

**Sometimes,  
you can get  
what's beyond  
your reach.  
All you need  
to do, is Rise Up.**

**RISE UP**   
Get what's beyond your reach



# Same budget 25% bigger home

Your current salary makes you eligible for a certain amount of home loan. Which means there is only a certain size of home that you can afford. **But with Janapriya Upscale Rise Up, you can get a home that's 25% bigger.**

**Come, RISE UP.**

**From 990 sft. to 1200 sft.**

**From 1250 sft. to 1500 sft.**

**From 1550 sft. to 1880 sft.**

**From 1635 sft. to 2075 sft.**

**With your current home loan eligibility.**

In the pages that follow, we will explain exactly how you can Rise Up with Janapriya Upscale.

**01**

Let's say, with a ₹1 lakh salary, your home loan eligibility is ₹65-70 lakhs.



**02**

This gets you a home that is 1000 sft.



**03**

Janapriya Upscale Rise Up helps you get a 1220 sft. home, with the same home loan.



**04**

With Rise Up, you can buy the bigger home at just 80% of the value today. That is at ₹77 lakhs.



**How  
we make  
it happen  
for you.**



**05**

You pay your down payment and take the home loan on this 80%. Even pre-EMI or EMI will be on the same amount. In fact, we will help you get this loan\*.

\*Conditions apply

**06**

For up to 30 months\*, you don't have to worry about the remaining 20%.



\*Conditions apply

**07**

In these 30 months, save, invest, and yes, get increments.



**08**

And 6 months after delivery, you can pay the balance 20%.

**09**

By this time, you can get a loan top-up, thanks to your increments. And you would have had savings!



**10**

So you can finally have a home, a 25% bigger home that you can call your own!



# Here is how your home gets bigger. 25% bigger.

Here is a detailed illustration of how Rise Up helps you get a 25% bigger home with the same home loan eligibility.

## How Rise Up works for you

	PRESENT	WITH RISE UP
<b>Salary</b>	₹1,00,000	
<b>Home Loan Eligibility</b>	₹60,00,000	
<b>EMI</b>	₹60,000	
<b>Flat Size</b>	990 sft.	1220 sft.
<b>Flat Cost</b>	₹78,34,000	₹92,20,000
<b>Home Loan Requirement</b>	₹70,50,600	₹73,76,000
<b>Down Payment</b>	₹7,83,400	₹7,37,600
<b>EMI</b>	₹60,635	₹63,434
<b>Balance Amount Payable After 30 Months</b>		₹18,44,000
<b>EMI for Top-up</b>		₹15,858
<b>Total EMI After 30 Months</b>		₹79,292

# 30 months to save. And make a bigger dream come true.

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Now, you have 30 months left to pay the balance 20%. Save well, invest right, work hard. And get your increments - by then, you would have got at least 2 or 3. That means your home loan eligibility will also increase, leading to meaningful top-ups. And you can let your savings grow further, through MFs, EFTs, stocks, FDs, etc.

Now, with all those savings, and your top-ups, you're more than capable of affording that balance 20%. It's time to invest in that very capability of yours to grow. Invest, in a home that's a bigger dream.



# Save on interest rates, with Rise Up.

With Rise Up's model of home loan calculation and payments, there's a lot you get to save. Take a look.

## How Rise Up helps you save on interest rates

Payment Schedule	Normal Payment Schedule	Rise Up Payment Schedule	Difference in Payment	Interest Saving
Land and Developments	₹29,63,100	₹23,70,480	₹5,92,620	₹1,33,340
Footings and Foundations	₹29,63,100	₹23,70,480	₹5,92,620	₹1,33,340
Payments for Structure	₹74,07,750	₹59,26,200	₹14,81,550	₹2,08,454
Finishing	₹14,81,550	₹11,85,240	₹2,96,310	₹6,667
Amenities	₹8,14,125	₹8,14,125		
<b>Total Flat Cost</b>	<b>₹1,56,29,625</b>	<b>₹1,26,66,525</b>	<b>₹29,63,100</b>	<b>₹5,20,000</b>
<b>20% Payment Payable After 30 Months</b>		<b>₹29,63,100</b>		
			<b>Interest Saving in EMI</b>	<b>₹5,20,000</b>
			<b>6 Months Rental Benefit</b>	<b>₹3,00,000</b>
			<b>Total</b>	<b>₹8,20,000</b>
			<b>Savings per sft.</b>	<b>₹400</b>

The above payment schedule is for a 2075 sft. home.

# Better to buy bigger today. Better to Rise Up.

When you buy a home, there are many additional costs you incur. Let's illustrate those with the example a 990 sft. home at Janapriya Nile Valley.

## Registration

You will need to pay 7% of home cost as registration fee | **₹5,50,000 (₹550/sft.)**

## GST

You will be charged GST at 5% on your home | **₹3,50,000 (₹370/sft.)**

## Interiors

Typically, for a 2 BHK, for the interiors we love and need | **₹7,00,000 (₹707/sft.)**

## Amenities

In a gated community, irrespective of the size, the cost of amenities remain the same. These typically include your club, parking, etc. | **₹4,50,000 (₹454/sft.)**

**So your total sunk cost is:**

**₹20,50,000 (₹2070/sft.)**

When you upgrade your apartment to a bigger one, this is a cost that you will have to spend all over again. That is why we say, don't let your hard-earned money sink. Let it help you Rise Up.

## Bahiti

📍 Chanda Nagar

3 BHK apartments

2075 sft.

₹1.56 Cr.

## Altair

📍 Sainikpuri

2-3 BHK apartments

1465 - 1975 sft.

₹1.05 - ₹1.35 Cr.

## Nile Valley

📍 Chanda Nagar

2-3 BHK apartments

990 - 1630 sft.

₹65 L - ₹1.10 Cr.

## Lake Front

📍 Sainikpuri

2-3 BHK apartments

860 - 1200 sft.

₹46 L - ₹65 L

## Sitara

📍 Sainikpuri

2 BHK apartments

580 - 865 sft.

₹35 L - ₹50 L

## Elysium

📍 Batasingaram

Premium villas

3000 - 4622 sft.

₹2.5 - ₹4 Cr.

RERA Numbers: P02200000901, P02200000371, P02200000368, P02200000232, P02200000367, P02200000369, P02200001229, P02200001230, P01100003970, P01100003966, P01100007344, P02200003561.

\*Offer is subjective to chosen project.

Watch Explainer Video



  
**Janapriya** UPSCALE  
Ask More of Life

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