

JUSTO®

advice . create . nurture .

SPOT *light* Bytes

JAN '25 EDITION

**A DECEMBER TO
REMEMBER:
SUCCESSSES, FESTIVITIES,
AND GIVING BACK**

www.Justo.co.in

JUSTO 2.0: WHAT IS PROJECT MANTHAN?



Project Manthan marks our journey of transformation over the next 12 to 24 months. Derived from the Sanskrit word "Manthan," meaning "churning" or "reflection," it signifies the deep introspection that sparks transformation and drives new insights.

As part of this initiative, we will distill our Vision, Mission and Ambition to guide us forward. Justo 2.0 will emerge through this process, and with your dedication and support, we are ready to reach new heights.

KEY OBJECTIVES OF PROJECT MANTHAN



Vision: To be a trusted brand that transforms peoples lives.



Mission: Reinventing the real estate experience by providing solutions that are innovative & tech driven.



Ambition: To be a US\$ 1 billion enterprise by FY 2027.



2024

REFLECTING ON 2024

16

No of delivered projects

31

No of new sign ups

868

No of new channel partners

1071
Cr.

Amount of home loans disbursed

26

No of new joinees

INVESTARS

DECEMBER HIGHLIGHTS: CELEBRATIONS & COMMUNITY IMPACT

December was a month filled with joy, laughter, and meaningful contributions. Here's a glimpse of the special moments we shared:



CHRISTMAS CELEBRATIONS:

The holiday spirit came alive at our Mumbai and Pune offices with cake cutting, fun-filled games, and the excitement of Secret Santa. These celebrations brought everyone together, creating cherished memories of warmth and togetherness.



CSR INITIATIVE - PUNE

At Kartavya Old Age Home Social Welfare Foundation, it was heart warming to witness the joy our gesture brought to the residents.



CSR INITIATIVE - MUMBAI

At Smit Old Age Home and Care Foundation, the gratitude and smiles reminded us of the power of small acts of kindness.



IN CASE YOU MISSED IT

A selection of news pieces that capture the essence of our journey and Vision.

JUSTO
advise. create. nurture.

Things to never forget before applying for a home loan

Republic Business

Home Loan: Nine Things to Never Forget Before Applying

Simplify your home loan journey with an expert guide on rates, charges, insurance, and your CIBIL score

Pushpamitra Das
Founder & Director
Justo

THE INFO EDGE

JUSTO
advise. create. nurture.

DECEMBER 23, 2024

2024 Year-End Insights and 2025 Predictions: Trends Shaping the Real Estate Industry

APN NEWS

JUSTO
advise. create. nurture.

YEAR ENDER

Home loan industry in the fiscal year 2024-2025

CNBC TV18

JUSTO
advise. create. nurture.

The Future of Home Loans

Pushpamitra Das's Exclusive Insights

Home Loans in 2024-25: A Year of Evolving Trends

December 30, 2024

According to **Pushpamitra Das**, Founder & Director, **JUSTO**, disbursements in India exhibited a modest growth of 9.2% in FY 2024 on the back of 18.2% growth in FY 2023. Public Sector Banks (PSBs) maintained a dominant position, holding 43% of the market value and 40% of active loans, while the private sector accounts for 23% of the market value and 34.5% of active loans. Housing Finance Companies (HFCs) contribute 22.5% to the market value and 19.4% to active loans. Foreign institutions represent a minimal 0.2% market value and 0.6% active loans, whereas the Others category has 11.3% market value and 5.5% active loans.

Home Loan Industry FY 2024-25: Growth and Challenges

December 30, 2024

According to **Pushpamitra Das**, Founder & Director, **JUSTO**, disbursements in India exhibited a modest growth of 9.2% in FY 2024 on the back of 18.2% growth in FY 2023. Public Sector Banks (PSBs) maintained a dominant position, holding 43% of the market value and 40% of active loans, while the private sector accounts for 23% of the market value and 34.5% of active loans. Housing Finance Companies (HFCs) contribute 22.5% to the market value and 19.4% to active loans. Foreign institutions represent a minimal 0.2% market value and 0.6% active loans, whereas the Others category has 11.3% market value and 5.5% active loans.

APN NEWS Year End: Home loan industry in the fiscal year 2024-2025

December 30, 2024

Pushpamitra Das, Founder & Director, **JUSTO**, disbursements in India exhibited a modest growth of 9.2% in FY 2024 on the back of 18.2% growth in FY 2023. Public Sector Banks (PSBs) maintained a dominant position, holding 43% of the market value and 40% of active loans, while the private sector accounts for 23% of the market value and 34.5% of active loans. Housing Finance Companies (HFCs) contribute 22.5% to the market value and 19.4% to active loans. Foreign institutions represent a minimal 0.2% market value and 0.6% active loans, whereas the Others category has 11.3% market value and 5.5% active loans.

Smart Business News Year-End Recap: Transformations in the Home Loan Industry

December 30, 2024

According to **Pushpamitra Das**, Founder & Director, **JUSTO**, disbursements in India exhibited a modest growth of 9.2% in FY 2024 on the back of 18.2% growth in FY 2023. Public Sector Banks (PSBs) maintained a dominant position, holding 43% of the market value and 40% of active loans, while the private sector accounts for 23% of the market value and 34.5% of active loans. Housing Finance Companies (HFCs) contribute 22.5% to the market value and 19.4% to active loans. Foreign institutions represent a minimal 0.2% market value and 0.6% active loans, whereas the Others category has 11.3% market value and 5.5% active loans.

Loan disbursements in India exhibited a modest growth of 9.2% in FY 2024 on the back of 18.2% growth in FY 2023. Public Sector Banks (PSBs) maintained a dominant position, holding 43% of the market value and 40% of active loans, while the private sector accounts for 23% of the market value and 34.5% of active loans. Housing Finance Companies (HFCs) contribute 22.5% to the market value and 19.4% to active loans. Foreign institutions represent a minimal 0.2% market value and 0.6% active loans, whereas the Others category has 11.3% market value and 5.5% active loans.

RealtyInfra Move to what moves you

Shifting Investment Patterns: How HNIs and NRIs Are Diversifying Real Estate Investments - RealtyInfra

JUSTO Realintech Pvt. Ltd.

Shifting Investment Patterns: How HNIs and NRIs Are Diversifying Real Estate Investments

By: Pushpamitra Das, Founder & Director, JUSTO

According to **Pushpamitra Das**, Founder & Director, **JUSTO**, disbursements in India exhibited a modest growth of 9.2% in FY 2024 on the back of 18.2% growth in FY 2023. Public Sector Banks (PSBs) maintained a dominant position, holding 43% of the market value and 40% of active loans, while the private sector accounts for 23% of the market value and 34.5% of active loans. Housing Finance Companies (HFCs) contribute 22.5% to the market value and 19.4% to active loans. Foreign institutions represent a minimal 0.2% market value and 0.6% active loans, whereas the Others category has 11.3% market value and 5.5% active loans.

REALTYINFRA

Shifting Investment Patterns: How HNIs and NRIs Are Diversifying Real Estate Investments

Home Loan Insights: Market Performance in FY 2024-25

December 30, 2024

According to **Pushpamitra Das**, Founder & Director, **JUSTO**, disbursements in India exhibited a modest growth of 9.2% in FY 2024 on the back of 18.2% growth in FY 2023. Public Sector Banks (PSBs) maintained a dominant position, holding 43% of the market value and 40% of active loans, while the private sector accounts for 23% of the market value and 34.5% of active loans. Housing Finance Companies (HFCs) contribute 22.5% to the market value and 19.4% to active loans. Foreign institutions represent a minimal 0.2% market value and 0.6% active loans, whereas the Others category has 11.3% market value and 5.5% active loans.

Republic Business

NIFTY METAL 8,805.25 | NIFTY PHAR 7.40 (-1.46%) | EPFO | PM Narendra Modi | Stock A

Home Loan: Nine Things To Never Forget Before Applying

Simplify your home loan journey in India with this expert guide—uncover crucial details on rates, charges, insurance, and the role of your CIBIL score.

Money • 3 min read

Reported by: Money Desk

ROI types

There are fixed and floating interest rates. Post-COVID, RBI has encouraged Housing Finance Companies (HFCs) to promote floating ROI to mitigate the risk of rate changes, as RBI adjusts key rates like the repo rate.

"Hence always opt for Floating ROI. Fixed ROI is usually higher as well. Floating rate currently is at 8.35% pa – 8.5% pa wherein Fixed ROI is 9.5% pa to 10% pa," Pushpamitra Das, Founder & Director, **JUSTO** told Republic Money.

Year End: Home loan industry in the fiscal year 2024-2025

December 30, 2024

According to **Pushpamitra Das**, Founder & Director, **JUSTO**, disbursements in India exhibited a modest growth of 9.2% in FY 2024 on the back of 18.2% growth in FY 2023. Public Sector Banks (PSBs) maintained a dominant position, holding 43% of the market value and 40% of active loans, while the private sector accounts for 23% of the market value and 34.5% of active loans. Housing Finance Companies (HFCs) contribute 22.5% to the market value and 19.4% to active loans. Foreign institutions represent a minimal 0.2% market value and 0.6% active loans, whereas the Others category has 11.3% market value and 5.5% active loans.

Fiscal 2024-25: Highlights from the Home Loan Sector

December 30, 2024

According to **Pushpamitra Das**, Founder & Director, **JUSTO**, disbursements in India exhibited a modest growth of 9.2% in FY 2024 on the back of 18.2% growth in FY 2023. Public Sector Banks (PSBs) maintained a dominant position, holding 43% of the market value and 40% of active loans, while the private sector accounts for 23% of the market value and 34.5% of active loans. Housing Finance Companies (HFCs) contribute 22.5% to the market value and 19.4% to active loans. Foreign institutions represent a minimal 0.2% market value and 0.6% active loans, whereas the Others category has 11.3% market value and 5.5% active loans.

REALTYINFRA

Shifting Investment Patterns: How HNIs and NRIs Are Diversifying Real Estate Investments

Year End: Home loan industry in the fiscal year 2024-2025

December 30, 2024

According to **Pushpamitra Das**, Founder & Director, **JUSTO**, disbursements in India exhibited a modest growth of 9.2% in FY 2024 on the back of 18.2% growth in FY 2023. Public Sector Banks (PSBs) maintained a dominant position, holding 43% of the market value and 40% of active loans, while the private sector accounts for 23% of the market value and 34.5% of active loans. Housing Finance Companies (HFCs) contribute 22.5% to the market value and 19.4% to active loans. Foreign institutions represent a minimal 0.2% market value and 0.6% active loans, whereas the Others category has 11.3% market value and 5.5% active loans.

JUSTO MAKES AN INDELIBLE IMPACT AT NASHIK CREDAI

Nashik CREDAI Expo 2024 was a spectacular event filled with energy, insights, and exciting opportunities. From the grand inauguration to engaging interactions with visitors, the event highlighted the best of real estate innovation.



JUSTO[®]

advice . create . nurture .

————— www.justo.co.in —————

Keep up with Justo's journey!

Follow us



Head Office

8th Floor, EL-Tara Building, Orchard Avenue, Hiranandani Garden, Powai,
Mumbai - 400076 | +91 90048 51029

Regional Office

110 and 111, Nyati Emporium, Pune- Bangalore Highway, Baner,
Pune - 411045 | +91 75586 80903

www.Justo.co.in