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# **PROPERTY MINVESTMENT** TIMES interact



fer, typically borne by the buyer. Prasad Shetty, vice president, growth advisorv. Aranca. states. "Several state governments offer reduced stamp duty rates for women, typically between one to two per cent. allowing substantial savings on property registration costs. This has been implemented in Haryana, Punjab, Rajasthan, and Maharashtra." The Maharashtra government, for instance, offers a one per cent concession on stamp duty for women homebuyers. FEE RELIEF

While government

authorities levy

property registra-

tion fees, there are certain exemptions

OFFICIAL INCENTIVES The central government has introduced several schemes to benefit women homebuyers. Rakesh Suman, a chartered account and financial advisor, notes, "Under the Pradhan Mantri Awas Yojana (PMAY), women must be either the sole or co-owner of the property. This has drastically altered the gender dynamics of property ownership in India. Once discouraged from holding property, women are now at the forefront of securing their families' futures.

Under PMAY, they

can avail of an inter-

tion fees, providing

additional savings."



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f late, the colour red has made a remarkable impact on the world of interior design, drawing attention with its bold, fiery allure. Symbolising passion, confidence, and energy, red is a popular choice for those looking to make a striking statement in their living space. That said, while the impact of red can be transformative, experts warn about the pitfalls to avoid when incorporating this powerful hue into your decor. So, if you're planning to revamp your home, here's how you can overcome the common drawbacks and fill it with some scarlet splendour.

#### THE MANY SHADES OF RED

A common misconception when selecting a colour scheme for a room is the idea that you must stick to a single shade of that colour. "Relving solely on one shade of red will make your space feel overstimulating to



accessible and afforda-

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you and your guests. It also gives

your room a flat look and makes

it feel smaller. Instead, incorpo-

rate a range of red tones, from

softer shades to bolder options. Pairing different colours will

add depth and variety to the

space, preventing it from

becoming visually overwhelm-

ing," describes Sunita Deodhar,

a consultant architect and a

retired professor of interior

Minimalism is vital when intro-

ducing red into a space. "While

working on my holiday home.

we chose shades of brown.

white and gold. My interior

design and architecture.

**BEAUTY IN SIMPLICITY** 

ble for women, bridging o promote homethe gender gap in propownership erty ownership. among women, **STAMP DUTY REBATE** the Indian government and various state gov-One of the significant ernments, including in expenses associated with purchasing a home Maharashtra, have is stamp duty, a tax introduced several benefits for female homeimposed by the state buyers. These initiagovernment on propertives aim to make ty acquisition or trans-

**Incentives for** independence

Armed with exclusive benefits, women can leverage their purchasing power to negotiate better deals and successfully turn their home-buying aspirations into reality

for women. Keshav Pasalkar, a real estate consultant, explains, loans.' "The standard regis-

#### tration fee is usually **BETTER LOAN** one per cent of the TERMS

property's cost, but Many banks and financial institutions in certain states, it can go up to four per offer higher loan elicent. Hence, in gibility for women homebuyers, meannumerous places, women homebuyers ing they can potenqualify for a discount tially borrow more on property registramoney to purchase a

est subsidy of up to house. For example, Rs 2.67 lakh on home some banks may offer up to 90 per cent of the property value as a loan to female applicants, while the maximum loan-to-value ratio for male borrowers is usually around 80 per cent or less. "Women homebuyers benefit from higher loan eligibility, as financial institutions recognise their stable

that the red chair-instead of a

large accent wall-delivered

charm and class to the room.

Clearly, minimalism is key,"

may include features like saving habits and lower lower interest rates, ates," notes longer repayment tenures, and flexial ble repayment

banks provide women-specific home loan affordable for products. Palaskar women to purchase informs, "These property."



tax benefits. "Under Section 80C of the Income Tax Act. they can claim a deduction of up to Rs 1.5 lakh on their home loan principal repayment." By utilising these ben-

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options, making it

easier and more

Apart from these

incentives,

Suman points

out that

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SATURDAY, MARCH 8, 2025

efits, you can move closer to achieving your dream of homeownership. Suman concludes, "It's essential for women to be aware of these benefits to bolster their homebuying journey."

The reign of red in home design

From warm and inviting to daring and dramatic, this shade can transform any room into a bold, unforgettable space

gestion was to incorporate an

oversized red chair. When we

compared the visual renderings

of both options, it became clear

shares Niharika Rao, a marketing and social media consultant.

#### FROM MILD TO BOLD

S

Hints of red can lend vibrancy and energy to a space, but it's essential to use it carefully to avoid overpowering the room. "For instance, a red accent wall can make a bold statement and must be paired with beige or grey for balance. Alternatively, use red furniture as a focal point or incorporate red through textiles like cushions or curtains. This adds warmth and luxury without overwhelming the space, allowing for easy colour changes if desired," adds Teerna Ray, an interior designer.

add a mild touch of red. consider introducing artwork, accessories, or serveware. "Red vases, sculptures, and even framed mirrors add a subtle touch of colour, while a red rug can ground the room with a bold.

For someone who wants to stylish look," concludes Ray.



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gested adding a touch of red to

the living room. I proposed a

red accent wall, while her sug-

designer sug-