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Celebrate freedom with offers that truly matter

Between the freedom spirit of Independence Day and the festive sparkle of Ganesh Chaturthi, homebuyers are set to unwrap a season of unprecedented real estate offers

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The real estate sector has geared up to mark the 79th Independence Day by freeing homebuyers from the weight of rent, hefty down payments, and sky-high EMIs. With Independence Day today and Ganesh Chaturthi just around the corner, prospective buyers have a unique chance to combine the festive cheer of 'freedom sales' with the auspicious tidings of the festive celebrations. Smart home upgrades, interior design packages, gold coins, waived stamp duty, and more are thus on offer.

WHAT'S IN STORE?

This festive season, the real estate industry is witnessing a refreshing shift. Along with traditional freebies like gold coins and cars, developers are also curating more experience-led and value-driven offerings. "Homebuyers are enthusiastic about personalised benefits such as smart home upgrades, interior design packages, and flexible payment plans. There's also a growing interest in rental assurance schemes and wellness-focused amenities that add long-term value. With interest rates and inventory levels fairly stable, developers at the moment have the headroom to innovate without deeply impacting margins. What's also evolving is the segmentation of offers. Millennials want digital convenience and lifestyle integration, while NRIs prefer end-to-end concierge support," informs Aksha Kamboj, executive chairperson, Aspect Global Ventures. Some developers are also offering club memberships, specific to the project's location. For example, this could mean offering access to nearby lifestyle clubs or five-star hotel passes to enhance the community experience from day one. "There is a rise in wellness-focused offerings such as complimentary memberships to premium health clubs, yoga retreats, or even in-house wellness consultants. This appeals to buyers prioritising holistic living. Some developers are also



providing travel experiences, such as curated international holidays upon booking, tapping into the aspirational lifestyle of today's consumers," highlights Dhruvan Shah, promoter, Ariha Group. These unique incentives go beyond material giveaways and reflect a shift towards emotional and experiential value in real estate buying.

Shankesh Sanghvi, director, Sanghvi Realty, adds, "Developers are also leaning towards experience-based incentives this festive season, better aligned with a buyer's lifestyle. Designer-edition homes with premium upgrades such as high-end bathroom and kitchen tiles, complimentary air conditioners, and modular kitchens are also among the festive extras."

EXPERTS NOTE A CLEAR SHIFT AWAY FROM CONVENTIONAL GIFTS TOWARDS VALUE-BASED PLANS

Today's homebuyers are financially savvy. "Developers are therefore ex-

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ploring collaborations with financial partners to simplify home loan processes and offer EMI waivers or deferred payment options. The aim is to create a holistic offering that aligns with modern aspirations and practical convenience," says Abhishek Tharwani, director, Tharwani Realty. Some of these offers include:

• **EMI waivers:** "The EMI starts only after possession of the flat, easing

the initial financial burden.

• **GST and stamp duty exemptions:** Popular among mid-income buyers, these significantly reduce upfront costs.

• **Rental and sales assurance services:** Developers set up dedicated teams to facilitate sales and arrange rentals, sometimes guaranteeing rental income for a couple of years post-possession.

• **Flexible payment plans:** '10:90' or '20:80' schemes, where buyers pay a small upfront amount and the balance on possession, are gaining traction," says Piyali Chatterjee Konar, executive vice president and head, customer experience/UX/B2B, Hansa Research Group Private Limited.

Developers are also continuing to expand their industry partnerships before the upcoming festive season to offer an enhanced range of benefits and experiences to attract homebuyers including, low-interest home loans, zero

POPULAR BUYER SEGMENTS AND OFFER PREFERENCES

- **Millennials:** Digital convenience, smart home features, lifestyle integration
- **NRIs:** End-to-end concierge support, location-specific benefits
- **Health-conscious buyers:** Wellness amenities and memberships

FINANCIAL INCENTIVES

- EMI waivers until possession
- GST and stamp duty exemptions
- Flexible payment plans like 10 per cent now and 90 per cent on possession or 20 per cent now and 80 per cent on possession
- Rental assurance schemes guaranteeing income for initial years
- Collaborations with banks for low-interest loans and zero processing fees

MARKET CONTEXT

- Interest rates and inventory levels remain stable
- Developers are innovating without heavy margin impact
- Rising expectation of property price increase in the near term

EXPERT INSIGHT

Market leaders agree that buyers today are financially savvy and value emotional and experiential benefits over material giveaways. This trend is driving developers to create holistic offerings that merge lifestyle aspirations with practical convenience.

processing fee offers etc. "This, coupled with banks reducing home loan interest rates and expectations of a rise in property prices in the near-term, makes it lucrative for homebuyers to invest in residential real estate now," mentions Kishan Govindaraju, executive director, Vaishnavi Group.