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# PROPERTY INVESTMENT

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■ Sherine.Raj @timesofindia.com

To promote homeownership among women, the Indian government and various state governments, including in Maharashtra, have introduced several benefits for female homebuyers. These initiatives aim to make

homeownership more accessible and affordable for women, bridging the gender gap in property ownership.

**STAMP DUTY REBATE** One of the significant expenses associated with purchasing a home is stamp duty, a tax imposed by the state government on property acquisition or trans-

fer, typically borne by the buyer. Prasad Shetty, vice president, growth advisory, 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 registration fees, there are certain exemptions

tion fees, providing additional savings."

#### 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-

## 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

est subsidy of up to Rs 2.67 lakh on home loans."

#### BETTER LOAN TERMS

Many banks and financial institutions offer higher loan eligibility for women homebuyers, meaning they can potentially borrow more money to purchase a

house. For example, 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

saving habits and lower default rates," notes Shetty. Several banks provide women-specific home loan products. Palaskar informs, "These

may include features like lower interest rates, longer repayment tenures, and flexible repayment options, making it easier and more affordable for women to purchase property."

Apart from these incentives, Suman points out that women can unlock

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 benefits, 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 home-buying journey."

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■ Anisha.Sahijwala @timesofindia.com

Of 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.

you and your guests. It also gives your room a flat look and makes it feel smaller. Instead, incorporate 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 overwhelming," describes Sunita Deodhar, a consultant architect and a retired professor of interior design and architecture.

**BEAUTY IN SIMPLICITY** Minimalism is vital when introducing red into a space. "While



working on my holiday home, we chose shades of brown, white and gold. My interior

designer suggested adding a touch of red to the living room. I proposed a red accent wall, while her sug-

gestion was to incorporate an oversized red chair. When we compared the visual renderings of both options, it became clear

that the red chair—instead of a large accent wall—delivered charm and class to the room. Clearly, minimalism is key,"

shares Niharika Rao, a marketing and social media consultant.

#### FROM MILD TO BOLD

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.

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

## 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



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