

PROPERTYPLUS

HOMES AND REAL ESTATE NEWS

THE HINDU



COVER

Property registration: a primer

After a recent hike in fees, including the increase in the guideline value, a deep dive into stamp duty and other charges, according to **Shyam Sunder**

While buying a property, stamp duty and registration charges conclude the deal. These mandatory charges vary from one State to the other. Factors like property value, type of property and its location, number of floors, and the purpose for which it's being bought - residential or commercial - determine how much stamp duty the buyer will have to pay.

Recently, the Government of Tamil Nadu revised these charges for several of its services related to real estate. Due to this, the development and redevelopment of property is expected to become pricier.

This is the third hike in fees by the registration department in the last three years, including the increase in the guideline value and other services such as construction agreements and power of attorney. On the other hand, in a first of sorts, the Tamil Nadu government recently amended the Registration Act, 1908 (Central Act XVI of 1908), applicable only to the State, which empowers the State government's Department of Registration to cancel the registration of properties if they are found to have been forged.

CONTINUED ON
» PAGE 4

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RERA: TN/01/Layout/3163/2023 | www.rera.tn.gov.in

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GETTY IMAGES



Teja Lele

LIFESTYLE

Fix your WFH space

An ergonomic chair, a few indoor plants and ambient lighting can increase comfort and productivity in a hybrid environment

We may have returned to workplaces following the back-to-office mandates, but the home office isn't going anywhere.

A new study published by the American private non-profit research organisation National Bureau of Economic Research has revealed that the productivity of workers randomly assigned to work from home is 18% lower than that of those in the office. The study focused on the productivity of employees working from home. It's clear that we need to re-jig our work habits and home office to optimise productivity, and ensure there are no complaints.

Rachna Agarwal, Founder of Studio IAAD, says flexible designs, detachable units, and convertible pieces are crucial to adapt our homes to the new normal.

"Focus on comfortable and flexible home office furniture. Think of modular seating that can be assembled to create a sofa or chair – and then disassembled so the kids can play around, or you can make room for an exercise area," she says.

Many studies have shown that work from home helps promote a fuller, better life as people are able to devote attention to families as well.

Stay organised

Tejpal Singh Shekhawat, CEO and Founder, Kalyanam Furniture, says hybrid working ensures the achievement of work-life balance, adding that a well-

designed home office can help enhance productivity. Keeping the workspace litter-free and organised with the help of cabinets and desk organisers keeps your focus where it belongs: on the work.

"An untidy workspace is quite distracting, and sifting through the mess can take up valuable time. Keeping the desk organised will help you work more efficiently from home and reduce stress," Shekhawat says.

Choose the right furniture

The right furniture is a must to work well through the day. Shekhawat adds that it is worth investing in seating ideas that offer back support, since you may sit on the chair for six to eight hours every day. "The right seating can improve posture, decrease hip pressure and back pain, and increase productivity. Aim for a chair height that enables you to keep your hips parallel to your knees and your feet flat on the floor," he suggests.

Apart from an ergonomic chair, Shekhawat suggests an adjustable desk that allows you to switch between sitting and standing positions to improve circulation, alertness, and efficiency. "Multi-use furniture such as a desk with an integrated storage or a filing cupboard that doubles up as a side desk help maximise the space and offer ample storage options," he adds.

The aesthetics and design apart, it's essential to maintain good organisational habits and ergonomic practices. "A home office with decorative wood veneers can enhance productivi-

All designers are unanimous on one natural design element that changes the working environment for the better: plants. Aim to increase the number of oxygen-producing, air-purifying house plants



ty by providing an inspiring work environment. Wood veneers align with the principles of biophilic design, which seek to incorporate natural elements into the built space," says Akhilesh Chitlangia, Director, Dupro Industries.

Storage and lighting

According to Chitlangia, storage solutions like wooden shelves, cabinets, and desks can be designed to maximise storage and organisation. "A clutter-free and minimalistic workspace helps create the

right work environment. Wood also has natural sound-absorbing properties that can help reduce ambient noise in the home office, especially if you share your living space or live in a noisy neighbourhood," he says.

Adequate lighting is important at all times as it reduces eye strain and makes the space brighter. "If possible, opt for natural light. Consider keeping the desk next to the window if possible to make the most of sunlight. Task lighting and ambient lighting should be added; think work-specific table lamps or focused lighting along with regular lights," Agarwal says.

Personalise and soundproof

Disha Bhavsar and Shivani Ajmera, Co-Founders at Quirk Studio, agree that the flexibility of remote work allows for optimal productivity when harnessed effectively, adding that personalising the workspace with familiar items to spark inspiration and creating nearby recreational areas can have an invigorating effect during demanding work hours.

"Demarcating the office space within your home is crucial, which can be achieved by installing screen dividers. A design scheme wherein the home office comes to life is essential. Items that align with your interests can be woven into its volume, creating a holistic narrative with a customised layer of design," Bhavsar says.

How can the area be soundproofed, especially for those who have calls regularly? "Glass is perhaps the best material to soundproof the home,

especially in compact spaces. It helps maintain a visual connection and yet offers the desired seclusion of an office area," Agarwal says.

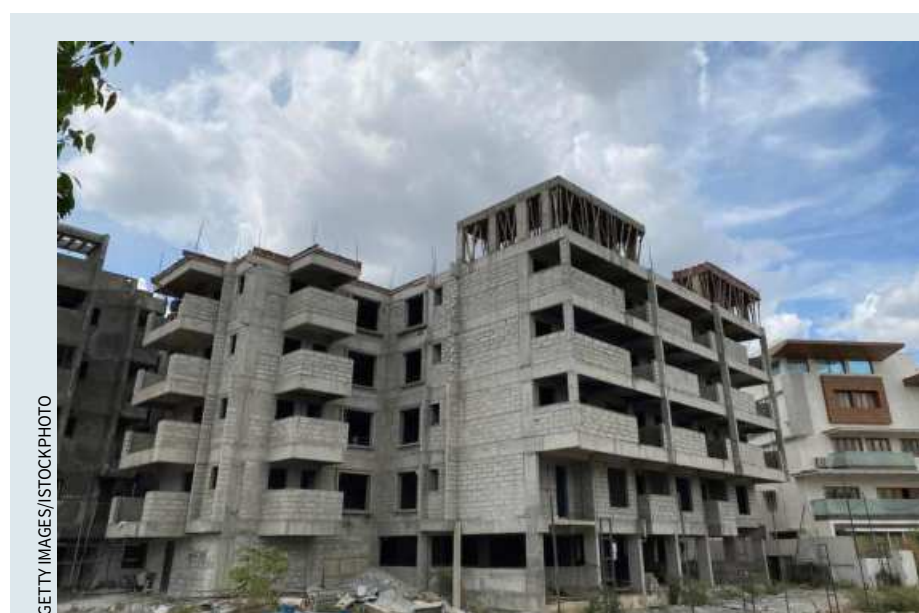
Ajmera offers her take on soundproofing. "Basic interior design strategies, such as adding carpets and rugs, can help absorb sound and reduce noise transmission through floors. Arranging your furniture strategically, such as placing bookshelves or storage units along walls shared with noisy areas, can aid in dampening sound."

All designers are unanimous on one natural design element that changes the working environment for the better: plants.

"Introducing indoor plants into workspaces is a highly effective method of enhancing both well-being and productivity. These plants help purify the air, add colour, and improve the overall ambience of a space," Agarwal says. "Opt for low-maintenance indoor plants such as Zanzibar gem, pothos, palms, aloe, and syngoniums," Ajmera suggests.

Aim to increase the number of oxygen-producing, air-purifying house plants in your home office – begin with two, and go up to four.

Last but not the least, make sure you aren't chained to your home office desk all day. It's important to move around throughout the day to keep your productivity levels up. Stand up, stretch, and take regular breaks. When at the laptop or desktop, don't forget the 20-20-20 rule: taking a break of at least 20 seconds, every 20 minutes, to look at least 20 feet away.



Send in your questions to propertyplus@thehindu.co.in. All questions must have a full name and address. The replies here are general and readers are requested to seek independent legal advice. The Hindu or RANK will not be responsible for consequences of actions taken by the readers pursuant to this column.

LEGAL EAGLE

Redeveloping an entire colony

Your property-related legal queries answered by S.C. RAGHURAM, Partner, RANK Associates, a Chennai-based law firm

Question:

We're members of a housing board colony comprising more than a hundred houses. We are going for redevelopment of the entire colony. Typically, a portion of the U.D.S will be relinquished in return for a newly constructed flat. The agreed terms shall be covered in an individual MOU & JDA between the owners and the builder/ developer. Kindly advise whether a construction agreement need be

registered under the present owners' cost.

A.G. LAKSHMIPATHY
Chennai

Answer:

A Construction Agreement between the builder and the respective owner(s) has to be executed and registered for the new flats proposed to be constructed. The same will disclose the built-up area, particulars

relating to the new flat such as flat number and floor in which the same is located, etc. as well as details relating to car parking slot(s). The said agreement should also mention the revised undivided share of land retained by the owner(s) proportionate to the new flat. At the time of entering into the Joint Development Agreement, the parties may mutually decide as to who shall bear the cost of registration.

A house in your sights

The Hindu Group's property fair begins today at Chennai Trade Centre, Nandambakkam

Sangeetha Kandavel

With all eyes on North Chennai, thanks to attractive project launches and consumer demand, The Hindu Group's Living Spaces property expo kickstarts today at Chennai Trade Centre, Nandambakkam. S. Sivagurunathan (in pic), president of CREDAI Chennai, who is the chief guest at the event, says, "When good homes in the budget of ₹70 lakh to ₹1.25 crore are available in the north, homebuyers go for it. Locations like ECR and OMR have always been in demand. People are now looking at Kundrathur and Mount-Poonamallee Road also. Locations like Avadi, Ambattur and Mogappair are clearly



picking up," he said.

The two-day expo on September 9 and 10, presented by Union Bank of India, brings together prominent names in the real estate sector, including builders, land developers, and leading financial institutions. Homebuyers attending the event can choose from a wide range of options. There are over 55 stalls showcasing more than 250 projects. Those



looking to buy properties can engage directly with builders and developers to gain valuable insight into what's on offer at the event.

"This is the right time to buy property because most of the unsold stock has now got absorbed. And there are a lot of new launches coming up," he says indicating that property rates are likely to increase due to certain government policies.

The guests of honour are P. Kruthivas, secretary of CREDAI Chennai; R. Viswesvaran, general manager of Union Bank of India; A. Mohamed Ali, president elect of CREDAI Chennai; and Suresh Balakrishna, Chief Revenue Officer of The Hindu Group.

Those interested can register for the exhibition by scanning the QR code or visiting bit.ly/THPPLS. For any queries or information, contact 9042010206 or 9841273713.



Construction Material Costs

Material	This Week	Material	This Week
CEMENT		BLUE METAL	
CEMENT PER 50 KG BAG (BULK-300 BAGS)	₹340/-	12 mm	₹45/- per cft
		20 mm	₹45/- per cft
CEMENT PER 50 KG BAG (RETAIL)	₹375/-	40 mm	₹45/- per cft
STEEL		BITUMEN AT I.O.C. (bulk)	
TMT 8 mm & 32 mm	₹61,500/-	Grade 80/100 (VG 10) MT	₹53,002/-
TMT 12-25 mm	₹60,000/-	Grade 60/70 (VG 30) MT	₹53,593/-
		LABOUR	
MASON	Per day	₹1000/-	
MEN	Per day	₹750/-	
WOMEN	Per day	₹650/-	
PAINTER/ PLUMBER	Per day	₹950/-	
CARPENTER	Per day	₹950/-	

Source : Builders Association of India (Southern Centre) Inclusive of taxes

FIVE YEAR FOCUS

A weekly round-up of indicative property prices in one area of Chennai that shows how the value of real estate has moved over the last five years.

THIS WEEK: **MANDAVELI**

Realty Rates

Segment	2018 (INR per sqft)	2023
Luxury Apartments	17,500	19,000
Premium Apartments	14,000	17,000
Budget Apartments	11,500	15,000

Source: JLL

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Pallavaram | Tambaram | Madambakkam

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MEDAVAKKATHIN ADAM

NEAR MEDAVAKKAM



TN/01/Building/0255/2022 dated 06/07/2022


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SAVE ₹ **10*** lakhs

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LIVE THE HIGHLIFE

SHOLINGANALLUR



TN/29/Building/0189/2023 dated 05/05/2023

POSESSION IN 22 MONTHS

50+ AMENITIES & FEATURES | ₹ **90*** LAKHS onwards

SAVE ₹ **10*** lakhs

DAC MANAPARK
GARDEN APARTMENTS

MANAPAKKAM



TN/01/Building/0217/2023 dated 17/05/2023

POSESSION IN 15 MONTHS

15+ AMENITIES & FEATURES | ₹ **85*** LAKHS onwards

SAVE ₹ **10*** lakhs

VILVA
CONTEMPORARY BUNGALOWS

NEAR MEDAVAKKAM



TN/01/Layout/3092/2023 dated 21/08/2023

POSESSION IN 09 MONTHS

25 EXCLUSIVE BUNGALOWS | ₹ **1.60*** CRORES onwards

SAVE ₹ **5*** lakhs

Dac Parantaka
PLACE OF DEVOTIONS

MADAMBAKKAM



TN/01/Building/0182/2023 dated 27/04/2023

POSESSION IN 09 MONTHS

15+ AMENITIES & FEATURES | ₹ **54*** LAKHS onwards

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CONTINUED
» FROM PAGE 1

If those involved in the property deal have been impersonated, the registration can be cancelled. Also, Tamil Nadu is the second State in India (after Maharashtra) to introduce on-line registration of certain type of documents related to property transactions. Digitally signed certified copies of documents registered way back from 1865 onwards and Encumbrance Certificates from the year 1975 onwards can also be obtained online. Here is everything you need to know on the subject, at a glance.

The writer is a Chennai-based advocate and author of 'Property Registration, Land Records and Building Approval Procedures Followed in Various States in India'.

Going digital

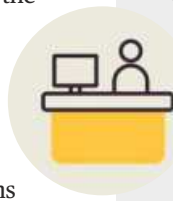
Digitally signed certified copies of documents are issued only in Tamil Nadu, Odisha, Gujarat, Karnataka, Madhya Pradesh and Maharashtra.



What's in a picture?

In a bid to prevent evasion of stamp duty on the registration of properties, some States have made it mandatory for buyers to furnish a photograph of the property in the sale deed.

- The rule is followed in Gujarat, Madhya Pradesh, Bihar, Andhra Pradesh, Telangana and Uttarakhand
- In Rajasthan, photographs of the property are affixed only when the value of the property exceeds ₹25 lakh
- In Bihar, the photograph of the property is taken in the presence of officials from the registration department before it is affixed in the sale deed



₹10,000-crore club

Till a decade ago, Maharashtra and Tamil Nadu alone earned annual revenues exceeding ₹10,000 crore for the State exchequer. Maharashtra earned the highest revenue of ₹43,289 crore for the financial year 2022-23 followed by Uttar Pradesh, Karnataka, Tamil Nadu and Telangana. During the financial year 2022-23, apart from the above-said States, Gujarat and Haryana have also earned more than ₹10,000 crore from the stamps and registration department.

The shift system

Maharashtra is the only State in India where sub-registrar offices function on a shift basis. In selective offices in Mumbai, Pune and Thane, the morning shift is from 7.30 a.m. to 3.15 p.m., afternoon shift from 1.15 p.m. to 8.45 p.m., besides the regular shift from 9.45 a.m. to 6.15 p.m.

Limits on stamp paper

Telangana, Gujarat and Maharashtra have completely stopped the physical usage of non-judicial stamp papers in the registration department. That said, some States have introduced maximum upper ceiling limits for usage of stamp papers. For instance, in Haryana the maximum limit is ₹100, West Bengal ₹5,000, Rajasthan ₹50,000, and Kerala ₹1 lakh.

Highs and lows

The sale deed registration fees varies drastically across India. As on October 31 last year (in percentage):

- 9.5: Madhya Pradesh had the highest stamp duty rate in India
- 4.9: Gujarat had the lowest stamp duty rate (without considering rural or female concession)
- 8.5: Assam had the highest registration fees rate
- 0.15: Meghalaya had the lowest registration fees rate



Property registration: a primer

Online verification of property encumbrance details

This facility is available only in Andhra Pradesh, Bihar, Gujarat, Haryana, Jharkhand, Karnataka, Kerala, Maharashtra, Odisha, Telangana, Tamil Nadu and West Bengal and in the two Union Territories Delhi and Puducherry. The period of online verification of transactions varies from State to State. In Gujarat and West Bengal, the facility varies from region to region.

Exemptions for women and armed forces

- Rajasthan, Haryana, Himachal Pradesh, Punjab, Assam, Chhattisgarh, Uttarakhand, Uttar Pradesh, Bihar and the Union Territories of Delhi and Puducherry grant concession to women for purchase of properties in their name
- No registration fees is levied in Gujarat for purchase of property in the name of women

Rajasthan, Uttarakhand and Uttar Pradesh grant concession for purchase of property in the name of disabled persons

- Uttarakhand is the only State in India which grants concession in stamp duty for purchase of property in the name of those in the armed forces
- Uttar Pradesh grants concession in stamp duty for ex-servicemen and the legal dependents of martyr soldiers, martyr paramilitary and martyr Central armed police forces



Being GPS ready

- In Uttarakhand and Himachal Pradesh, GPS details should be mentioned in all the documents presented for registration
- In Rajasthan, GPS details are required only for agricultural properties
- Telangana, Karnataka, Maharashtra and West Bengal have a separate app for the stamps and registration department

Registration anywhere

Among all the States, it is only in Andhra Pradesh (from 2015 onwards) and Kerala (2021 onwards) that documents for registration can be presented in any sub-registrar office across the respective States.

Route map compulsory



In Andhra Pradesh, Karnataka (city survey sketch for vacant lands), Jharkhand, Odisha, West Bengal (site map issued by a registered surveyor), Uttarakhand, Uttar Pradesh, Himachal Pradesh (only for built-up properties), Punjab and Chandigarh (only for agricultural properties), the route map/sketch map should be compulsorily enclosed at the time of registration.



(Below) Arushi Agrawal and Suryakant Lokhande. SPECIAL ARRANGEMENT



Purnima Sah

It has been about two-and-a-half years since Arushi Agrawal started her passion project of crafting candles that initially began with just gifting close friends and family. Recently this week, her firm, Seva Trust, launched limited-edition candles in collaboration with artist and sculptor Suryakant Lokhande, in two variants – Maharaja and Maharani.

It comes in a teak-wood box designed like a vintage matchbox – a signature of Lokhande's artistry, with the portrait of a Maharaja and Maharani.

Scent of berries
Maharaja Candle, created with the scent of aqua, and infused with peppermint, petitgrain and seaweed essential oils, costs ₹22,000. Maharani Candle carries the scent of berries, a tangy sweetness of freshly picked red currants and the woody valour of oakwood and white musk. It costs ₹17,000.

With every purchase of this collection's candle sold, Seva Home in association with Samta Foundation (a Maharashtra-based NGO that focuses on healthcare and education of the tribal community), will conduct eye cataract surgeries for villagers as

Craft of the candle

Mumbai luxury brand Seva Home has launched royalty-themed limited edition candles in collaboration with artist and sculptor Suryakant Lokhande

part of their social commitment towards serving the underprivileged. Talking about the collaboration, Lokhande says he chose an orientalism-inspired style to create these candle boxes, featuring intricate artwork of kings and queens on matchbox-shaped candles. "Within this artwork, the kings and queens represent the journey of the soul, seeking inner richness and harmony. I would like to suggest that when we light these candles and take moments of quiet reflection, like through meditation, we can ignite an inner light of knowledge and wisdom. The simple act of lighting a candle and sitting calmly, without stress or struggle, can lead us to realise our own inner light." CEO and founder of Seva

Home, Arushi Agrawal, says, "I have so many collections of art pieces by Suryakant Lokhande, so it was a dream project to work with him."

How it started

"The response that I received from friends and family when I first tried my hands on candles before turning it into a business, was just phenomenal," recalls Agrawal. The range of candles varies from their size to price and Agrawal says there is something for everyone, "Our smallest candle starts from ₹600 and the super exclusive ones go up to ₹23,000.



These are bespoke and very unique."

Sourced within India

The candles we usually get in the local market are made from paraffin wax and that is not a very good option to breathe in, especially for asthmatic people like me and most of my family, says Agrawal. "We use soy wax that never gives any kind of irritation; the addition of essential oil feels therapeutic," explains Agrawal.

The firm has focused on candle containers in metal and glass finish. From containers, wax, to fragrances, everything is sourced within India. "Lavender comes from Kashmir and most of the perfumes come from

Jaipur," adds Agrawal, who emphasises on using cotton wicks in all her candles. "Some of the wicks available in the market contain lead so we are very particular about cotton wicks that burn clean and don't cause any uneasiness. In the future we would like to add wooden wicks." They also do candle kits that come with snuffers that are used to extinguish the flame of candles. The kit comes with a wick trimmer. "We have newly launched e-lighters, which are rechargeable USB lighters," she says. The idea of oversized candles and styling homes in a very modern and minimalist way has gained popularity, says Agrawal. "Apart from candles, we also have reed diffusers, closet fresheners and soon we will be launching car fragrances, room sprays, pillow mists and more as there is a lot of scope in this field." Currently the candles are sold through their website www.sevahome.in, Seva Home's social media handles and also on online e-commerce sites such as Amazon and Tata Cliq along with a few select stores in Mumbai. "We are looking to start our own kiosk in a few malls in Mumbai and Kolkata," says Agrawal.

Challenges amid changing trends

Ever-changing policies, high stamp duty, and the introduction of GST have made many projects inviable, says **Swapnil Patil**

The real estate sector has been grappling with a lot of challenges in the past few years. It started with demonetisation, then the GST regime followed by the pandemic, which broke the spine in 2020.

Still, it emerged as one of the most resilient sectors rather quickly after COVID on the back of robust latent demand in the residential segment. People realised that home is the most important asset in their armour and the biggest shield against any such natural calamity.

Among few trends that have emerged post-pandemic was the need for homes with larger spaces.

Even though real estate is the second biggest employment in India and contributes to 7% of the GDP, it still doesn't have an industry status. Due to this, the credit to developers is difficult to get and the institutional funding cost makes a lot of projects inviable. Top banks and financial institutions have

reduced their exposure to the real estate sector making it difficult for mid-cadre developers to raise funds for their projects. Select NBFC and private funds give limited leverage to credible developers but at a very high-interest cost that varies between 15-20%. All this cost is eventually passed on to the consumers making real estate dearer for end users.

High taxes

Another challenge is the levy of taxes. Right from GST on raw materials, LUC (land under construction) tax, stamp duty, GST on sale units and registration fees eventually swell the landing cost of end users. Such a high tax regime has dampened the spirits of real estate investors. Since the introduction of GST and higher stamp duty real estate investors have virtually vanished from the real estate arena.

One big challenge that has stalled many projects overall is ever-changing policies and approvals and

grants which are rolled out with retrospective effect. This makes projects inviable which are passed in earlier policy regimes. This needs to change and a single-window approval policy should be framed to make the approval process faster and more transparent.

Buyer safety

Most of the land under development face litigation issues in the mid-cycle of development and the project is stalled. In the future, we need to have land insurance mandatory for all projects being developed to ensure the complete safety of the buyers and lending financial institutions. RERA has brought in a lot of transparency and discipline in real estate and a few other things mentioned above are being addressed Indian real estate is set to make the next big wave in the coming decade for sure.

The writer is CEO and Founder, ASAP RealTech.



CHENGALPET-60 SEMMA RATE-60

VILLA PLOTS

**BREAKING
NEWS**

CMDA Plans to Expand Chennai

Investing In Chengalpet Now, Will Multifold In Upcoming Years

**PLOTS
₹9
lakhs***
onwards

30 Acres Gated Community

FREE

2Km

From
Collector
Office

5Mins

from
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Railway Station

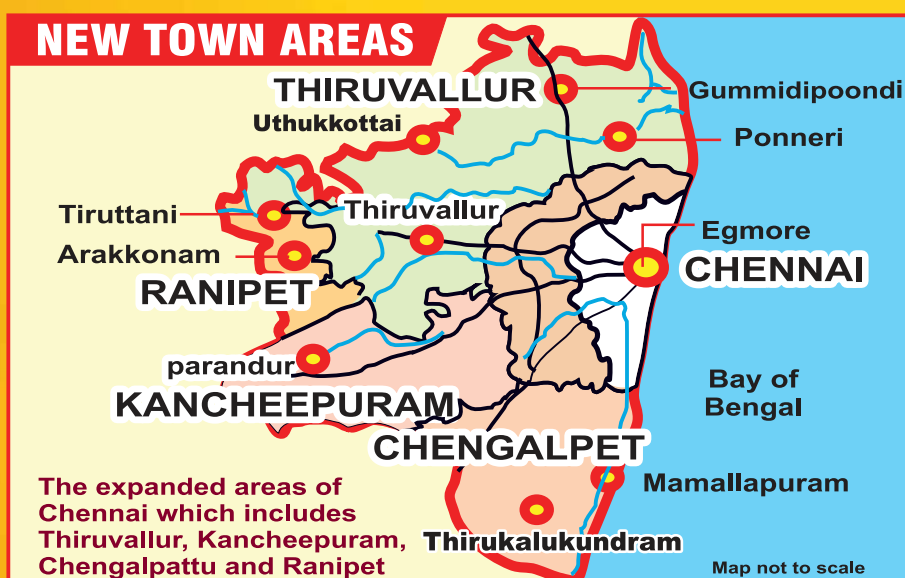
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from
GST Road

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OF GOLD**



**ON SPOT
BOOKING**



30 villages from Chengalpet District are set to become part of Chennai by the year 2023

DTCP & RERA APPROVED

TN/01 Regularisation-Layout/0249/2022

Project Amenities



Black Top Road



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Grand Entrance Arch

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REAL INVESTMENTS

JOINT OWNERS: DON'T MISS THESE 5 CLAUSES IN SALE DEED

CALLING IT A QUIT

CASE: One of our followers on Quora asked, "I am a joint owner of a property, and now I want to take my profit and exit the property. Is it possible?" It is advisable to lay down the exit route in case property is bought for investment purpose. There are ways in which one of the owners can transfer his/her share to another owner.

Home loan responsibility Case: In 2018, when Ramanathan Rao retired, he decided to buy a property with his son from his retirement funds. They finalised a property in Mysore worth Rs 50 Lakh. Ramanathan pooled in Rs 25 Lakh, while his son took a home loan for the remaining amount. Bank include Ramanathan as the co-applicant.

After three months of paying EMIs, his son lost his job, and the responsibility of paying EMIs came upon Ramanathan. This is despite him paying his contributions in advance. Thus, it is advisable to include a clause in the Sale Deed about the home loan default.

SELF-OCCUPATION OF THE PROPERTY

CASE: Avinash bought a joint property with his brother in Chennai for rental income. At the time of buying property, Avinash and his brother were settled in Bangalore. So, they decided to split the rent equally. After some time, Avinash's brother moved to Chennai and started staying in that property without paying him the rent.

Always include a clause in the Sale Deed to address the scenario if one of the joint owners want to use the property for

self-use. In Avinash's case, his brother should pay him 50 per cent rent.

PERCENTAGE OF OWNERSHIP

CASE: Abhishek Kedia, a Bangalore based IT professional, invested in a property with his brother in 2015. He contributed 40per cent while his brother paid the remaining 60 per cent amount. Abhishek was under the impression that he has the rights over the property as he had paid about 40 per cent of the total cost. Unfortunately, his brother betrayed him. The result? Never-ending case in the court.

Percentage of ownership is often missed in the Sale Deed. If the ownership is on an equal basis, then there is no scope for dispute. If the percentage ownership is not recorded, it becomes equal by default. Thus, in case you have pooled in 60 per cent and the other party has contributed 40 per cent of the total value, your Sale Deed should mention percentage ownership as 60:40.

IN CASE OF DIVORCE/SPLIT

CASE: Raj and Asha bought a property in Delhi soon after their marriage in 2014. To avail stamp duty benefits, they registered the property in Asha's name. After three years, they decided to part ways.

During the good days, couples do not often bother to keep an account of contributions towards down payments or EMIs. Matters get complicated in those cases where the couple cannot decide their shares amicably, or they do not have documents to prove their share of ownership.

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