



A Beginner's Guide to Building Wealth Brick by Brick



For many Indians, owning a piece of land or a home is a dream woven into their cultural fabric. Real estate, often described as the most "tangible" of all investments, has historically provided stability, appreciation, and in many cases, steady rental income. For the uninitiated, the journey into property investment can seem daunting. So, where does one begin?

It starts, as most wise ventures do, with a purpose. Not all real estate investments are made equal. Some people look to buy a second home

as a source of passive rental income. Others focus on long-term appreciation, hoping to cash in on rising land prices years down the line. Then there are those who seek commercial properties or plots that might eventually serve business or development purposes. Knowing what you want from your investment will shape every step that follows.

Once your purpose is clear, the next step is understanding the market. Contrary to popular belief, buying a property doesn't begin with scouting for listings; it starts with

researching the **location**. The age-old adage "location, location, location" holds true even in 2025. Areas with upcoming infrastructure, like new roads, metro rail networks, or IT corridors, often present the best long-term value. Cities like Coimbatore, for instance, are now emerging as real estate sweet spots because of their rapid urban development, cost of living, and expanding employment opportunities.

But good intentions and ideal locations aren't enough, you also need to check your wallet. Real estate requires significant capital outlay, so assessing your financial readiness is essential. This includes having enough for a down payment, understanding your home loan eligibility, and being prepared for additional costs like registration fees, stamp duty, and maintenance charges. Many first-time investors overlook these hidden expenses, only to find themselves financially overstretched later. Patience and planning are key.

Of course, no discussion on real estate is complete without

addressing legality. Before signing anything, ensure the property is free from disputes, has a clear title, and, in the case of new constructions, is registered under RERA (Real Estate Regulatory Authority). It's always wise to consult a legal expert, especially when purchasing land or resale properties.

A major mistake many beginners make is expecting quick returns. Real estate is not a stock that can be flipped overnight for profit. It's a long game, one that rewards patience. Properties often take years to appreciate significantly, and rental yields, while stable, are modest compared to market-linked instruments. That said, the combination of capital growth, income potential, and security makes it one of the most enduring forms of wealth creation.

The journey into real estate is not about chasing trends but making informed decisions rooted in personal goals and sound research. It's about understanding the pulse of a city, the trajectory of a neighbourhood, and the reality of one's finances.

So, for anyone looking to step into the world of property investment; start slow, think long-term, and choose wisely. You're not just buying a home or a plot, you're laying a foundation for your financial future.

வீடு வாங்கும் முன் மனதில் வைக்க: ஒரு குட்டி ஸ்டோரி!

பாலகப்பிரமணியம் ஐயா வாழ்க்கையில் எல்லாவற்றையும் திட்டமிட்டபடியே நடத்தக்கூடியவர். ஓய்வுபெற்ற கணக்குப் பேராசிரியர். "பத்திரமான வாழ்க்கைக்குப் பத்திரமான சொத்து" என்ற பழமொழியை மனத்தில் வைத்துக் கொண்டு, தன் ஓய்வு நிதியை ஒரு குடியிருப்பில் முதலீடு செய்ய முடிவு செய்தார்.

கோவையில், ஒரு அழகான, குறுகிய கமிஷனில் கிடைத்த புதிய அபார்ட்மென்ட் மூன்று படுக்கை அறைகள், ஒரு தனி பால்கனி, மற்றும் மேல் மாடியில் பார்வையோ பரவசமே! விலையும் ரூ. 72 லட்சம்தான். உடனே முடிவு பண்ணி வைக்கலாமே?

ஆனால், அவருடைய மகன் அருண் ஒரு யுவ நிதி ஆலோசகர் உடனே முகம் சற்றே சுருக்கினான்.

"அப்பா, வீட்டு விலை மட்டும் பார்த்து முடிவு பண்ணக்கூடாது. அதுக்கு மேல இன்னும் ஒரு வரி வரிசை உண்டு!"

"என்ன அருண், வீட்டுக்கு மேல என்ன வரி வரும்?" என்று கேள்வி எழுந்தது.



அருண் நினைவாக ஆரம்பித்தான். "முதல் ஸ்டாப் ட்யூட்டி. கோவையில் அது 5%. அடுத்து ரெஜிஸ்ட்ரேஷன் ஃப் 2%. ஒட்டுமொத்தமாக வாங்கும் விலைக்கு மேலே 77 லட்சம் போகும். இவை எல்லாம் மேலதிக செலவுகள்".

"அவர் நினைத்ததை விட விலை ஏறிக்கொண்டு இருந்தது."

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Luxury Villas that elevate your lifestyle



SREEVATSA POORNA

Thudiyalur, Coimbatore

3 BHK PREMIUM VILLAS

Sreevatsa Poorna in Thudiyalur, promises a lifestyle experience that is suave, stylish and celebratory. Every part of this villa home has been designed for superior livability. Be it the luxury of large

spaces, the lustrous finishes or the comfort of enhanced amenities, every Poorna home uniquely jubilates with celebration of a lifestyle that truly complements you.

With just 15 villas to choose from, Sreevatsa Poorna offers absolute privacy in an expansive gated area that comes with all common amenities that will leave you absolutely free to just enjoy your home.

So, if you are looking to truly elevate your lifestyle, book your Sreevatsa Poorna home. NOW!

POSSESSION MAR 2027

Area details: 3700 to 3900 sft.

AMENITIES

Club House

- GYM
- Multi-Purpose Hall
- Badminton court

Common Features to building complex

- Hydro pneumatic pumping system • Rain water harvest
- Intercom connectivity • 24x7 Security compound wall
- Common area lighting • Paved drive way • Genset backup • CCTV

Villa Features

- WIFI enabled • Smart entry System • Video door phone • Spacious car parking
- Pressurized water supply • Insect guard with windows • Individual reticulated gas pipe lines
- Provisions for electric car charging dock • Genset backup



RERA No.: TN/11/Building/0422/2024

Location QR



A home is where your heart is...

SREEVATSA URBAN VILLAS

5 BHK PREMIUM VILLAS

Chinnavedampatti, Coimbatore

Area details: 5100 to 5400 sft.

The design of a Sreevatsa home starts with your dream. It factors wish lists of home buyers and values their need for personal space, livability and comfort. Its catalytic energies nurture love and its characteristic life spaces are perfect for bonding. When life starts in a Sreevatsa Home, the future is secure, safe and satisfying.

Its investment appreciation potential is an absolute back-up for the future and its longevity assures you of a lifetime of trouble-free living. So, make your move. Now! If you want to settle in a home that will last you a lifetime and still be worth a lot more than what you bought it for.

POSSESSION MAR 2027



Location QR



RERA No. TN/11/Building/0526/2024



AMENITIES

Common Features to building complex

- Hydro pneumatic pumping system
- Rain water harvest • Intercom connectivity
- 24x7 Security compound wall
- Common area lighting • Paved drive way
- Genset backup • CCTV



Villa Features

- WIFI enabled • Smart entry System
- Home Theatre provision • Video door phone
- Spacious car parking • Pressurized water supply
- Insect guard with windows
- Individual reticulated gas pipe lines
- Provisions for electric car charging dock
- Genset backup



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வீடு வாங்கும் முன் மனதில் வைக்க: ஒரு குட்டி ஸ்டோரி!

அது போகட்டும்." என்று அருண் தொடர்ந்தான். "இப்ப நீங்க இந்த வீட்டை மூன்று வருஷத்துக்கு பிறகு விகிதாசூயசாக வாங்கலாம் வரி (Capital Gains Tax) 12.5% வரி வரும்."

பாலசுப்ரமணியம் தலையை பிடித்துக்கொண்டார். "நீ சொல்றது புரியுது... ஆனா இது எல்லாம் அரசாங்கத்துக்கு கொடுக்குறதா, இல்லாமல் வேற யாராவது...?" "அரசாங்கத்துக்கும், சொசைட்டிக்குமே!" என்று அருண் சிரித்தான்.

"புதிய அபாட்மென்ட் எடுத்தீங்கனா, அசோசியேஷன் மேம்படனன்ஸ் வருஷத்துக்கு ரூ.25,000 இருக்கும். ப்ராப்பர்டி பாக்ஸ் ஒவ்வொரு ஆண்டும் செலுத்தணும். ஃபசிலிட்டீஸ் சார்ஜ் கூட சேரும். சில டெவலப்பர்ஸ் அபெனிட்டீஸ் சார்ஜ்ஸை ஒரு முறை வசூலிக்கிறாங்க அது மட்டும் இல்லாமல், ரூ.50 லட்சத்துக்கு மேல் வீடு வாங்கும்போது, வாங்குபவர் விற்பவருக்குத் தரும் பணத்தில் 1% TDS பிடிக்க வேண்டியது கட்டாயம். அதுவும் PAN இல்லைன்னா அதிகமாக பிடிக்கப்படும்."

அருண் இன்னும் சொல்கிறான், "கட்டுமானத்தில் இருக்கும் திட்டங்களுக்கு 5% GST கொடுக்கணும்."

பாலசுப்ரமணியம் சும்மா சிரித்தார். "எனக்கு நல்லா புரிகிறதப்பா... வீடு வாங்குறதுல காதல் மாதிரி ஒரு ஃபீல் இருக்கு & ஆனா இதுல என்னவோ திருமண செலவுகளும் அடங்குற

மாதிரி இருக்கு!"

அருண் சிரிக்க, அவரும் நிம்மதியாக ஒரு முடிவுக்குத் தன்னை கொண்டுவந்தார். "அதான், நம்ம கணக்கு தானே... வீடு மட்டும்



பார்த்து சொத்து வாங்கக்கூடாது, அதன் சுற்றியுள்ள செலவுகளையும் சேர்த்து பார்த்தால்தான் புத்திரம்."

ஒரு வீடு என்பது ஒரு சொத்து மட்டுமல்ல; அது ஒரு கணக்கு, ஒரு திட்டம், ஒரு பொறுப்பு. முதலீடு செய்யும் முன், வரிகள், கட்டணங்கள், சட்ட சிக்கல்கள், பராமரிப்பு செலவுகள் போன்ற அனைத்தையும் நுணுக்கமாக புரிந்து கொண்டு தீர்மானிக்க வேண்டும். இல்லையெனில், கனவு வீடு சுமையாவதும் வழக்குதான்!

SM-REIT – the newest way to invest in property

A new era in real estate investment is emerging with the introduction of SM-REIT—Small and Medium Real Estate Investment Trusts—a model designed to democratize property ownership and offer investors easier access to income-generating real estate assets.



Traditionally, Real Estate Investment Trusts (REITs) have been limited to large-scale commercial developments with high entry barriers. SM-REITs, however, are reshaping that narrative by targeting smaller asset classes such as residential apartments, mid-sized office spaces and co-living units. These trusts pool funds from multiple investors and channel them into curated real estate portfolios, offering steady rental income, long-term asset

appreciation, and liquidity through regulated structures.

What makes SM-REITs attractive is their low-ticket size, allowing retail investors to participate in the real estate market without the burden of full property ownership. Investors can earn proportional returns from rental yields and capital gains, while professional asset managers handle leasing, upkeep, and regulatory compliance.

SM-REITs are particularly relevant in Tier-2 cities like Coimbatore, where demand for quality residential and mixed-use assets is rising, but individual ownership is constrained by rising costs. These instruments also offer risk diversification, as investments are spread across multiple properties rather than a single asset.

SEBI-regulated REITs are already listed on Indian stock exchanges like NSE and BSE. For SM-REITs, emerging fintech platforms, real estate asset management firms, and alternative investment marketplaces now offer curated options with verified portfolios. Interested investors should look for SEBI-registered platforms, compare returns, and evaluate asset details and exit timelines before investing.

As awareness grows, SM-REITs are poised to make real estate investing smarter, safer, and more inclusive for everyday investors.

Coimbatore is the new Knowledge City



Coimbatore's evolution to a rising "Knowledge City" is a developing reality. Aided by strong infrastructure, academic depth, and industrial diversity, the city is emerging as one of India's most promising growth engines among Tier-2 cities.

The presence of over 200 engineering colleges within a 150-km radius ensures a continuous talent pipeline. With a working population of over 2 million and a youthful

demographic, Coimbatore is talent-rich yet cost-effective.

The government's proactive push for development has further catalyzed growth. Smart City initiatives, expansion of the IT corridor, and industrial policy support have improved Coimbatore's appeal across sectors—engineering, textiles, auto components, defence manufacturing and now, technology.



Tech-led industries are increasingly finding Coimbatore attractive. The rise of SaaS companies, engineering R&D, and Industry 4.0 applications from the region signal a shift toward a knowledge-driven economy with the city seeing increasing investor interest in establishing innovation hubs here.

Coimbatore also scores high on livability. Lower pollution, water availability, high literacy, and low crime rates making it a preferred destination for professionals seeking a balanced lifestyle. The presence of multiple specialty hospitals and reputed academic institutions adds to its social infrastructure.

In the larger scheme of India's growth story, Coimbatore is now strategically positioned. As industries decentralize and Tier-2 cities assume greater roles, Coimbatore is leading the charge in growth and long-term vision.

Coimbatore Real Estate – Emerging Tier-2 Powerhouse

The winds of change are sweeping Coimbatore's real estate landscape with the city is fast transforming into a beacon for IT, global capability centers (GCCs), and real estate investment. At the heart of this transformation is a story of strong fundamentals, good infrastructure, and business-friendly governance.



According to the CII-Zinnov report, Coimbatore's real estate sector is riding a wave of demand fuelled by the rise of IT services and GCCs, particularly in the post-pandemic shift to distributed work models. "The demand for high-quality residential and commercial spaces is soaring as companies look beyond

metro cities for expansion," says the report.

Residential real estate is witnessing a steady rise in value, with property registrations improving year on year. Areas like Saravanampatti, Peelamedu, and Neelambur have seen an explosion of demand for gated communities and lifestyle



apartments. Improved transport connectivity, educational institutions, and medical facilities are attracting working professionals and young families alike.

On the commercial front, Coimbatore is emerging as a destination of choice for global companies seeking to expand their

Indian footprint. Its quality of life, abundant talent pool, improving air and road connectivity makes it a logical base. Notably, SEZs and other IT parks have seen increased occupancy, spurring demand for office real estate.

Infrastructure continues to be a key enabler. The upcoming Coimbatore Metro and expansion of the international airport are expected to unlock further real estate corridors. The Avinashi Road Flyover and other arterial road upgrades are easing congestion and opening up new residential belts.

According to developers, interest in plotted developments and township models is also on the rise. "The city is on the cusp of yet another real estate inflection," says a leading builder. "Buyers are more discerning now—they want sustainable communities, amenities, and investment-worthy appreciation."

Coimbatore's transition from an industrial town to a multi-dimensional economy is reflecting visibly in its real estate sector. As Tier-1 cities become congested and cost-prohibitive, Coimbatore's blend of affordability, quality of life, and infrastructure makes it a compelling alternative.

With policy momentum on its side and private interest pouring in, Coimbatore is the next emerging metro in the south.

The Light in the Corner

The keys felt cold in Rhea's hand—new and metallic, like the promise of a beginning. She stood at the threshold of her brand-new apartment on the 8th floor, surrounded



by fresh paint, polished tiles, and the sterile silence of something untouched.

The builder had delivered everything as promised - modular kitchen, wooden flooring in the bedroom, a balcony that opened to a faint skyline. It was perfect, in theory. Still, as she stepped in, it didn't feel like hers yet. The apartment was beautiful - but it didn't breathe.

Over the next few days, she unpacked slowly. The cane armchair her



grandmother had given her found a place by the window. A brass lamp stood near the entrance. A spice box with worn edges took its rightful place in the kitchen. She strung yellow lights on the balcony railing, half out of boredom, half out of instinct.

Then came the little things - the faint smell of agarbatti in the mornings, the soft thud of her slippers on the wooden floor, the clutter of mugs on the kitchen counter. Her cat, Leo, claimed a sunny spot on the floor near the sliding door. The house began to develop a soundscape of its own—echoes of music, hurried phone calls, and quiet laughter.



She realised it one evening when a neighbour knocked with homemade laddoos.

“Just wanted to welcome you,” the woman said. “Your house always looks so warm from the corridor.”

Warm. That word stayed with Rhea.

It wasn't the lights. It wasn't the interiors. It was what she was bringing into the space, day after day - rituals, memories, scents, sounds, and above all, presence.

The new apartment no longer smelled like paint. It smelled like lived-in comfort. The walls weren't just blank surfaces anymore; they were starting

to hold stories—the late-night video calls, the spilled coffee on the couch, the friends who dropped by unannounced, the quiet mornings with rain tapping on glass.

Even the elevator rides began to feel familiar. She started recognising footsteps, waiting for the same security guard's smile each morning, and noting the rhythm of birds on the electric wires across her balcony.

The transformation wasn't loud. It was gradual and soft.

That's how a new apartment—or even a freshly built villa—becomes more than concrete and finishing. It becomes a home when it begins to echo with your voice. When the silence no longer feels hollow. When the space starts remembering you.

There's a certain intimacy in watching a place go from “ready to occupy” to “lived in.” You don't mark the moment it changes. But one day, you step in after work, drop your keys in the same place as always, and sigh—not out of fatigue, but comfort.

You're home – a Sreevatsa Home!



Coimbatore vs Tier-2 Peers: A Comparative Index of Promise



As India's urban landscape undergoes a seismic shift with the decentralization of economic activity, Tier-2 cities are emerging as serious contenders to the metros. Among them, Coimbatore has carved a unique space—combining industrial legacy with future-ready innovation.

What sets Coimbatore apart?

Talent Pool: With 200+ engineering institutions in the region, Coimbatore generates over 55,000 engineering graduates annually. Compared to cities like Kochi or Indore, Coimbatore has a deeper technical bench strength and lower attrition rates—making it a dream market for HR planners.

Cost Efficiency: Coimbatore's office rentals are 40–60% lower than Bengaluru and 20–30% lower than Tier-2 peers like Jaipur. Residential property is similarly affordable, with average rates hovering between ₹4,000–8,000 per sq.ft in major areas.

Industry Depth: Unlike single-sector reliant cities, Coimbatore's economy spans textiles, pumps, auto components, SaaS, Defence Education and

healthcare. This diversification makes it resilient and ripe for multi-sector investments.

Infrastructure & Connectivity: The city's airport handles over 2 million passengers annually with direct international connectivity to Southeast Asia and the Middle East. The upcoming metro and road expansions give it a superior long-term growth trajectory.

Liveability: Coimbatore consistently ranks high on safety, air quality, and access to quality education and healthcare. Its quality-of-life quotient outpaces many of its peers—especially for families and retirees.

While cities like Ahmedabad offer scale and Kochi offers port proximity, Coimbatore's unique blend of affordability, talent, and quality of life puts it in a category of its own.

In an increasingly distributed India, Coimbatore is leading the Tier-2 transformation. As real estate, IT, and industrial corridors converge, Coimbatore is poised to become India's model mid-sized metropolis.

Gated Communities Gain Edge Over Plots with Better Security, Infrastructure, and Resale Value

As India's urban real estate landscape continues to evolve, buyers are increasingly choosing between two popular investment options: plotted developments and gated community homes. While both have their advantages, gated community apartments and villas—especially those by reputed developers—are emerging as the preferred choice for those seeking security, convenience, and long-term value.

Legal Clarity and Documentation

Homes in gated communities offer greater legal assurance. Established builders provide clear land titles, building approvals, RERA registration, and home loan-ready documentation. In contrast,

plotted developments present challenges like title clarity, conversion approvals, or timely patta transfer, creating complications for buyers.

Superior Infrastructure and Amenities

Gated communities come with complete internal infrastructure: paved roads, sewage systems, consistent utilities, landscaped surroundings, and underground cabling. Shared amenities like clubhouses, swimming pools, gyms, and children's play areas add to lifestyle appeal.

Plotted layouts often lack such infrastructure at the time of purchase. Roads may be unfinished, utility connections delayed, and buyers must manage home construction independently—leading

to aesthetic and functional inconsistencies.

Security and Community Living

Round-the-clock security is a core



strength of gated communities. With CCTV, gated access, and digital visitor control, they ensure a safe environment for families and senior residents. Organised community management fosters social bonds and emergency support systems.

By contrast, plotted developments may lack coordinated security or active resident associations, making safety and upkeep less reliable. Roads are handed over to corporation.

Maintenance and Professional Upkeep

Gated homes are maintained by RWAs or facility management firms, ensuring routine repairs, garbage collection, and clean common areas. In plotted developments, such systems are



often absent or voluntary—leading to inconsistent upkeep.

Faster Possession and Rental Potential

Apartments and villas in gated communities are often ready-to-move or nearing completion, allowing buyers quick possession or rental income. With plotted developments, buyers must manage construction timelines, contractors, and additional



approvals, delaying occupancy.

Resale and Value Appreciation

Gated homes attract stronger resale interest due to brand reputation, amenities, and maintenance standards. While plots may appreciate over time, their returns depend heavily on surrounding infrastructure and market sentiment.

In effect, gated communities offer a well-rounded, low-risk path to homeownership—combining legal transparency, liveability, and investment security. While plotted developments may suit long-term, hands-on investors, the ready ecosystem of gated homes makes them a preferred option in India's growing real estate market.

Sreevatsa Kailash 3.5 BHK Villas Thudiyalur, Coimbatore
Images seen in this article are actual pictures of the Sreevatsa Kailash 3.5 BHK model villa. Furniture & furnishing seen in the photographs are not part of the villa offer.



Location



வீடு வாங்கும் முன் வாங்கிக் கடன்களை எப்படி அணுகுவது

வீடு வாங்க விரும்பும் பெரும்பாலான மக்கள், தங்கள் சொந்த நிதி போதாது போனால், வங்கிக் கடன்கள் (வீட்டு கடன்கள்) மூலம் அந்தத் தேவையை நிறைவேற்றுகின்றனர். ஆனால் கடனை எடுத்துக்கொள்வதற்கு முன், திட்டமிட்டு செல்ல வேண்டிய கட்டாய நிலைகள் பல உள்ளன.

முதலில், வாங்க விரும்பும் வீட்டின் விலையைத் தீர்மானித்த பிறகு, எவ்வளவு முன்பணம் (down payment) செலுத்த இயலும் என்பது கணக்கிட வேண்டும். பெரும்பாலான வங்கிகள், வீட்டு மதிப்பில் 75% முதல் 90% வரை கடன் வழங்குகின்றன. மீதமுள்ள தொகையை முன்பணமாகக் கொடுக்க வேண்டியிருக்கும்.



வட்டிவிகிதங்கள் பற்றிய தெளிவும் முக்கியம். வங்கிகள் தற்போது இரண்டு வகை வட்டி திட்டங்களை வழங்குகின்றன:

- **மாறும் வட்டிவிகிதம் (Floating Rate)** சந்தை நிலவரத்தின் அடிப்படையில் விகிதம் மாறக்கூடும்.
- **நிலையான வட்டிவிகிதம் (Fixed Rate)** ஒரு குறிப்பிட்ட காலத்திற்கு வட்டி விகிதம் மாறாது.

தற்போதைய சந்தை நிலவரத்தில், வீட்டு கடன்களுக்கான வட்டி விகிதங்கள் சுமார் 8.35% முதல் 9.75% வரையிலான அளவில் உள்ளன. வட்டி

விகிதத்தை மட்டும் வைத்து முடிவு செய்யாமல், கடன் ஒப்பந்தத்தில் உள்ள அனைத்து கட்டணங்களையும் (சேவை கட்டணம், செயலாக்கக் கட்டணம்) கவனமாகப் பார்க்கவேண்டும்.

வீட்டு கடன்களின் காலம் பொதுவாக 10 முதல் 30 ஆண்டுகள் வரை இருக்கலாம். குறுகிய காலம் தேர்வு செய்தால், மாத தவணை (EMI) அதிகமாக இருக்கும்; ஆனால் மொத்த வட்டி செலவு குறையும். நீண்ட காலம் தேர்வு செய்தால் EMI குறையும், ஆனால் மொத்த செலவு உயரும்.

சில வங்கிகள் மற்றும் நிதி நிறுவனங்கள், பயனாளிகளுக்கேற்ப வித்தியாசமான தயாரிப்புகளையும் வழங்குகின்றன: **புதிய வீடு வாங்கும் கடன் | கட்டுமானத்தில் உள்ள வீடுகளுக்கான கடன் | பழைய வீட்டு கடன்களை மாற்றிக் கொள்வதற்கான திட்டம் (Balance Transfer) | பெண்களுக்கான குறைந்த வட்டி திட்டங்கள் | பசுமை கட்டடங்களுக்கு (Green Building) சிறப்பு சலுகைகள்**

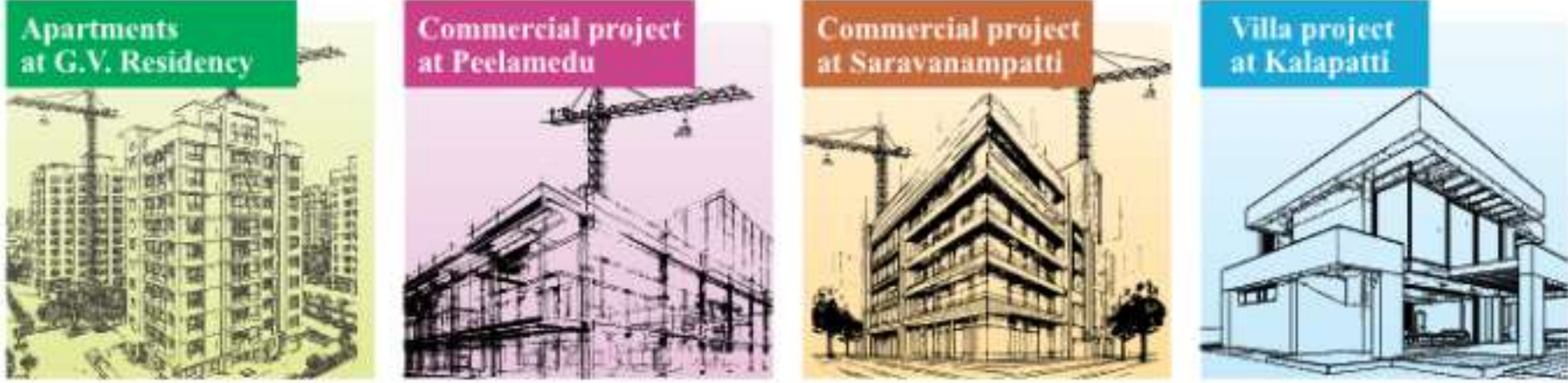
வங்கிக் கடனுக்கான விண்ணப்பத்திற்குத் தேவையான ஆவணங்களில் அடையாளச் சான்று, முகவரி சான்று, வருமானம் தொடர்பான ஆவணங்கள் (சம்பளச் சீட்டு, வருமானச் சரிபார்ப்பு), வீட்டுச் சொத்து தொடர்பான ஆவணங்கள் ஆகியவை அடங்கும்.

சில வங்கிகள் தற்போது ஆன்லைன் வழியாக முழு கடன் செயலாக்க முறையையும் கொண்டு வந்துள்ளன, இது நேரச் சிக்கல்களை குறைக்கும்.

தனிப்பட்ட நிதி நிலை, வேலையாய்ப்பு நிலை, கடன் மதிப்பெண் (credit score) ஆகியவை முக்கிய பங்கு வகிக்கின்றன. நல்ல கடன் மதிப்பெண் (750க்கு மேல்) இருப்பின், குறைந்த வட்டியில் கடன் பெற வாய்ப்பு அதிகம்.

சுருக்கமாகச் சொல்வதெனில், வீடு வாங்கும் முன் வங்கிக் கடன்களை திட்டமிட்டு, தயாரிப்புகளை ஒப்பிட்டு, வட்டிவிகிதங்கள் மற்றும் ஆவணத் தேவைகளை நன்கு புரிந்து கொண்டு செயல்படுவதுதான் சிறந்தது.

Upcoming projects



Sreevatsa Realty – Evolving New Horizons. Expanding Possibilities

Sreevatsa now charts a bold new direction — from homes to hubs. Our new commercial and mixed-use developments across Saravanampatti, Peelamedu, Kalapatti, and G.V. Residency represent the next chapter in our journey as a future-ready realty enterprise.

Apartments that Feel Like Independent Homes

SREEVATSA VISWA

📍 Vilankurichi, Coimbatore

3 BHK Apartments Area details: 1432 to 1745 sft.



Embrace the luxury of privacy, yet enjoy safety and prudence of apartment living. Sreevatsa Viswa is designed for maximum privacy that an apartment can offer with hardly any common walls between apartments. The piano-design stair lobby, an entry foyer for each apartment before you enter the actual living space ensures that access to each apartment is absolutely private.



- ### Amenities
- Multi-purpose activity room with Gym
 - Generator • Children play area
 - Landscape garden • STP
 - 300W standby power supply for each flat
 - Covered car parking • CCTV
 - Common reticulated piped gas supply

- ### Key highlights
- Independent Villa-styled Apartments
 - Piano-design stair lobby for entry privacy
 - Entry foyer for each apartment
 - Free-space periphery walls between each apartment
 - 3 independent lifts / stair lobbies for 3 blocks
 - Over 40% lung space
 - Expansive lawn in front of the apartment block
 - Greenery – lined entry driveway

