

BY DESIGN VIKRAM VISWANATH

# WAKE UP and smell the coffee

**A quick guide to help you fight the vagaries of choosing a coffee table**

The range of coffee tables in most stores can seem as extensive and confusing as a Starbucks menu. Coffee and centre tables come in a huge variety of shapes and sizes, to fill a range of different needs. So how do you pick what's best for you? Let us help, with a quick guide to choosing the perfect centre table for your needs.

**Simple coffee table – Standard size**

The most common variety, your standard coffee table usually measures about 24 inches wide, and 36 to 42 inches long. The surface is usually between 12 and 16 inches high, the perfect height to reach from a chair or sofa. The simple function allows for a great deal of variety on style and detailing, ranging from the simple and sleek to the intricately styled and detailed.

**Simple coffee tables – low**

A slight variation on the standard table, low coffee tables tend to be 8-10 inches high, and are particularly useful when using floor seating, or to keep a more open look in the centre of the room.



**Simple coffee table – Compact**

Sometimes, the space in a room doesn't lend itself to a full size coffee table, and something more compact is appropriate.

Compact coffee tables are most commonly squares of

around 20-24 inches. If you're really tight for space, you could even try using a stylish end table in the centre of the room.

**Simple coffee table – Large**

At the other end of the scale, you sometimes need your centre table to really fill out the room. With lengths starting from 36 inches and going up to 40, most of these large coffee tables tend to be square (although you do find other shapes as well)

**Outdoor and Portable Tables**

The best place to enjoy a relaxing cuppa can often be on the balcony or patio, or curled up on a comfortable cushion or beanbag. Remember to make sure that the tables are suitable for outdoor use (these could be teak wood, or metal with weather resistant coatings) or that they're small and portable enough to carry around with you – these could be folding tables, or simply

very lightweight compact pieces

**Storage coffee tables – Open shelves and nooks**

Many coffee tables include a little useful open storage. Most commonly, they have a low shelf beneath the main table surface, which is perfect for magazines and newspapers. Other tables include useful nooks and pockets right into the table surface, making them perfect to tuck away remote controls and other odds and ends.

**Storage coffee tables – closed and hidden storage**

Other tables make storage their entire raison d'être, blending style with a huge dose of practicality.

Some make their purpose quite clear with visible drawers or cabinets, while others are more stealthy, with hidden openings or sliding doors that offer a useful storage area that can sit unnoticed in the centre of your living room – always handy when you need to quickly clean up before that unexpected guest walks in.

**Coffee tables with seating**

Centre tables don't always live in houses with ample seating, which is why it's sometimes

convenient to pick a table that offers its own seats. Tables that include their own low comfy nesting stools are a great way to bring the vibrant, communal nature of the (Turkish) coffee house into your own home, whether you're having a family game night, or relaxing with friends.

**A few more tips –**

- For a house with kids and/or pets, make sure that the furniture is appropriate – sharp edges can be dangerous, so try to stick to rounded or chamfered edges.

- Always make sure that you use coasters when using solid wood tables, especially with beverages that are particularly hot or cold

- If you like to frequently update your décor, it's always better to pick as simple a table as possible and dress it with a few choice accessories.

It's a lot easier to change decorative pieces for a refreshed look, than changing a particularly distinctive furniture piece that you get bored of (not to mention, a whole lot easier on the pocket!)

The writer is product manager and designer at [www.urbanladder.com](http://www.urbanladder.com), the online furniture store. Mail him at [hinduhabitat@gmail.com](mailto:hinduhabitat@gmail.com)



PLOT

# PECULIAR PLANTS on your doorstep

**Garden enthusiasts can start growing Caudiciform trees as they are available at affordable cost, assures**

**N. CHANDRAMOHAN REDDY**

So far the Caudiciform trees are popular only among those plant collectors and growers who like odd or peculiar plants and can invest good amount of money on plants. But now, since many of them are available in Indian market at affordable cost, the common garden enthusiasts also can start collecting and growing them.

Since the plants with well-formed trunk are prohibitively costly, it is always a good idea to procure small plants and nurture them in the garden. This enables the grower to manipulate the growth towards having good caudex.

The morphological range of such plants varies from small shrubs to lofty tree species and hence this category of plants can fit in wide range of garden locations.

Though most of the fat stemmed

plants need good sunlight for their optimum growth, the potted specimens can also be used occasionally for indoor decoration. Following is the list of some of these wonderful plants and several of them are easier to grow, and you can start collecting and growing them in your garden!

Besides these species, some of the native trees like *Cochlospermum religiosum*, *Gyrocarpus americanus*, *Boswellia serrata*, *Commiphora caudata*, *Erythrina variegata*, *Kavalama urens*, *Moringa concanensis*, *Ficus arnottiana*, and *Firmiana colorata* can be grown as caudiciforms.

The author is a forest officer and presently Additional Commissioner (Urban Biodiversity) in GHMC and can be contacted at [nchandramohanreddy@gmail.com](mailto:nchandramohanreddy@gmail.com)

**CAUDICIFORM SPECIES**

- Adenias:** *Adenia glauca*, *A. ballyi*
- Adeniums (Desert Roses):** *Adenium obesum*, *A. boehmianum*
- Baobabs:** *Adansonia digitata*, *A. fony*, *A. grandidieri*, *A. gregorii*, *A. madagascariensis*, *A. perrieri*, *A. suarezensis* and *A. za*
- Beaucarneas:** *Beaucarnea recurvata*, *B. gracilis*
- Brachychitons:** *Brachychiton rupestris*, *B. acerifolius*, *B. populneus*
- Burseras:** *Bursera fagaroides*, *B. filicifolia*
- Giant Cacti:** *Carnegiea gigantea*, *Echinocactus grusonii*, *Pachycereus pringlei*
- Cycads:** *Cycas revoluta*, *Encephalartos longifolius*, *Zamia furturacea*, *Dioon edule*
- Cyphostemmas:** *Cyphostemma juttae*, *C. elephantopus*
- Delonix:** *Delonix decaryi*, *Delonix pumila*
- Dioscoreas:** *Dioscorea elephantipes*, *D. mexicana*
- Dracaenas:** *Dracaena cinnabari*, *D. draco*
- Dwarf Jade:** *Portulacaria afro*
- Elephant foot tree:** *Cavanillesia platanifolia*
- Euphorbias:** *Euphorbia stellata*, *E. caudicifolia*, *E. gymnocalycioides*, *E. obesa*
- Figs:** *Ficus petiolaris*, *F. palmeri*, *F. microcarpa*
- Grass Trees:** *Xanthorrhoea quadrangulata* (Australian Grass Tree), *Dasyliroon longisimium* (Mexican Grass Tree)
- Jade Plant:** *Crassula ovata*
- Jatrophas:** *Jatropha podagrica*, *J. heynei*
- Money Tree:** *Pachira aquatica*
- Moringas:** *Moringa drouhardii*, *M. hildebrandtii*, *M. ovalifolia*
- Operculicaryas:** *Operculicarya decaryi*
- Pachypodiums:** *Pachypodium lamerei*, *P. geayi*, *P. namaquanum*, *P. brevicaulis*
- Palms:** *Roystonea regia*, *Wodyetia bifurcata*, *Hyophorbe lagenicaulis*, *H. verschaffeltii*
- Shaving Brush Tree:** *Pseudobombax ellipticum*
- Tree Aloes:** *Aloe dichotoma*, *A. barberae*
- Yuccas:** *Yucca filifera*, *Y. brevifolia*

Besides the above species, some of the native trees like *Cochlospermum religiosum*, *Gyrocarpus americanus*, *Boswellia serrata*, *Commiphora caudata*, *Erythrina variegata*, *Kavalama urens*, *Moringa concanensis*, *Ficus arnottiana*, *Firmiana colorata* can be grown as caudiciforms.

SHOP TALK

## Cera Style Studio to add charm to YOUR HOME

**The outlet has an interesting collection of ware that promises to suit every need and pocket size, says T. LALITH SINGH**

Offering a wide range of sanitary ware, wellness and faucets apart from tiles, Cera Style Studio has opened at Road No.36, Banjara Hills this week.

The Cera Sanitaryware outlet has an interesting collection of ware that promises to suit every need and pocket size. Spread over 5,000 sq.ft, the spaciouly maintained with well displayed areas, has put on shower cubicles, whirlpools, faucets, sinks, mirrors, bath tubs and the list goes on.

The bath tubs come with Jacuzzi while the collection of steam unit boast of FM Radio, hand shower, rain shower and massage jets.

The steam shower units are available in different size and specifications and the price range start at Rs.1.50 lakh and goes on till Rs. 6 lakh.

The shower area utilities also include grab bars and shower chairs with foldable backrest which are ideal for senior citizens. While the grab bars come with a price tag of Rs. 5,800, the chairs can be picked up at Rs.13,000 plus.

A small but appealing collection of mirrors can be checked and interesting is the round-light mirror that comes with light incorporated.

Those looking for kitchen sinks can browse through a range of stainless steel products.

Those scouting for tiles can drop in at Cera Style Studio (Ph: 32006845) and browse through a collection of digital tiles brought in a range of colours and designs.

**Impeccable collection**

"We have an impeccable collection of sanitary ware and wellness products that range from

table top basins to shower rooms," says G.V. Chowdary, Senior General Manager.

In tiles, he says, the collection has been handpicked with best designs and colour choices.

Cera Sanitaryware has introduced the concept of Cera Style Studios, which are company display centres where architects, interior designers, builders, consultants and customers can have a close look and feel of the products.

Similar studios have already been opened in other cities including Bangalore, Cochin, Ahmedabad, Chandigarh, Kolkata and Mumbai.



The Cera Sanitaryware Limited's CERA Studio that opened recently in Jubilee Hills. - PHOTO: NAGARA GOPAL

TRENDS

## Market ups the ANTE

**Data shows that supply of low-cost property is on sharp decline**

Tracking property prices, it is interesting to note how price trends are changing dramatically with inflation and construction costs moving northwards. Take a look at the data in the table here. The graph indicates how supply trends are moving. The supply of products priced below Rs. 3,000 per sq.ft is reducing markedly. From 43 per cent in the fourth quarter of 2009, the supply in this segment is pegged as coming down to 8 per cent by the fourth quarter of 2013. In contrast, the supply of property in the price range of Rs. 5,000 to Rs. 10,000 per sq. ft is expanding. From roughly 9 per cent in 2009, it has risen to about 19 per cent in 2012 and is predicted to go up to 21 per cent by third quarter 2013. Equally interesting, extremely high-end properties costing Rs. 10,000 and more per sq. ft are not growing in a dramatic fashion. In other words, there is a certain belt up to which people seem willing to venture.

On one hand, it would seem that aspirational value and higher affordability levels are



driving the movement towards higher priced property, but rising construction and material costs are also likely to be behind the trend. Another factor is the trend for buyers to buy low-cost houses as an investment rather than as residences, thereby pushing up prices.

Other issues cited by developers as incentives for low-cost properties are delays and bribes for approvals, Jones Lang LaSalle India, which they say pushes up costs; as well as high bribes and costs for provision of water, electricity, and other amenities.

Investors continue to seek out lower price ranges in fast-growing cities for long-term gains. In this aspect, IT-dri-

ven cities such as Gurgaon, Bangalore, Hyderabad, Pune and to some extent Chennai are emerging as promising propositions. These cities are seeing a high level of job creation, which continues to be the main factor driving real estate development and use. These cities are thus posing a strong challenge to Delhi and Mumbai. Says Om Ahuja, CEO-Residential Services, Jones Lang LaSalle India, "Smart residential property investors will identify the right products priced below Rs. 4,000 per sq.ft in key growth cities. One can still find good projects in this price segment for long-term investments and appreciation."

ASK US

Housing finance queries answered by R.P. Deshpande

**We purchased a flat against a loan from ICICI Bank. The documents including the title deed were directly taken by the bank from the registrar office. We have now settled all our outstanding loans with the bank. But the bank has lost our title deed. Please advise us how to proceed further.**  
Prabha Murali, Chennai

Please approach the higher authorities of the bank and seek original documents within 15-30 days. If there is no response, you need to escalate the issue to the Banking Ombudsman. You can also hire a leading advocate and initiate legal proceedings against the bank.

**I am looking for a home loan of about Rs. 28 lakh for a flat to be completed two years from now. Please tell me whether to go for a**

**fixed or floating loan. I have read that some banks don't pass on the benefits of reduced interest rates to existing customers in a floating plan. Which are the good banks to consider for a floating plan? I plan to complete the loan in 7-8 years.**  
Raghavendra. A, Bangalore

It is always advisable to take home loans (which are normally long-term loans) at floating rates, as over the entire period, considering the possible variations, the average interest rate would be much less than fixed rate loans. It is true that many banks in the past have not passed on the benefit of reduced interest rates to the existing borrowers. Such instances have reduced to a good extent after interest rates became

benchmarked to the 'Base Rate' system from July 2010. You can opt for SBI or PSU banks or leading housing finance companies like HDFC or LIC HFC and so on.

**My daughter and son-in-law, both employed, want to avail a joint housing loan of Rs. 60 lakh in a 2:1 ratio on the basis of their salary income. The EMI will be paid from their joint SB salary account. They can claim IT deduction towards interest payments in the same 2:1 ratio to a maximum of Rs. 1.5 lakh each if they stay in the house; or without limit if they let it out. If my daughter takes a break from work temporarily or permanently, and the entire EMI has to be met by my son-in-law, can he claim deduction for the entire interest paid or only for two-thirds of it,**

**assuming the house is let?**  
Radha. V, Chennai

Your daughter and son-in-law can create an agreement between them mentioning the ownership in the ratio of 1:2 and claim Income Tax concessions on home loan repayment, separately. Once your daughter stops working and stops claiming IT concessions, your son-in-law can claim the entire interest less annual value (rental income less property tax paid less 30% standard deduction), if the premise is rented out.

The writer is Director, Institute of Home Finance. The answers provided are his personal opinions and are general in nature. Readers are requested to seek detailed professional guidance before taking decisions based on the answers provided. Send in your queries to [hinduhabitat@gmail.com](mailto:hinduhabitat@gmail.com). All queries must have your full name and address.

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