99 REALTY

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NEWS LETTER



99Group of Companies

Shaping Dreams Into Reality

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FROM OUR BLOGS

THE SPIRIT OF NAVRATRI AND THE POWER OF COLLECTIVE PROGRESS



Navratri reminds us that every great victory begins with the courage to face a challenge. Through the worship of Maa Durga, these nine sacred nights celebrate strength, determination, wisdom and the triumph of good over evil. But beyond its spiritual significance, Navratri also carries a timeless message: **progress begins when we find the strength to overcome the obstacles within ourselves.**

At 99 Group of Companies, I believe this message holds particular relevance. Every stage of an organisation's journey brings its own challenges. Competition tests our determination, changing customer expectations demand adaptability, and ambitious goals require us to move beyond familiar ways of working. What defines us is not the absence of these challenges, but the attitude with which we respond to them.

The nine days of Navratri offer us an opportunity to reflect on the qualities we need to strengthen within ourselves. Each day of devotion can serve as a reminder to cultivate courage when facing uncertainty, patience when progress seems slow, wisdom when making decisions and humility when success comes our way. These are not qualities we develop overnight; they emerge through the choices we make every day. In both life and leadership, lasting progress begins with the willingness to improve ourselves before expecting change around us.

Navratri teaches us that strength takes many forms.
Sometimes, strength means having the courage to make a difficult decision. Sometimes, it means remaining patient when results take time. At other moments, it means accepting that a process needs improvement, listening to a different perspective or beginning again with greater clarity.
These qualities matter in business just as much as they do in life. A strong organisation is not built by ambition alone. It is built when ambition is supported by discipline, when leadership is accompanied by responsibility, and when individual talent works in harmony with a shared purpose.

The spirit of Navratri also reminds us that strength is most meaningful when it brings people together. Within an organisation, every individual contributes a different ability, perspective and experience. When these differences are respected and directed towards a common objective, they become a source of collective strength. At 99 Group of companies, our progress depends on how effectively we work across teams, support our colleagues and take ownership of our responsibilities. The achievements we value most are those in which individual effort becomes part of a larger success.

The nine nights of Navratri also remind us of the importance of transformation. Just as the festival represents the victory of divine strength over destructive forces, we must learn to overcome the habits that limit our own progress—complacency, hesitation, poor communication and resistance to change. Growth demands that we recognise these barriers honestly and work consistently to move beyond them.

As we celebrate this auspicious occasion, I encourage every member of the 99realty and 99 Group family to bring renewed energy and commitment to their responsibilities. Let us approach challenges with courage, treat people with respect, remain open to learning and take pride in the quality of our work. Let us also remember that an organisation's true strength lies in its ability to bring different people, skills and ideas together.
May the blessings of Maa Durga inspire us to act with wisdom, lead with integrity and work with unwavering determination. May this Navratri bring happiness to our families, positivity to our workplaces and the courage to pursue our aspirations with purpose.
Wishing everyone a blessed, joyful and prosperous Navratri.

Shyam Pandey
CMD, 99 Group of Companies

THE POWER OF AN INFORMED PROPERTY DECISION



Navratri is a celebration of faith, strength and the victory of wisdom over uncertainty. As families come together to celebrate these auspicious days, many also begin thinking about new beginnings—new aspirations, new investments and, for some, the dream of owning a home. In real estate, however, a meaningful new beginning requires more than an auspicious date or an attractive offer. It requires the confidence to make the right decision.

The property market is entering an era in which access to information is no longer the biggest challenge for buyers. A few searches online can reveal dozens of projects, multiple configurations, price comparisons, amenities and promotional offers. Property videos allow customers to explore developments before visiting them, while digital platforms make it easier to connect with developers and advisors. Yet, when information becomes abundant, distinguishing what is relevant, reliable and suitable becomes even more important.

The real challenge today is not finding more options. It is understanding which option deserves consideration. An attractive price may capture attention, but a property must ultimately be evaluated on the strength of its fundamentals. Location, connectivity, construction quality, developer credentials, project documentation, payment terms and the practical needs of the family must all form part of the assessment. A home that looks impressive in a presentation may not necessarily be the right choice for a particular buyer.

This is why the festive season should encourage thoughtful decisions rather than hurried commitments. Offers and incentives can create opportunities, but they should never replace proper evaluation. Buyers must understand what an offer includes, which conditions apply, what additional costs may arise and whether the property aligns with their financial plans. A confident decision is one made with clarity, not under pressure.

For the real estate industry, this changing customer mindset calls for a more responsible approach. The role of an advisor must extend beyond sharing project details or arranging a site visit. It involves understanding customer priorities, communicating verified information, explaining relevant differences between options and helping people ask the questions that matter. Sometimes, good advice means helping a customer recognise why a particular property may not be suitable for them.

At 99Realty, this is an opportunity to define our value through the quality of our guidance. Every interaction is a chance to turn information into understanding. Our relationships with customers and developer partners must be built on accurate communication, professional conduct and a commitment to making the property journey more transparent. In a market where many options compete for attention, credibility is earned through the details of everyday work.

The spirit of Navratri offers a fitting perspective. The festival reminds us that progress requires discernment—the ability to look beyond appearances and recognise what truly matters. In our profession, that means looking beyond the brochure, beyond the headline price and beyond the immediate excitement of an offer to understand the real value of a property.

As we celebrate Navratri and approach Diwali, let us carry this principle into our work. Let us encourage informed choices, build stronger customer relationships and measure our success not only by the transactions completed, but also by the confidence we help create.

M.S. Alam (Shail)
Director, 99Realty

THIS DURGA PUJA, CELEBRATE THE JOY OF FINDING A PLACE TO CALL HOME



In West Bengal, Durga Puja is much more than a festival. It is an emotion that brings families together, fills neighbourhoods with celebration and reminds us of the warmth of belonging. From the anticipation of Maa Durga's arrival to the beautifully illuminated pandals, the sound of dhaak and the joy of sharing moments with loved ones, Puja carries a feeling that is difficult to put into words. It is a celebration of home, relationships, hope and new beginnings.

Here in Durgapur, this festive spirit connects people across neighbourhoods and generations. Families make plans to visit pandals together, friends reunite, and homes become places of preparation, laughter and celebration. Amid all these traditions, one thought holds a special place in many hearts: the happiness of having a home where life's most precious memories can be created.

Because a home is not simply a place where we live. It is where our stories begin, our relationships grow and our happiest moments find a lasting address.
Working in real estate sales has given me a deeper appreciation of what a property can mean to a family. Behind every enquiry is a different aspiration. A young couple may be searching for their first home, parents may want a more comfortable space for their growing family, or an individual may be planning an investment for the future. Each customer arrives with a unique story, a set of expectations and the hope of making the right decision.

However, an important decision deserves careful thought alongside emotion. The excitement of the festive season should encourage families to explore their options, not rush into commitments. Budget, location, connectivity, construction quality, documentation and the terms of purchase all deserve attention. A home should suit the family's everyday needs and long-term plans, not simply look appealing during a festive campaign.
This is where our responsibility as real estate professionals becomes meaningful. Sales is not only about presenting available properties or discussing offers. It is about listening to customers, understanding their priorities and providing accurate information so they can make informed choices. Sometimes, the most valuable part of a conversation is helping a customer understand what to look for before deciding.

In a city like Durgapur, every buyer may have a different vision of the future. Some may prioritise convenience and proximity to everyday essentials, while others may be looking for a suitable home for their family or evaluating a property as a long-term investment. There is no single answer that works for everyone. Our role is to understand these individual needs and guide customers towards options worth considering.

The festive season also teaches us the value of relationships. Durga Puja is made memorable not only by its grand celebrations but also by the people who make it special. In the same way, successful sales relationships are built through trust, patience, clear communication and consistent follow-up. A customer should feel comfortable asking questions, comparing alternatives and taking the time needed to make a responsible decision.

As a member of the 99Realty team, I believe our greatest strength lies in remembering the human purpose behind our work. Every conversation offers us an opportunity to make someone's property journey clearer. Every interaction is a chance to demonstrate that we value the customer's aspirations as much as the outcome of the transaction. This Durga Puja, as we celebrate Maa Durga's homecoming and the warmth of being surrounded by our loved ones, let us also appreciate the meaning of a place we can truly call our own. May every family find happiness in the home they cherish, and may those still searching move closer to a choice that brings them confidence and peace of mind.

Gopa Das
Sales Manager

THE HOME THEY CAN AFFORD, BUT HAVEN'T BOUGHT

A family visits a residential project on a Sunday. They like the location, the apartment feels right, and the home loan appears manageable. They ask for the price, discuss the payment plan, take photographs and promise to return. Then the weeks pass. They revisit the numbers, compare another property, ask relatives for advice and postpone the decision.

This familiar story reveals an important truth about real estate: being able to afford a home and feeling ready to buy one are two very different things.
In East India, where homeownership is closely tied to family security, social standing and long-term stability, purchasing a property is rarely just a financial transaction. For many families in Kolkata, Durgapur, Ranchi, Jamshedpur, Patna and Bhubaneswar, it is one of the largest decisions they will make in their lives. Naturally, the decision carries a weight that no price tag can fully explain.
The fear of getting it wrong

A homebuyer does not simply ask, "Can I pay for this property?" The questions that follow are often harder: Will the location develop as expected? Is the builder trustworthy? Will my family be comfortable here ten years from now? What if I need to change jobs, move cities or sell the property unexpectedly?

The modern buyer has access to more information than ever before. Property portals, social media, online reviews, virtual tours and project advertisements make comparisons easier. Yet an abundance of information does not always make a decision simpler.

One project may offer a better price, another a more convenient location, and a third a more attractive set of amenities. A relative recommends waiting for prices to fall; a colleague insists that the area is about to boom. Every new opinion changes the calculation.

Across East India's growing cities, buyers must weigh developing neighbourhoods against established locations. A lower-priced property may offer future potential, while an established area may provide greater convenience at a higher cost. The right choice depends on a family's priorities and financial comfort.
The costs that do not appear in the brochure

Even buyers who qualify for a home loan may overlook registration charges, applicable taxes, interiors, maintenance and moving expenses. Buyers may also worry about construction timelines, documentation and promised amenities. When these concerns remain unanswered, hesitation becomes a form of self-protection.

Knight Frank India's Beyond Bricks: The Pulse of Home Buying survey, published in 2025, found that 80% of respondents across eight major Indian cities preferred homeownership. Kolkata recorded the same preference level. The aspiration is strong, but that does not mean every buyer feels ready to act.
A decision built on confidence, not pressure

Waiting can be sensible when savings are insufficient or important details remain unclear. But delaying indefinitely can also prevent families from meeting genuine housing needs.

Buyers should consider whether a property suits their needs, whether the total costs are manageable, whether the title and applicable approvals have been verified, and whether repayments leave room for emergencies.
For the real estate industry, the lesson is clear: buyers do not always need more promises or another offer. They need reliable information, credible documentation and time to make an informed decision.

A home may be financially within reach long before it feels emotionally possible. Bridging that gap begins with understanding what the buyer fears—not simply what the buyer can afford.

99 GROUP CELEBRATES SPORTS DAY: A REFRESHING BREAK BEYOND WORK

Who says the best team moments happen around a conference table? At 99 Group, we believe some of the strongest connections are built beyond everyday work. On 29 September, we celebrated National Sports Day at Birsa Munda Sports Complex, Dhanbad, with a refreshing break from deadlines, meetings, and daily responsibilities. The day brought colleagues together for an exciting experience filled with energy, laughter, friendly competition, and memorable moments.

From the excitement of cricket and badminton to the strategic moves of chess and the fun of ludo and carrom, the event offered something for everyone. It was an opportunity to step away from our usual routines, discover hidden talents, cheer for teammates, and enjoy the simple pleasure of playing together. Here, the spirit of participation mattered just as much as winning, making the day a true celebration of camaraderie, enthusiasm, and togetherness.

In today's fast-paced professional environment, taking time to pause, recharge, and connect with colleagues can make a meaningful difference. Activities like these help refresh the mind, ease everyday work stress, encourage collaboration, and strengthen relationships across teams. They also remind us that behind every role, target, and responsibility are people whose energy, creativity, and dedication drive an organisation forward.
At 99 Group, we believe a positive workplace is built not only through professional achievements but also through shared experiences that bring people closer. When colleagues connect beyond their professional roles, communication becomes stronger, teamwork feels more natural, and everyone returns to their responsibilities with renewed energy and motivation.

Our Sports Day was more than just a break from work; it was a celebration of the people who make 99 Group what it is. It reinforced a simple yet powerful belief: a winning team is built not just by working together, but also by laughing, learning, competing, and growing together.
Here's to stronger bonds, refreshed minds, and many more moments of team spirit at 99 Group!











A BREAK FROM ROUTINE, A BOOST FOR TEAM SPIRIT









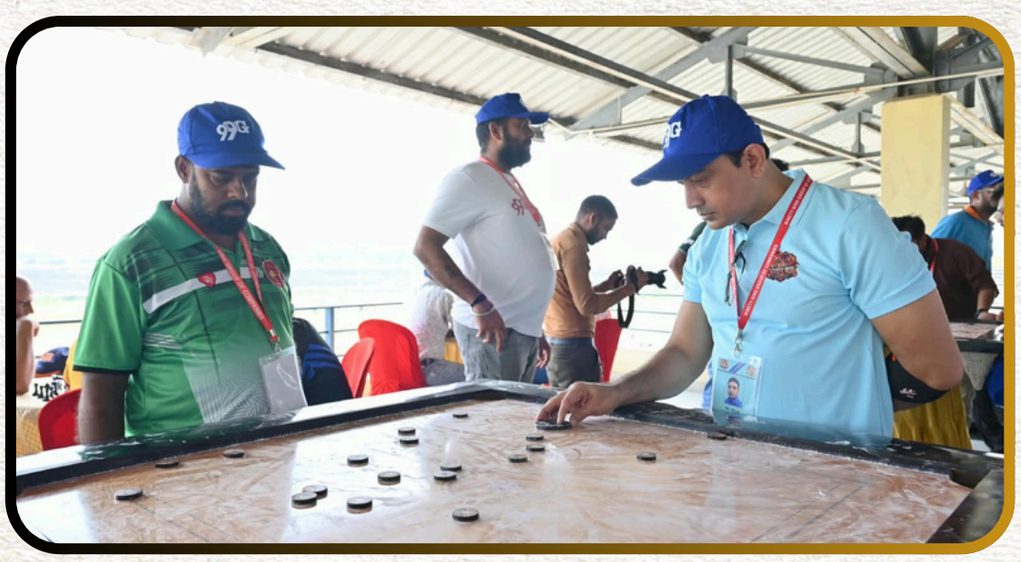














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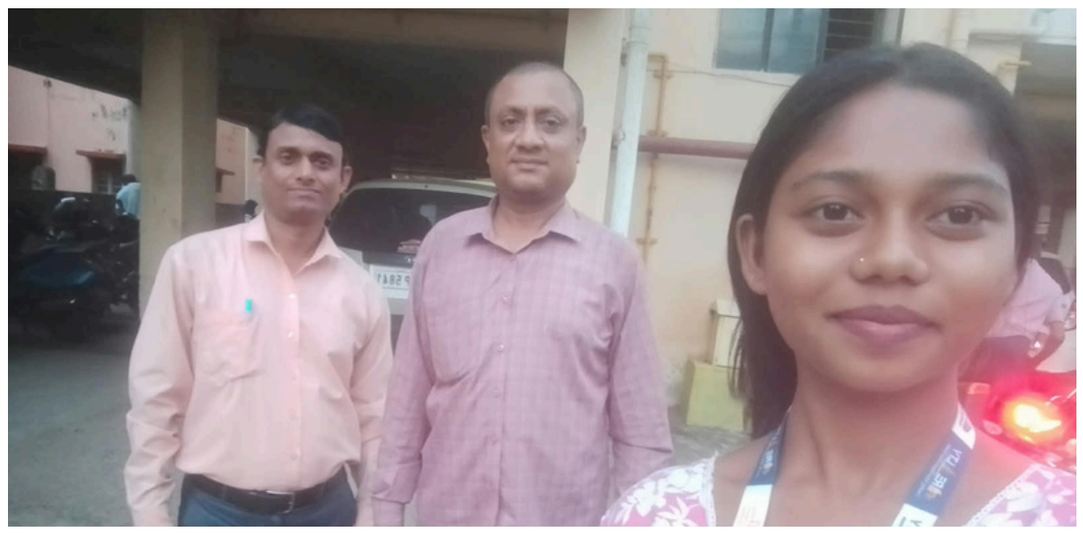








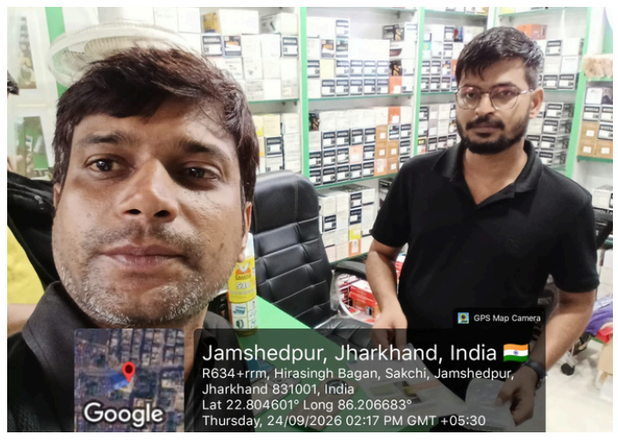
















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How to Manage Homeownership Costs Without Stretching Your Budget

There is a special feeling that comes with owning a home. After years of saving, comparing properties and planning finances, finally getting the keys feels like the finish line. In reality, it is the beginning of a new financial chapter.

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From property bookings and developer collections to cement, steel, suppliers and contractors, India's real estate ecosystem runs on thousands of payments.

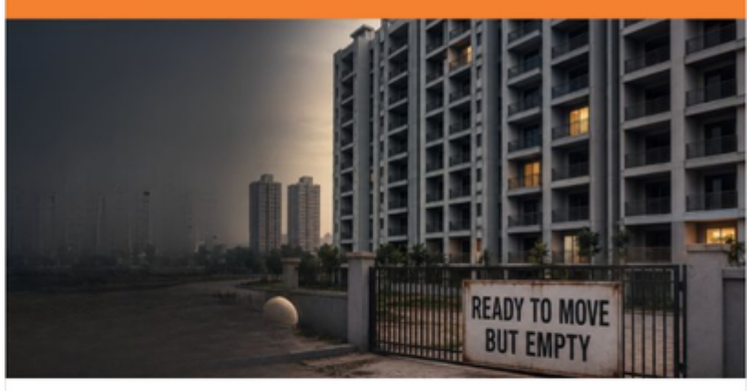
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India's Real Estate Momentum Continues: Why This Is an Excellent Time to Invest

The Indian real estate sector is entering the festive season on a strong and optimistic note. With the Reserve Bank of India (RBI) maintaining policy stability, a resilient economy, and improving investor confidence, both homebuyers and investors have several reasons to consider real estate as one of...

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Game-Changing Real Estate Judgment: Sellers Cannot Cancel Registered Sale Deed Over Unpaid Dues

In a significant judgment that is set to influence real estate transactions across India, the Supreme Court has ruled that a registered sale deed cannot be declared invalid merely because the buyer failed to pay the entire sale consideration at the time of execution.

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