

PARADIGM SHIFT:

# OFFIGE

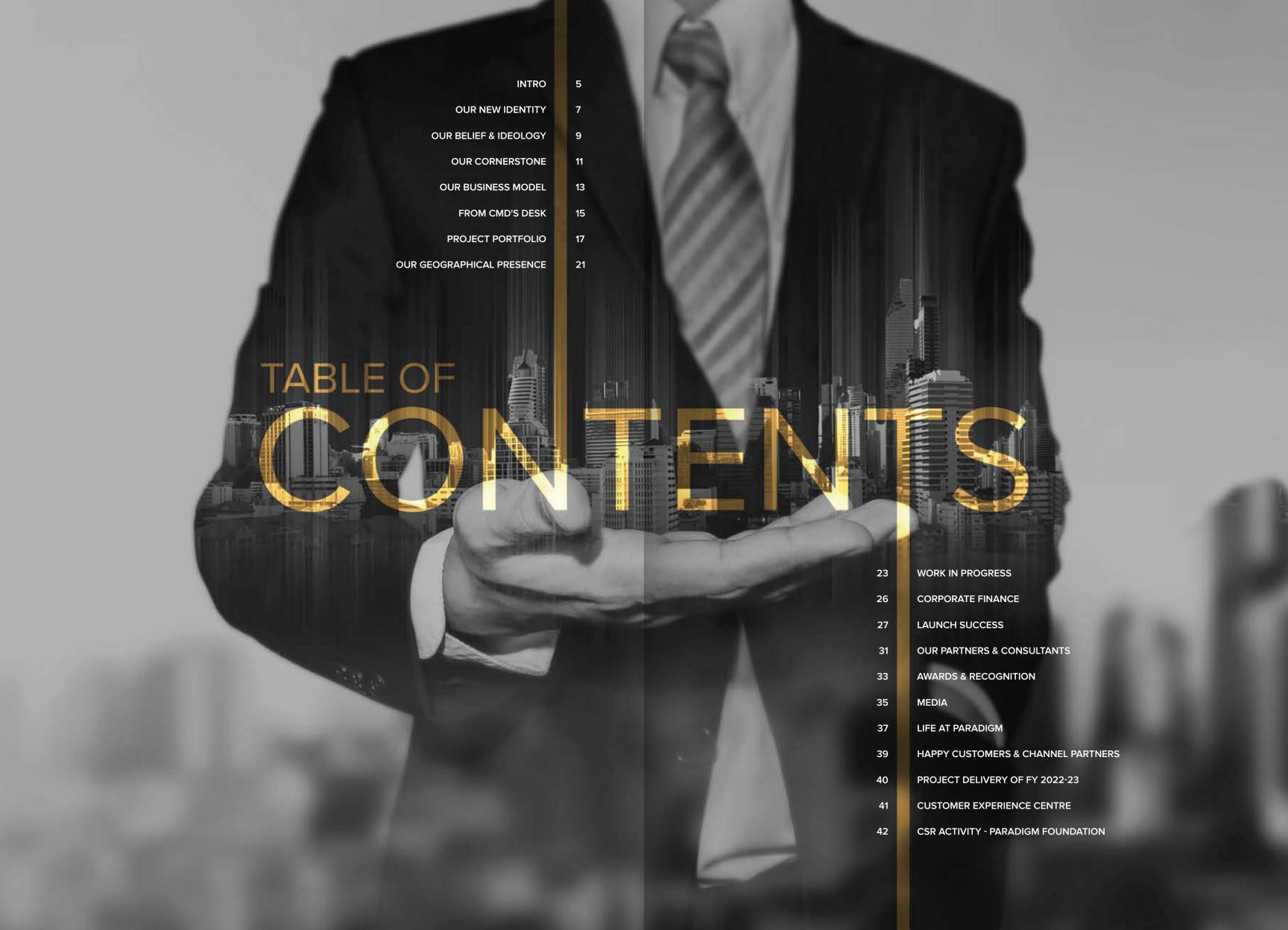
#### CHANGE IS THE ONLY CONSTANT.

The process of evolution is crucial for the world to progress and improve over time.

Humans are driven by the desire to overcome challenges and obstacles, which leads to innovative solutions and advances.

Paradigm Realty's thinking is centered around the core desire to constantly reinvent, remodel, and create.

A SHIFT FROM THE STATUS QUO



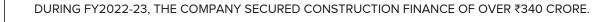
# AN EMINENT HALLMARK IN THE REAL ESTATE LANDSCAPE



PARADIGM Realty is a highly esteemed real estate developer operating in the Mumbai Metropolitan Region (MMR) renowned for its commitment to quality, trust, luxury, and timely delivery. The company's diverse portfolio centers on creating homes that offer comfort, solace, and luxury to its clients. It is structured in planning and analysis, stakeholder management, and sustainability, and is passionate about protecting the environment and taking practical measures to preserve the flora and fauna while crafting avant-garde structures. PARADIGM Realty offers top-notch quality that is both cost-efficient and caters to practical requirements. It incorporates an array of industry best practice systems, tools, policies, and processes, and ensures the timely delivery of top-quality construction solutions.

PARADIGM Realty has established a reputation for fulfilling commitments and making timely financial repayments, which has earned it an esteemed standing among financial institutions. In FY2022-23, the company secured construction finance of over ₹ 340 Crore and has repaid over ₹ 353 Crore of loans to date. The company has delivered over 700 dream homes and 2300+ homes to date, with over 5 million sq. ft. of upcoming development.







REPAID OVER ₹353 CRORE OF LOANS TO DATE, SIGNIFYING ITS DEDICATION TO FINANCIAL RESPONSIBILITY.



IN FY2022-23, WE DELIVERED OVER 200+ DREAM HOMES ADDING TO THE IMPRESSIVE COUNT OF 1800+ HOMES DELIVERED TO DATE.



ESTABLISHED A CLOSE-KNIT RELATIONSHIP WITH OVER 4000 CHANNEL PARTNERS ACROSS ITS SITES.



APPROXIMATELY 7000 VISITORS SEARCHED FOR THEIR DREAM HOMES ACROSS OUR MUMBAI SITES.



RELEASED A RECORD-BREAKING BROKERAGE OF OVER ₹6 CRORES, UNDERSCORING ITS UNWAVERING COMMITMENT TO EXCELLENCE.



RANKED AS THE 5TH TOP SUPPLIER OF INVENTORIES IN MMR AND THE 4TH TOP ABSORBER OF INVENTORIES IN THE LAST 36 MONTHS.



TEAM OF 225+ EMPLOYEES REMAINS STRONG, MOTIVATED & RESILIENT WITH UNPARALLELED DEVOTION

5

PARADIGM

# A BOLD NEW VISION FOR TOMORROW

BEGINS WITH A BOLD

**NEW IDENTITY** 



At Paradigm Realty, we take immense pride in unveiling our new identity. An emblem that states we're ready to craft the next paradigm in Indian realty. With landmarks that'll bring together all the elements for a rewarding and fulfilling lifestyle, in precisely curated proportions to deliver the best blend of vision, vibrancy and value. A new paradigm for tomorrow. Beginning with a new identity today.

WE NOW EVOLVE FROM







# WHAT YOU BELIEVE IS WHAT YOU CREATE

# RESULTS CHANGE WHEN THE CHOICE OF THE APPROACH CHANGES



#### **OUR BELIEF**

WE VALUE OUR PRINCIPLES THAT SHAPE OUR SUCCESS.

THE SYNTHESIS AT PARADIGM REALTY

IS TO DELIVER COMFORT HOMES

CATERING TO END USERS' PRACTICAL NEEDS

ALONG WITH ADHERING TO

THEIR NEEDS OF LUXURY.

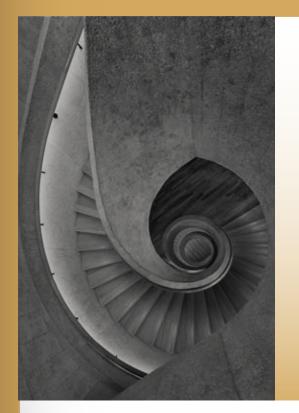
#### **OUR GROUP IDEOLOGY**



- UTILITARIAN SPACE PLANNING
- STEADY STRAIGHT LINE GEOMETRY
- CROSS-VENTILATED HOMES WITH NO SPACE WASTAGE
- FENG SHUI COMPLIANT
- QUALITY ON-TIME
- COMPLEMENTARY FORM & FUNCTION
- EXPANSIVE COMMON AREAS
- ERGONOMIC STRUCTURE
- TRANSPARENCY
- CUSTOMER CENTRICITY



#### **OUR CORNERSTONE**



#### **AESTHETICS**

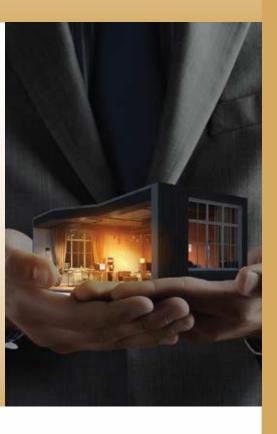


Our focus as a group is to exude elegance with our intricate & elegant yet efficient designs, providing expansive spaces to dwell.

#### **STRENGTH**



We believe our strength as a group lies in the bond we create with our customers, suppliers, vendors & channel partners by delivering sturdy and quality homes within the promised time.



#### **COMMITMENT**



We believe in allegiance to our customers by maintaining transparency in all our practices and achieving time bound delivery with premium quality.

# DIVERSIFIED YET UNIFIED TOWARDS A COMMON GOAL

#### SPOTLIGHT ON MMR

- High focus on Suburban Areas of the Mumbai Metropolitan Region (MMR)
- Building affordable luxury homes at well-identified locations of MMR

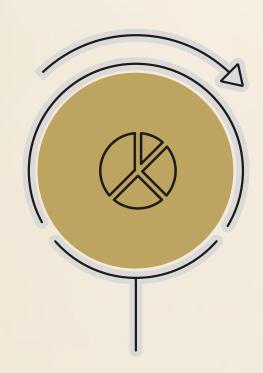
#### **ROBUST STRATEGY**

- Detailed SWOT-based acquisitions.
- Strategic Project Acquisition All acquisitions done in the low market phase.
- In-house team to evaluate project feasibility.

#### **FOSTER PARTNERS**

- Ability to create value for our private equity partners
- Liaison with the best to generate value in the project.











#### **LEAN BUSINESS MODELS**

- Evaluate developing projects through alternative structures to reduce upfront capital.
- JV/JDA/DM & equity models preferred.
- Core expertise in executing SRA projects
- Proven and scalable business model with strong execution capability.

#### **DIFFERENTIATOR**

- In-house team for design & planning to develop & execute the right product.
- Proven track record of project delivery within committed time.
- Prudent financial management & efficiency in maintaining adequate cashflows for the projects.
- Customer centric approach.

### From CMD's Desk



Mr. Parth Mehta

**FOUNDER & CMD** 



At Paradigm Realty, we are dedicated to providing our clients with the highest level of service, ensuring that their dream homes become a reality. Our foundation is built on trust and integrity, which we have earned through our commitment to excellence and innovative approach to real estate development.

Our projects are designed with the latest technology and advancements in mind, and we are always striving to stay ahead of the curve in an ever-evolving market. This commitment has earned us a reputation for quality and excellence, and we are proud to have been recognized for our efforts.

We are thrilled to have added the magnificent Artteza project to our portfolio in the past fiscal year, and we are confident that this will continue to drive our growth and success. Our focus on environmental, social, and governance (ESG) initiatives is a testament to our commitment to rating projects that improve lifestyles and positively impact the world.

At Paradigm Realty, we believe that a client-centric approach is the key to our success. Our team of experts is dedicated to understanding our clients' needs and wants, and we work tirelessly to ensure that our projects meet those needs while delivering exceptional quality and innovation. Our projects are not only beautiful and stylish, but they are also functional and efficient, ensuring that our clients are getting the best value for their investment.

We understand that the Indian real estate market is constantly changing, and we are dedicated to adapting and making decisions that will have positive, long-term outcomes for our success. Our goal is to consistently deliver projects that are not only innovative and beautiful but also functional and efficient, and we are confident that our team of experts has the knowledge and experience to continue delivering exceptional projects and experiences to our valued clients.

We are proud of the work that we do, and we are committed to always providing the best service possible. Our clients are at the forefront of everything we do, and we are dedicated to making their dreams a reality.

At Paradigm Realty, we believe that the trust we have earned from our clients is the foundation of our success, and we are proud to be a part of their journey to finding their dream home.

#### **COMPLETED**





Location: Santacruz (W) Start Date: 2015 Completion Date: 2017 Project Size: 52,000 sq.ft. Delivered with OC





Location: Khar (W) Start Date: Dec 2016 Completion Date: Jan 2019 Project Size: 1,50,000 sq.ft. Delivered with OC RERA ID: P51800031563





Location: Borivali (W)
Start Date: Apr 2016
Completion Date: Dec 2020
Project Size: 6,45,000 sq.ft.
Delivered with OC
RERA ID: P51800000204





Location: Oshiwara Start Date: Jan-19 Completion Date: Apr-22 Project Size: 1,85,000 sq.ft. 3 Towers Delivered with OC RERA ID: P5180000869





Chembur (E)

Location: Chembur Start Date: Jan 2019 Completion Date: 2022 Project Size: 3,07,000 sq.ft. D & E Tower Delivered with OC in 2022 & 2023 respectively RERA ID: P51800002373 A5180001338





Borivali (E)

Location: Borivali (E) Start Date: 2017 Completion Date: 2021 Project Size: 2,54,000 sq.ft. 3 Tower Delivered with OC 1 Tower to be Delivered in 2023 RERA ID: P51800008691





Location: Borivali (E) Start Date: Jan 2017 Completion Date: Apr 2022 Project Size: 1,15,000 sq.ft. RERA ID: P51800008441

#### **NEARING COMPLETION IN 2023-24**



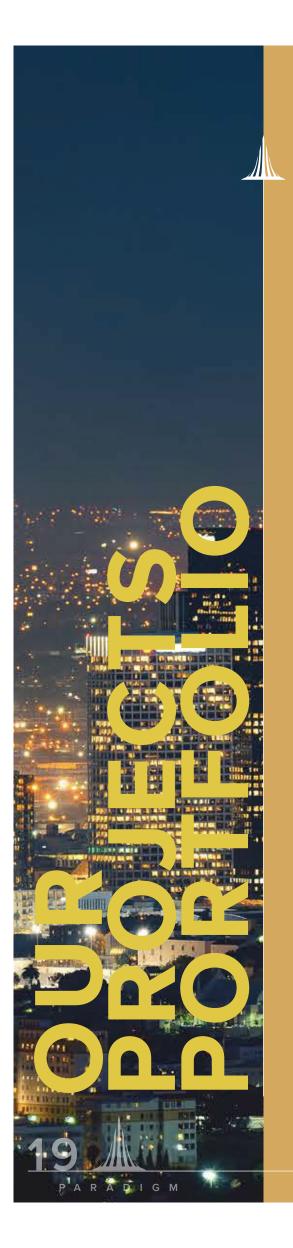
PRIME VISTA
A BLESSED LIFE
Ghatkopar (E)

Location: Ghatkopar (E) Start Date: Oct 2019 Targeted Completion Date: 2023 Project Size: 2,00,000 sq.ft. RERA ID: P5180002012





Location: Thane (W) Start Date: Jun 2018 Targeted Completion Date: 2023 Project Size: 3,00,000 sq.ft. RERA ID: P51700008949 A5180001337



#### **ONGOING**



PRESIDENCES VERSOVA, ANDHERI (W)

Location: Versova, Andheri (W) Start Date: Sep 2018 Targeted Completion Date: Phase 1 - 2023, Phase 2 - 2024 Project Size: 6,50,000 sq.ft RERA ID: P51800005224 P51800002671 | P51800005688 A5180001338



#### 71MIDT\WN

THE CENTRE OF LIFE

Location: Chembur Start Date: 2021 Targeted Completion Date: 2025 Project Size: 7,50,000 sq.ft.

Project Size: 7,50,000 sq.f RERA ID : P51800028761



ANTÁLYA

Location: Oshiwara Start Date: Jan2020 Targeted Completion Date: Dec 2024 Project Size: 7,00,000 sq.ft. RERA ID: P51800020208

#### **NEWLY LAUNCHED IN 2022-23**



PARADIGMAYA

Location: Oshiwara Start Date: Oct 2022 Targeted Completion Date: Jul 2027 Project Size: 7,25,000 sq.ft. RERA ID: P51800020208



ARTTEZA

Location: Juhu, Santacruz Start Date: May 2022 Targeted Completion Date: Dec 2024 Project Size: 2,28,000 sq.ft. RERA ID: P51800030554

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200+

HOMES DELIVERED
IN 2022-23

5

NEW PROJECTS
ACQUIRED

2.2

MN SQ.FT
CONSTRUCTED

225+

**TEAM SIZE** 

#### **PROJECTS SUMMARY**

PROJECTS DELIVERED WITH OC

3

ONGOING PROJECTS

2

NEARING COMPLETION

2

NEW PROJECTS LAUNCHED

#### PROJECT LOCATION 44% 15 % **MUMBAI WEST MUMBAI EAST** MUMBAI CITY CENTRE **MUMBAI WEST - 4.49 MILLION SQ.FT. ARIANA RESIDENCY ANANDA RESIDENCY MAHAVIR NAGAR** BORIVALI (W) KANDIVALI (W) BORIVALI (E) 6,45,000 SQ.FT. 2,54,000 SQ.FT. 22,00,000 SQ.FT. **CASA PALAZZO SHIMPOLI DEVIDAS ROAD** BORIVALI (E) **BORIVALI (W) BORIVALI (W)** 1,15,000 SQ.FT. 6,73,000 SQ.FT. 6,00,000 SQ.FT. **MUMBAI EAST - 1.56 MILLION SQ.FT. SEASONS PRIME VISTA** ZENITH 71 MIDTOWN CHEMBUR GHATKOPAR (E) CHEMBUR THANE (W) 2,00,000 SQ. FT. 3,07,000 SQ.FT. 3,00,000 SQ. FT. 7,50,000 SQ.FT. MUMBAI CITY CENTRE - 4.19 MILLION SQ.FT. **VOGUE** NIVAN PREMIERE ARTTEZA KHAR (W) **RESIDENCES** JUHU SANTACRUZ (W) 1,50,000 SQ.FT. 2,28,000 SQ.FT. 52,000 SQ.FT. ANDHERI (W) 6,50,000 SQ.FT. **102 DOWNTOWN PARADIGM PARADIGM PARADIGM** ALAYA **RETAIL & COMMERCIAL EL-SIGNORA ANTALYA**

**OSHIWARA** 

7,25,000 SQ.FT.

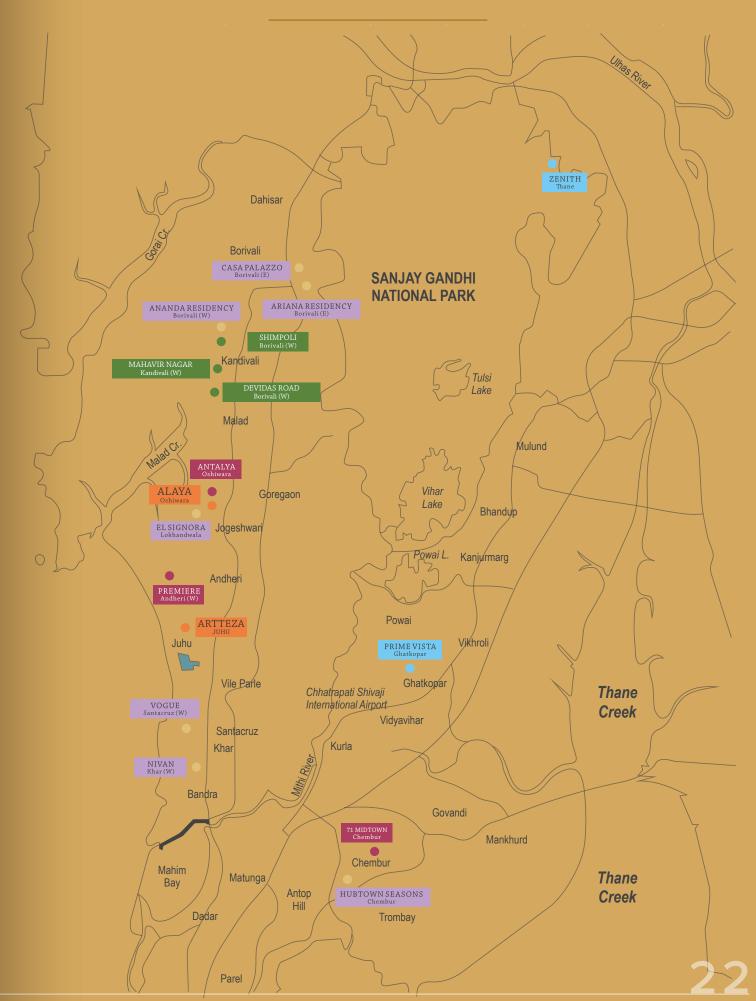
OSHIWARA

7,00,000 SQ.FT.

**OSHIWARA** 

15,00,000 SQ.FT.

### OUR SPRAWLING EXPANSE ACROSS MUMBAI



**OSHIWARA** 

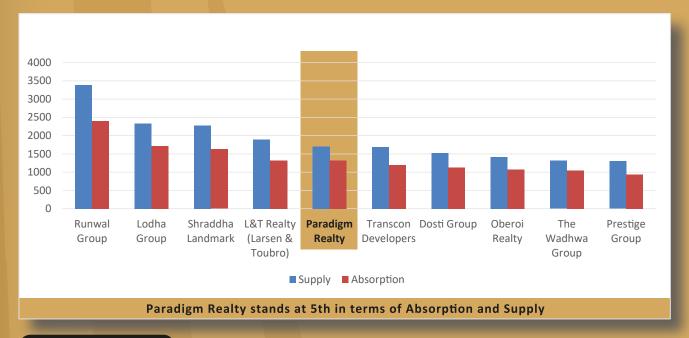
1,85,000 SQ.FT.

#### **UPCOMING PROJECTS**

#### WITH OVER 6 MILLION SQ.FT. OF DELIVERY IN THE NEXT 4 YEARS.

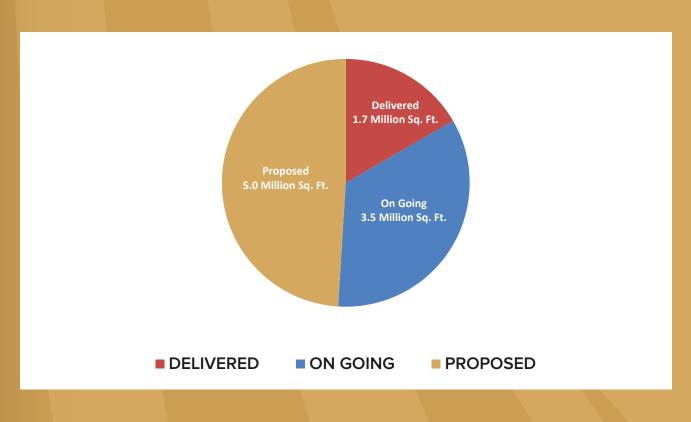
PARTICULARS	BORIVALI (W)	KANDIVALI (W)	BORIVALI (W)		
LOCATION	SHIMPOLI	MAHAVIR NAGAR	DEVIDAS ROAD		
CONSTRUCTION AREA	6,73,000 SQ.FT.	22,00,000 SQ.FT.	6,00,000 SQ.FT.		
RERA CARPET AREA	2,16,000 SQ.FT.	9,00,000 SQ.FT.	3,00,000 SQ.FT.		
TOTAL NO. OF SALE UNITS	420	500	350		
EXPECTED PROJECT LAUNCH DATE	Q2 2023-24	Q3 2023-24	Q4 2023-24		

### TOP 10 DEVELOPERS SUPPLY & ABSORPTION RANKING IN MMR



SOURCE : PROPEQUITY

#### TOTAL FSI OF APPROX. 10 MILLION SQ. FT.



## CONSTRUCTION

#### PROJECT SYNOPSIS

ECTS

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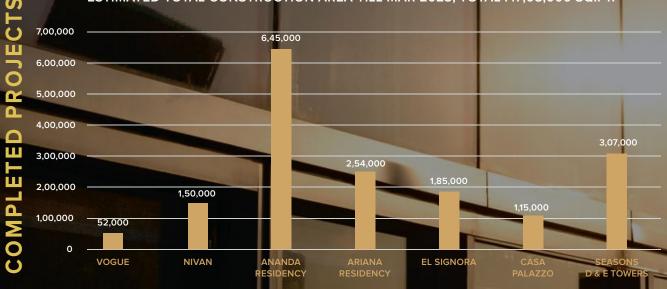




#### ESTIMATED TOTAL CONSTRUCTION AREA TILL MAR 2023, TOTAL: 35,53,000 SQ.FT.



#### ESTIMATED TOTAL CONSTRUCTION AREA TILL MAR 2023, TOTAL: 17,08,000 SQ.FT.



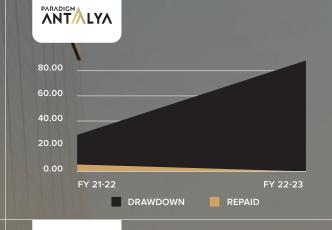
#### **CORPORATE FINANCE**



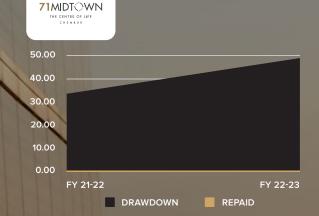












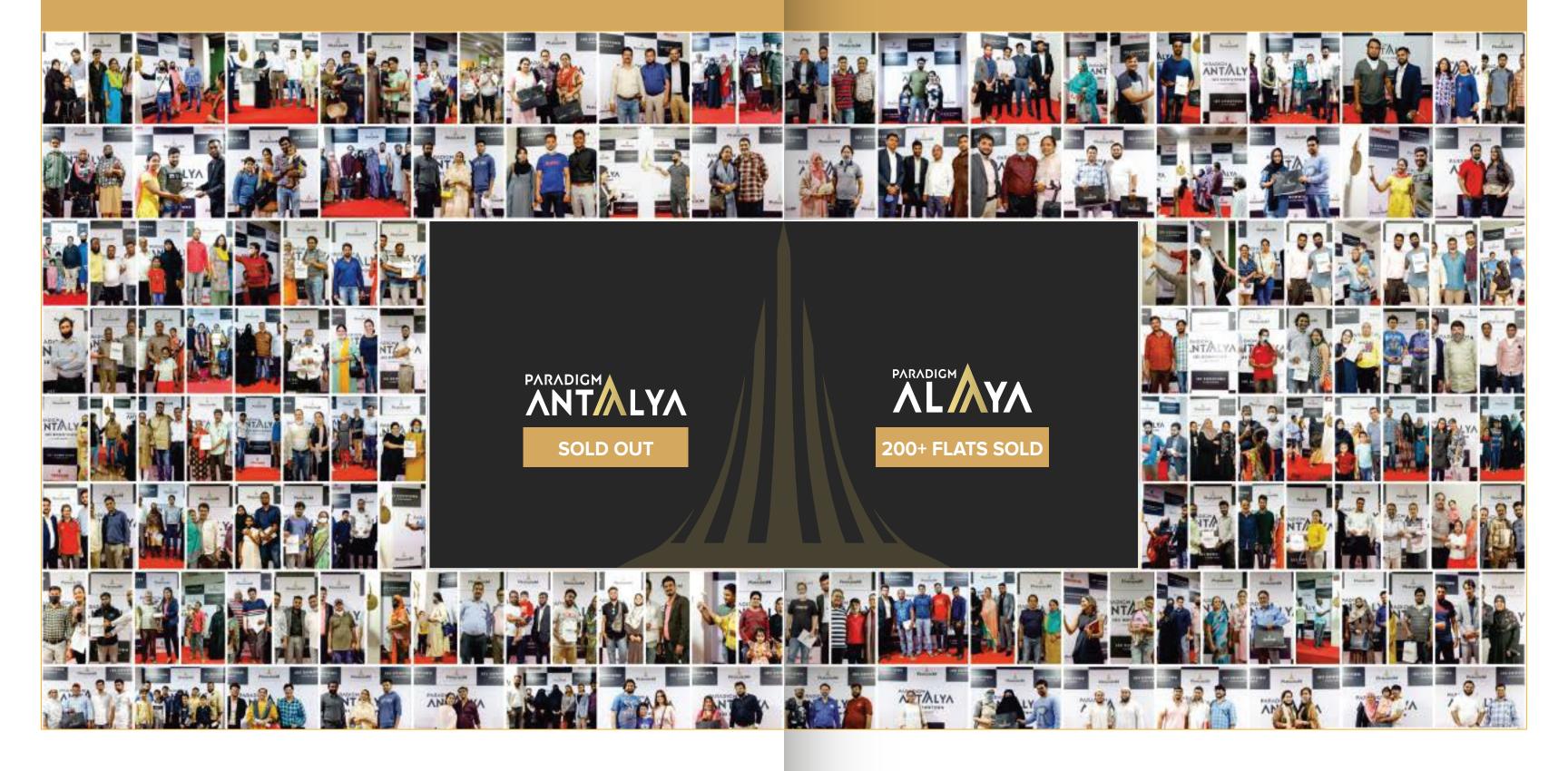


— A 10 ACRE TOWNSHIP —

Residential | Commercial | High Street Mall

#### ADDRESS TO AN EXTRAORDINARY LIVING!

After the success of Antalya at 102 downtown, we launched Alaya Tower. Situated at the heart of the entertainment industry, 102 Downtown is a 10+ acre township in Mumbai's most coveted neighbourhood, bustling with supreme amenities, curated for a high order of luxurious living. 102 Downtown offers 1 & 2 BHK premium modern residences flanked by the best high street retail and renowned sustainable commercial spaces that linked through with elevated connectivity for hassle-free urban mobility. From a residential precinct that offers an intuitive living to ultra-spacious, future-oriented office spaces that inspire collaboration to an avenue of leisure that offers immersive art, shopping, entertainment & dining, Paradigm Alaya and Antalya of 102 downtown are masterpieces shaping the city's incredible skyline that is all set to be Mumbai's next premier business address, where conveniences and comfort blend for the best!





#### LANDMARK OF MUMBAI'S NEW CITY CENTRE

Aspiring to change Chembur's cityscape, Paradigm Group brings the best lifestyle, luxury & connectivity with 71 Midtown Chembur, spread across a verdant land parcel of 4.5 acres. Excelling with iconic amenities and crowned with luxury, 71 Midtown is Mumbai's new city centre hosting 6 towers of 23 storeys each offering 1, 2 & 3 BHK homes crafted in architectural design of a contemporary world that features high street retail, podium & sky level amenities bringing urban leisure and conveniences to your doorstep. The most talked-about project, 71 Midtown is soaring in success, selling like hotcakes with 150+homes already booked.





#### **LUXURY LIVING REDEFINED**

Experience the ultimate in luxury living at our gated community in Juhu-Santacruz, Mumbai's most coveted address. Rub shoulders with Bollywood's elite, sports celebrities, and top business people in a neighbourhood that offers everything you need for a complete life. Our award-winning 2, 3, and 4 BHK homes are designed with matchless aesthetics and quality by Paradigm Realty, a trusted developer with a proven track record of successful residential projects in Mumbai. Come discover the art of living in style in our luxurious community.





# OUR PARTNERS & CONSULTANTS





#### **LEGAL CONSULTANTS**

- LAW SCRIBES
- WADIA GHANDY & CO.
- MAYUR KHANDEPARKAR
- KANGA & CO.
- IC UNIVERSAL LEGAL
- LAW POINT
- M/S SHIRALKAR & CO.
- CHITNIS VAITHY & CO.
- ADVOCATE SHASHIKANT SURANA
- DIVYA SHAH ASSOCIATES (D.S.A)



#### **TECHNICAL CONSULTANTS**

- J+W CONSULTANTS
- ENVIRO-CON
- GOKANI & ASSOCIATES
- GLOBAL ENGINEERING SERVICES
- YOGESH N KELKAR & ASSOCIATES
- ASC ASSOCIATED CONSULTANTS
- POINT TO POINT ARCHITECTS
- FAKHRI A HASAMWALA & ASSOCIATES
- URJA BUILDING SERVICES CONSULTANT
- GIREESH RAJDHAKSHYA- GMR CONSULTANTS
- ELECTRO-MECH CONSULTANTS
- GRIHARACHANA ARCHITECT & INTERIOR FIRM
- PENTACON STRUCTURAL CONSULTANTS
- STRUCTWEL DESIGNERS & CONSULTANTS
- GEOCON INTERNATIONAL



#### **BANKING PARTNERS**

- ICICI BANK
- ICICI HFC
- CAPRI GLOBAL CAPITAL LTD.
- STATE BANK OF INDIA
- TATA CAPITAL
- EDELWEISS ALTERNATIVE ASSET ADVISORS LTD
- HDFC BANK
- AXIS BANK
- AXIS FINANCE
- NIPPON INDIA
- KAUTILYA FINANCE



#### **DESIGN ARCHITECTS**

- REZA KABUL
- A+ ARCHITECTS
- HAFEEZ CONTRACTOR
- HORIZON ARCHITECTS
- VIVEK BHOLE ARCHITECTS

### AWARDS & RECOGNITION





**Best Selling Project of the Year 2022 Paradigm Antalya** 



Excellence In Design Award at the CREDAI-MCHI Grand Property Expo 2022



**Grand Stall Design Award** Naredco Maharashtra Homethon Property Expo, 2022





**Hot Property Exhibition** 

Developer of the Year Paradigm Realty

Year 2021











**National Feather Awards National Feather Awards** 









Most Promising **Upcoming Dynamic Real Estate** 

National Conference of Resident Welfare

**Residential Project** 

Accommodation Times
4th International Real Estate



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PERSPECTIVE

#### DISRUPTING AFFORDABLE LUXURY SPACE IN MUMBAI

PARTH MEHTA, FOUNDER & MANAGING DIRECTOR, PARADIGM REALTY
SPEAKS TO SAPNA SRIVASTAVA ABOUT THE LATEST DEVELOPMENTS IN REAL
ESTATE AND HIS VISION FOR THE COMPANY.

Paradigm Realty's dynamic journey began in 2015 with a vision to bring an experiential change by providing quality functional housing at affordable pricing to Mumbai city. Paradigm Realty being a first generation real estate brand is now reckoned amongst the top 20 developers of MMR including Multi-generation institutional brands.

According to Parth Mehta, it is people's faith & confidence in the brand that has led to accomplishment of 1600+ homes delivery till date with 6 completed projects with OC, and a delivery track record of over 2 million sq.ft & 4 million sq.ft of ongoing developments across Mumbai suburbs. "The objective of the company is to design grand homes that offer comfort and solace by catering to practical requirements of the end-user. We craft spaces that are a blend of contemporary art & technological novelty while, staying truthful to our core principles of aesthetics, strength & commitment," he said.

"COVID-19 BROUGHT TIDE OF WOES ON REALTY SECTOR."

Speaking about the times of pandemic, Parth Mehta shared that the massive scale of the impact of COVID-19 on Indian real estate can be gauged from the fact that the sector has incurred a loss of over \$1 Lakh Crore since the pandemic broke out. The pandemic resulted in a serious liquidity crunch for real estate developers. The credit shortage brought down the residential sales from four lakh units in 2019-20 to 2.8 lakh units in 2020-21 across the top seven cities of India.

He added, "The dawn of COVID-19 brought a tide of woes on the real estate sector, stifling it to the point where property transactions went to a near-halt, ever since then the market has taken several strides towards recovery witnessing green shoots of growth in early 2021. The new normal kicked in by the pandemic has brought a focal shift in people's perspectives, making them keen to buy properties that

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We recognise our intent & resilience and our financial discipline by not opting for any interest moratorium or loan settlements with financial institutions & lenders during the unprecedented times.

offer more than just living spaces & hence developers are now focussed on offering leisure luxuries, green surrounds, improved security & facilities. Smart commercial spaces with smart features & augmented network of connectivity is the new choice. Moreover, the pandemic outbreak and the subsequent growth in digital transactions and e-commerce have brought warehousing & logistics and data centers into sharp focus. Also, Mumbai holds the highest potential for the retail sector. Seeing the current trends, Mumbai definitely is poised for strong robust growth."

#### "THE COMPANY SHOWED FINANCIAL DISCIPLINE DURING DIFFICULT TIMES."

Parth Mehta was proud of the fact that the company did not sack any of the team members during the Covid era, nor there were salary cut for any staff. "We recognised the personal difficulty each one of us faced and empathised the

towards addressing all of the challenges relating to Covid-19 and led the business through the difficult period who delivered 3 projects in such tough situation. Special mention has to go to the team for preparing site offices according to the prevalent Covid protocols and making sure our customers and existing family of buyers experience complete control in terms of hygiene and safety," he expressed.

#### MUMBAI'S PROMINENT REAL ESTATE MICRO MARKETS

"In my opinion, the top luxury micro-markets in Mumbai are Worli, Lower Parel, Chembur, Andheri, Kandivali and Borivali. These locations have time and again proved to be the choice of the elite class. With major developments leading to these locations, most of the iconic developments have taken shape in recent times. While Chembur, Bandra and Andheri serve as the cosmopolitan urban choice of living, Worli and Lower Parel have mostly

become the choice of evolved patrons looking for the South Mumbai ambience and neighbourhood with Central connectivity. Whereas, Santacruz, since is a nodal location, attracts more upper-middle class buyers who look for high standards of living with a touch of the newness and smart configurations," says Parth Mehta.

#### "RBI DECISION TO INCREASE REPO RATE WAS EXPECTED."

Sharing his thoughts on the impact of RBI repo rate hike on the buyer's and developers Parth Mehta stated that the RBI decision to increase repo rate by 50bps was on expected lines. He added, "The home loan interest rate hike is likely to impact homebuyers negatively as EMIs are set to get costlier on back of higher stamp duty. In current situation developers are trying to keep sales buoyant by offering developer subvention rate, subventions where buyer's loan rate is capped and offering furnished homes etc."

Paradigm Realty has announced its expansion plans in the Mumbai market for driving growth. This development is part of their larger plan to strengthen its footprint in major metros over the next five years while undertaking decisions

part of their larger plan to strengthen its footprint in major metros over the next five years while undertaking decisions that moralize environmental, social & governance (ESG) initiatives. Talking about the new project launches Parth Mehta enthusiastically shared,"Our 1HCY2022 launches included

"OUR DEVELOPMENT PLANS ARE OPEN TO NEWER POSSIBILITIES."

enthusiastically shared,"Our 1HCY2022 launches included Artteza (Juhu Tara), an uber luxurious project with host of amenities in great location of santacruz - Juhu neighbourhood. In 2HCY2022 we have two launches planned a residential complex housing over 600 homes at 102 Downtown, Oshiwara (a 10 acre multiuse township with an uber luxury mall coming up comprising largest floor plate in MMR) and Commercial and Residential development Paradigm Antalya, a premium lifestyle gated community housing 400 homes in Borivali (W)."

Quoting the famous quote by Robert Shculler - "Tough times don't last, but tough people do", Parth Mehta concluded the conversation, "The company is all poised to open up its development horizons to newer possibilities where it can reach out to the larger audience of home buyers. Increasing awareness on family safety and automation has become one of the core customer expectations in recent times. With a myriad of technologies taking the front stage, it's soon going to be a market for technologically advanced facilities that are ready to become an inseparable part of an Indian household.

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#### LIFE AT PARADIGM

MONTHLY BIRTHDAY CELEBRATION



**WOMEN'S DAY** 



**ANNUAL DAY CELEBRATION** 





**FESTIVALS CELEBRATION** 









**ENGINEER'S DAY** 



NATIONAL SAFETY DAY



CRICKET TOURNAMENTS





INDEPENDENCE DAY & REPUBLIC DAY CELEBRATIONS





TRAINING & DEVELOPMENT SESSIONS





#### **HAPPY CHANNEL PARTNERS**















#### **HAPPY CUSTOMERS**



#### **HUBTOWN SEASONS POSSESSION**



#### CUSTOMER EXPERIENCE CENTRE













