in Wardrobe	16-19	Kristo/Image/Festa/Gunjan	MR Grade
Drawer Channel and Accessories		HAFELE/Hettich	
Hinges for wardrobes & Kitchen shutters		HAFELE/Hettich	
Channels		HAFELE/Hettich	
Glass/Mirror	5	Saint Gobain/Modi Guard	
Screws		Hettich or Similar	
Locks		Godrej/Europa	
Handles		Good Quality	Rs 60–150: S-M
Adhesive		Fevicol SH/3M	

Disclaimer: Above specifications may vary slightly for factory finished products. For Example, Brand name could be different and width of the ply would be 16 mm mostly.



Summary: Agarwal Interiors vs. Market Practice

Comparison pointers

Price

Specifications (Material and Brands)

Transparency

Group Discount

Agarwal Interiors

- Fixed and Fair
- Non negotiable
- Crystal Clear
- No room for ambiguity
- 100% transparent
- No

Market practice

- Not fixed bias driven
- Negotiable
- Not specified
- Ambiguous Margin driven
- Not all is shared
- Yes

Value Addition

- One price for all
- No prejudice
- No scope for deviation
- Assured quality Top brands used
- Client in full control
- Unbiased client treatment

SAMPLE CALCULATION

Wardrobe Loft 42 sq ft 16 sq ft Cost
Service Charge
Total Cost

Rs.58,000 10% Rs.63,800 Cost Discount Total Cost Rs.87,450 10% Rs.78,705

• Savings 23.3%









Our Partners























Agarwal Interiors ensures Higher Quality at Affordable Cost

As we have been insisting, 'Transparency' is our business's core value.



"ABSOLUTELY NO HIDDEN COST or ANY GREY AREAS – ALL INFORMATION SHARED IN BLACK AND WHITE"

Not only the bigger picture, but also we share microscopic details about the smaller components like kitchen baskets, screws and basket channels. The price information related to each and every product being used for the interiors is COMPLETELY shared with our customers well in advance. In addition, they are informed in advance in case of major changes that may occur in the procurement cost.

Given below is the screenshot of approximate estimation of basic interior for a three BHK flat for rental home. We specialised in rental properties.

	Estimate (Actual size may vary)		I	I	_		
				Total	Price/		
S No.	Item	Width	Height	Sqft	Sqft	Amount	Board/Ply
1	Kitchen Bottom box (Waterproof)	180	31	39	1,300	50,375	Inside/outside Laminate
2	Kitchen top box (Waterproof)	150	27	28	1,300	36,563	Inside/outside Laminate
3	Master Bedroom Wardrobe	90	84	53	1,100	57,750	Inside/outside Laminate
4	Master bedroom Loft	90	24	15	750	11,250	Inside/outside Laminate
5	Guest Bedroom Wardrobe	84	84	49	1,100	53,900	Inside/outside Laminate
6	Guest Bedroom Loft	84	24	14	750	10,500	Inside/outside Laminate
7	Kids bedroom Wardrobe	84	84	49	1,100	53,900	Inside/outside Laminate
8	Kids bedroom Loft	84	24	14	750	10,500	Inside/outside Laminate
9	Entertainment Center/Hall Unit	0	0	0	1,100	0	Inside/outside Laminate
10	Shoe Rack	0	0	0	1,100	0	Inside/outside Laminate
11	Vanity storage in toilets (Waterproof)	0	0	0	1,300	0	Inside/outside Laminate
12	Vanity storage in toilets (Waterproof)	0	0	0	1,300	0	Inside/outside Laminate
13	Kitchen Basket (Six Baskets): Hettich					22,300	Cutlery, Cup, Plate, Plan
14	Basket Channels - Hettich Brand			6	500	3,000	
15	Service Charge: 10%					31,004	
	Total					341,041	

Note: The above estimate is for rental property with simple design and as per the prevailing market rates for standard specifications in Oct'16. Normally, the unit rate varies based on specifications.





Payment Terms: Absolutely NO Surprises in the Final Bill

- ❖ Post the approval of Quotation, as the first payment, the customers need to pay a non-refundable token amount of Rs.10,000/- which is adjusted on the final payment for specific designs. Basic Designs are shared at no cost to the customers.
- ❖ After the approval of designs, a subsequent payment of 50% of the total cost in advance (Material Expenditure) needs to be made.
- ❖ Upon completion of work for the first week, 20% of the payment shall be paid
- ❖ Once the structure is completed which will be in two weeks, 20% payment shall be paid
- ❖ The remaining 10% shall be paid at the time of completion
- ❖ 100% advance payment for fittings & fixtures, Chimney, & hob etc.
- ❖ Interest @24% per annum will be charged for delayed payment after the completion of work.
- ❖ The service fee is 10% of the total project cost or Rs. 25,000/-, whichever is higher. This is charged for manpower, logistics, coordination & overall project management.

Terms & Conditions (Read Carefully):

- Kitchen baskets/channels for basket, chimney will cost extra (as per actuals)
- ❖ The False Ceiling, Electrical, Granite slab and related work areas incur extra cost
- ❖ The existing painting may get messy while executing carpentry works. Besides, a lot of dust gathers inside the house during construction (Interior) in the complex because of which your property may require painting and deep cleaning. We would not be responsible for it.
- Any change in design, after finalizing one design and the initial procurement is done, or any time during the work execution, there will be an incurrence of extra cost
- ❖ Any delay from the clients in getting things done (Ex: Timely payment, Design Selection) will also incur additional cost
- ❖ The change in design will incur an addition of Rs.5,000 as the management fee.
- Please be informed that the actual laminate colour may vary from the shade appearing in the soft copy of the catalogue. There had been only one such instances e.g. Catalogue code# 2004SF of Optus Brand appeared light grey but in reality, it was a pink shade. We try our best to avoid such situation. We don't take any responsibility in such a case.
- ❖ Procurement of Digital Laminates may take additional two weeks. Also the colours may mismatch slightly or may appear as dull, as compared to the photos in the catalogue.
- Getting work done from Builder/Developer is Out of Scope. Exception may apply.
- The above prices are excluding taxes.

The prices are subject to change without notice due to various reasons



Work Execution Time Line

Interior work not getting completed as scheduled is a major nightmare, isn't it? Even a little delay can impact your budget in form of rental loss, EMI and can lead to frustrating and helpless moments. People plan many things around these dates, and, as a chain reaction, everything goes awry.

Agarwal Estates understands your pain as we have personally suffered and faced similar headaches while employing other vendors. Keeping our bitter experience in mind, we strive to achieve customer satisfaction by finishing work as per the schedule and ensure that no unnecessary delays happen from our side.



The standard interior packages takes approximately **6-8** weeks for completion. For example, it will take approximately 6 weeks to complete the interior for a 3 bedroom house of about 1500 sq ft, consists of 3 wardrobes and a full kitchen work.

Note: Any changes in design from the client may lead to delay in delivery by at least 2-3 weeks.

A delay of 2 months seems to be an acceptable practice in the industry. But the consumers should take note of the fact such a delay would spiral the cost too.

Agarwal Interiors is committed to meet the agreed schedule, and prevents unnecessary delays. In case of delay caused by us, **WE WILL PAY YOU THE RENT** for the extended period!



Avoid 2 Months delay Cost = Rs. One lac in EMI and Frustration



A glimpse of our completed projects

Please click on the links below to see the samples of some of the Interior work completed by **Agarwal Interiors** in various apartments:

- Mr. Ravish AS, B-1401, Purva Skywood
- Mr. Shailesh Rathi, Shanti Niketan
- Mr. Gaurav Agarwal, Darter303, Watermark
- Mr. Akash Modi, G505, Purva Skywood
- Mr. Amit Jaiswal, G205, Purva Skywood
- Mr. Rajender Singh, Hornbill304, Watermark

Design Ideas:

You can also pick up design ideas from:

- http://www.houzz.com/photos/kitchen/house-interior-design-india-
- http://www.homeanddesign.com/

Laminate Color & Design ideas:

You can pick color/design of lamination as per your choice. Please be noted that item chosen may not be in stock by the manufactures as catalogues are NOT updated frequently. So please pick at least two color of your choice. Please find below the URL for online catalogue to help you choose color of laminate:

- http://www.merinolaminates.com/ecatalogue.aspx
- http://www.airolam.com/download

Types of Plywood:

Agarwal Estates aspires to empower its customers with the **right knowledge** to enable them to make the **right decisions** at the **right time**. For more info, please refer: http://blog.positiveindians.in/plywood/types-of-plywood.html and similar pages in the blog.



Agarwal Interiors ONLY aim at creating a 'win-win' situation for both us and clients



Superfluous Offerings

A house becomes a home only when the fixtures like lighting, electrical, fan, geysers, curtain rods & curtains and bathroom fittings are completed. We extend our hands to get you the best products from superior brands at the wholesale price. We have collated information through extensive research and due diligence.

Agarwal Interiors can help you transform your totally unfurnished house to a ready-to-move-in home in just 5 lacs.



To make it easy for the customers, we have created templates of all the fittings/fixtures/furnishings required in a home along with wholesale prices, and provide you list of reputed vendors who offer good value for money, so that this daunting task can be finished in *ONE DAY*. And you don't have to run around 10 times for small things, and it results in:

• Saving your Precious time and Money, and getting rid of the endless hassles

Are you always on the move and do not have time to take out from your busy schedule? We have specific Real Estate solutions designed to meet your needs too.

- We specialize in managing Rental Properties and provide Ready-To-Move-In services for NRI customers
- We help to rent a property for those relocating from abroad to India.
- Those who dream about buying a property from abroad can avail our ready to move-in services.



Agarwal Interiors assures complete satisfaction in the end to end process.



Customers Speak



Mr. Akash Modi, G505, Purva Skywood

Our home in Bangalore is a really special place for us and our experience with Agarwal Estates has been wonderful for our interior work.

It is a really tough task to manage interior work from overseas but the interior assignment for our apartment was taken forward by Agarwal Estates. The entire process of about six to seven weeks has been exceptionally satisfactory. The interior activity was completed well on time with no last minute surprises as in cost or quality standard.

Manoj and team's transparency in material selection with professional guidance to select the best quality within your budget is really praiseworthy.

Subodh Kumar and team's truly elegant, yet functional interior work is simply exceptional and provided us with a higher level of satisfaction, far more than we actually expected.

Our remarkable and positive experience with Agarwal Estates finally made us undertake their Property Management services.



Mr. Akash Bisaria, G1208, Purva Skywood

I would like to write this note of appreciation for Manoj and his team at Agarwal Estates for Managing my property in Bangalore and completing quality Interior work in short span. I gave them keys of my apartment in the last week of July and within one month they completed the interiors and fixture fittings in my apartment and apartment was ready for possession by tenant starting Sept. 1st.

Managing property in India while abroad is a big hassle. I was looking for a one stop shop to manage my property in India. Agarwal Estates was a perfect fit for my requirement. They are transparent, professional, and lived up to their tagline of redefining trust. It's good to see that Manoj is trying to bring US like property management culture in India.

Thanks & All the best to him and his company. Hope to continue this relationship for long.



Mr. Gaurav Agarwal, Darter 303, Watermark

I got my interiors done from Manoj/Pawan/Subodh In August, 2015. They are extremely professional and soft-spoken. Subodh is very technical person and has given lot of good suggestions and feedback regarding our interiors. They delivered my apartment on time (as promised by them before signing the deal) as per the expected quality. Overall, I would rate them 9/10.





Mr. Rajender Singh, Hornbill 304, Watermark

I chose Agarwal Estates for interior of my new apartment. I did some 1 month of research and evaluated around 4-5 interior guys with different skill of work (Factory finish Vs Interior Decorator Vs Contractor Vs Carpenter).

My experience while dealing with Manoj and his team is:

- Upfront clarity on specifications (Quality raw material), fixed timeline (based on prior projects) and FIXED Cost.
- Be able to customise the design (as per my need and design in mind).
- Suggestions by Manoj and his team on type of ply/laminates/hinges/channels were good.
- Cost (best) when compared to other players (Compared apple Vs apple).

Finishing of wood work is really good and as close as to factory finished material (highly impressed).



Mr. Girish Kumar, A-2038, Sobha Garrison

Folks

I have recently given a contract to Agarwal estates to do the interior carpentry work of my new apartments.

Manoj and team have done a fantastic work, of completing the work on time within the planned budget. The quality of work is pretty good as compared to many others who are in the market. One of the good aspects of the work is planning and execution. The execution was organised in such a way that none of the walls or floors of the apartment was damaged or needed another round of painting. This is a clear and good indicator of the quality of the planning and execution. I had visited the site many times during execution. I was really impressed the way they prepared the plans and done the wood work with lot of care and precision. Overall the quality of work and finish was much more that I had expected. Well done Manoj Agarwal and team.



Mr. Vivek Saran, Tetra 603, Watermark

My engagement with Manoj started recently and I have nothing but positive feedback about the whole experience. I trusted Manoj with doing apartment interiors work and they did very nicely. Manoj and team have well adapted professional in this new globalized world and can work nicely with minimal directions from customer. I never had to visit my site to give design inputs or supervise the work. Manoj took full ownership of advising

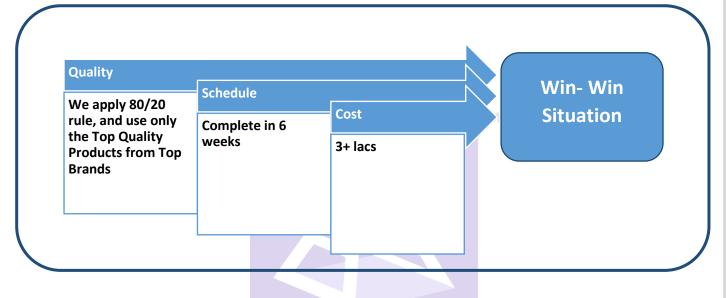
with appropriate inputs and executing the full work till end at a price point which is hard to beat in this market. With progress photographs and regular calls, it was easy to visualize how work is progressing. I'd recommend Manoj as partner to trust and work with to anyone looking for his services



Create a Win-Win Situation

An Innovative and Transparent Marketing Strategy

Creating the interior for a 1,500 sq. ft. 3BHK Home (3 Wardrobes and the entire Kitchen Interior)





Agarwal Interiors ONLY aim at creating a 'win-win' situation



We will provide you rent in case of delay from us



Agarwal Estates Unique Differentiator

Agarwal Estates, a one stop, all solutions - real estate services venture, utilizes the promoter's extensive experience in process implementation, service delivery and standard methodologies to suit the requirements of the real estate market in India. This has helped us in delivering high quality services - on time - and also enabled us to successfully launch the concept of: **All we need is vour autograph!**™





TRANSPARENCY is the CORE VALUE of Agarwal Estates

Being a **transparent** organization, we empower our customers through our revolutionary concept and key initiative called as KEY (**Knowledge Empowers You**). We share all

the information with customers to enable them to make informed decisions. We have been constantly getting acknowledged by our existing customers about the *Knowledge* we share with them.

Agarwal Estates provides end-to-end solutions:

- **Real estate advisory**: Overseas investments, buyback options, Flexible investment amount, etc.
- **Buy/sell/rent property**: Understanding your needs and providing the right solutions
- **Property and tenant management**: Peace of mind, guaranteed rent
- **Home loans**: Free consultancy, awareness about hidden charges, maximum savings
- **Home décor & interiors:** Six weeks completion for a standard 3 BHK starting at Rs 3+ lakhs
- **Allied services**: Property tax, Electric meter transfer, Vastu, etc.

ONE STOP, ALL SOLUTIONS -REAL ESTATE SERVICES



Agarwal Estates aspires to empower customers with the **right knowledge** to enable them to make the **right decisions** at the **right time**.







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