



*Godrej* | PROPERTIES

# A HUNDRED THOUSAND

Reasons to call Kharadi your home

*Edition 1: Evolution of Kharadi*

Home Buyer's  
Playbook

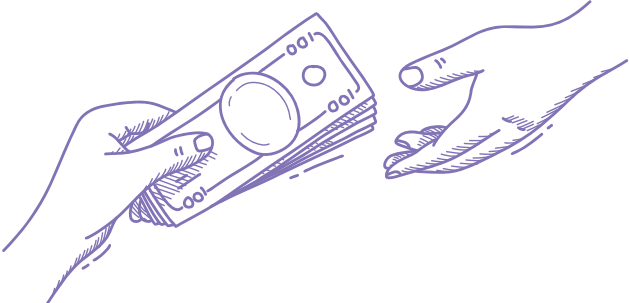
Evolution of Kharadi –  
from fringe to future

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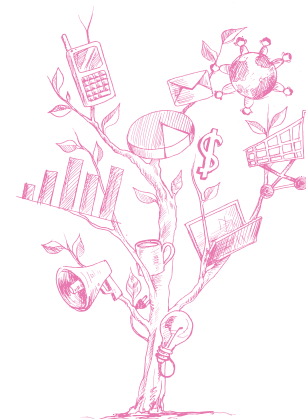
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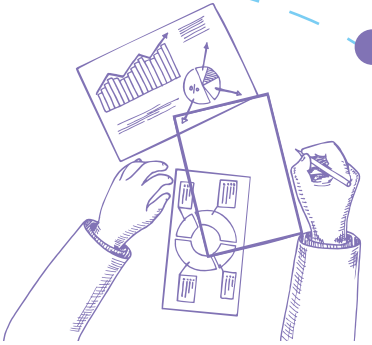
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# Home buyer's playbook

## Your 6-Step Homebuying Playbook

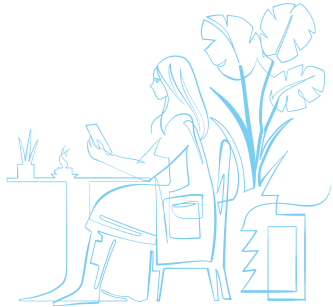
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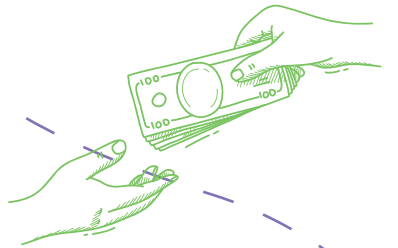


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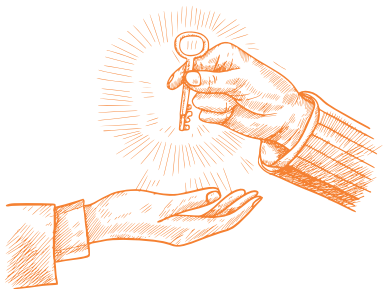


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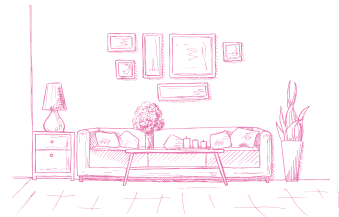
*Know the Final Steps  
in Site Visit & Booking*



# 01 | Fundamentals

## Your quick glossary for Indian Real Estate

Before you choose a home, it's important to understand the language of real estate. These essential terms offer clarity on space, cost, legalities, and construction—so every decision you make is informed and precise.



### AREA TERMS

#### Carpet Area

The net usable floor area of an apartment, excluding external walls, service shafts, exclusive balcony/verandah areas, and exclusive open terrace areas, but including internal partition walls.

#### Built-Up Area

Carpet area plus internal walls and balcony space.

#### Super Built-Up Area

Built-up area plus a proportionate share of common areas like lobby and clubhouse.

#### Loading Factor

The percentage difference between carpet and super built-up area.

#### FSI (Floor Space Index)

The maximum buildable area allowed on a plot of land.



### PAYMENT & FINANCIAL SCHEMES

#### Bank Subvention Scheme

A Bank Subvention Plan is a bank-approved home loan arrangement in which the buyer's EMIs are deferred for a specified period, usually during construction, while the loan is disbursed to the developer in stages linked to construction progress. The interest accrued during the deferment period is ultimately borne by the customer, as defined in the loan agreement.

#### 10:90 / 20:80 Plans

Buyer pays 10–20% upfront and the rest closer to possession or other conditions laid by the developer.

#### Construction-Linked Plan (CLP)

Payment schedule tied to construction milestones.

#### Pre-EMI

Interest-only payments made before full loan disbursement.

#### Loan-to-Value Ratio (LTV)

The percentage of property value that the bank will finance.

### PRICE TERMS

#### Base Price

The cost per sq ft set by the developer before adding additional charges.

#### All-Inclusive Price

Total payable amount including base price, taxes, stamp duty, registration, and extras.

#### Corpus / Sinking Fund

A maintenance reserve collected for future repairs and building upkeep.

#### Stamp Duty

Government tax paid during property registration.

#### Registration Fee

The official fee charged for registering the property in your name.



### LEGAL TERMS

#### RERA

Regulatory authority ensuring transparency, accountability, and timely delivery in real estate.

#### Sale Deed

The legal document transferring ownership from seller to buyer.

#### Agreement for Sale

A contract outlining terms and conditions before the final sale deed.

#### Completion Certificate (CC)

Proof that a building is constructed as per approved plans and regulations.

#### Occupation Certificate (OC)

Permission certifying the building is safe and ready for occupation.



### TYPES OF PROJECTS

#### Under Construction

A project where construction is ongoing and possession is in the future.

#### Ready-to-Move

A completed property where immediate possession is possible.

#### Freehold Property

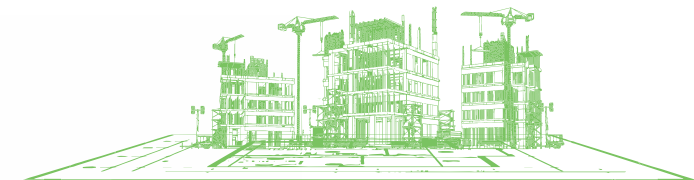
Property owned outright with no land lease obligations.

#### Leasehold Property

Property built on land leased for a fixed period (e.g., 30–99 years).

#### Redevelopment Project

Reconstruction of an existing building into a new structure with modern standards.



### CONSTRUCTION & BUILD QUALITY TERMS

#### RCC

A strong structural system using steel and concrete for durability.

#### MIVAN

MIVAN is an aluminium formwork technology developed by Mivan Company Ltd., Malaysia, widely used in mass housing. It uses pre-engineered, lightweight aluminium formwork to deliver rapid, uniform, monolithic (single-pour) concrete construction for walls and slabs.

#### Green Building / IGBC

Certification ensuring sustainability, energy efficiency, and eco-friendly design.

#### STP (Sewage Treatment Plant)

System that treats wastewater for safe reuse or disposal.

#### WTP (Water Treatment Plant)

System that purifies water for daily household consumption.





# EVOLUTION OF KHARADI

From Fringe to Future



1990s  
KHARADI

When Pune's first IT hub, began to strain under its success — long commutes, land scarcity, and limited residential catchments — the city needed a new frontier. Kharadi, with its flat terrain, airport proximity, and access to Nagar Road, offered what planners called *"opportunity without congestion."* The government's policies toward the early 2000s catalysed zoning changes, enabling large-scale commercial and residential projects.

From there, the momentum became unstoppable. By the time the EON IT Park and the World Trade Center Pune rose above the riverbank, Kharadi had already become a magnet for talent and capital. In less than two decades, the area evolved from village to vertical — a seamlessly functioning micro-city where commerce, culture, and community thrives.



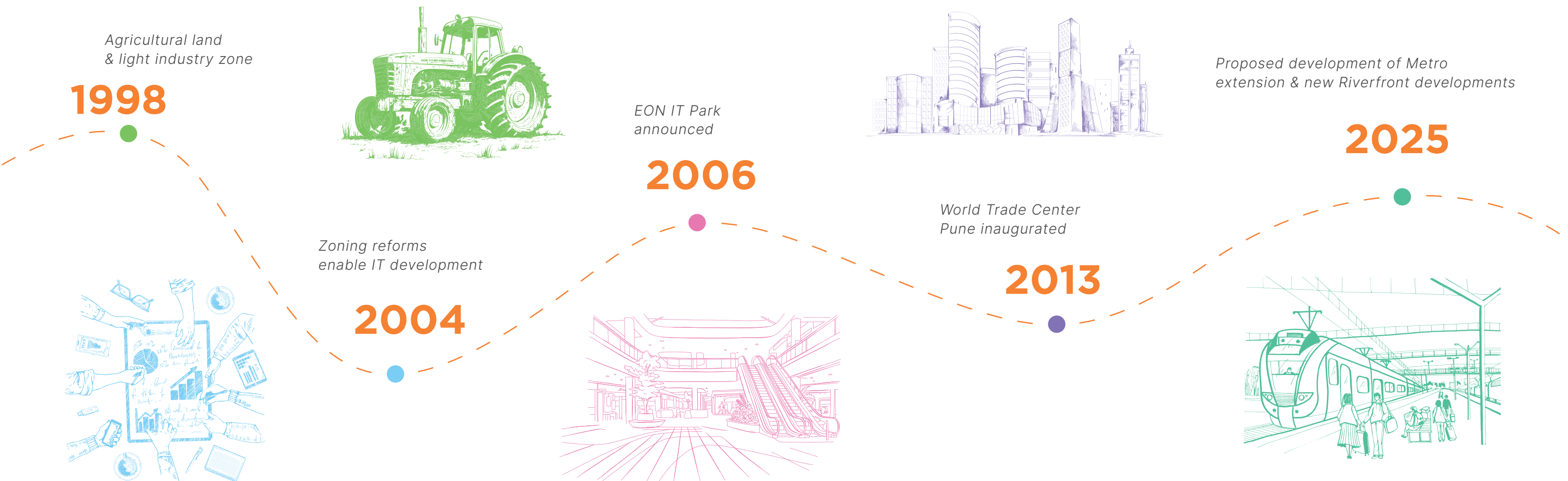
# Kharadi represents The new face of Pune — Global in outlook, local in energy

*“For every resident, planner, and builder who bet on the east, the transformation feels both personal and civic. It’s a case study in how geography can become destiny when ambition leads.”*



# KHARADI

## 25 Years Of Transformation



# FROM FIELDS TO THE FUTURE

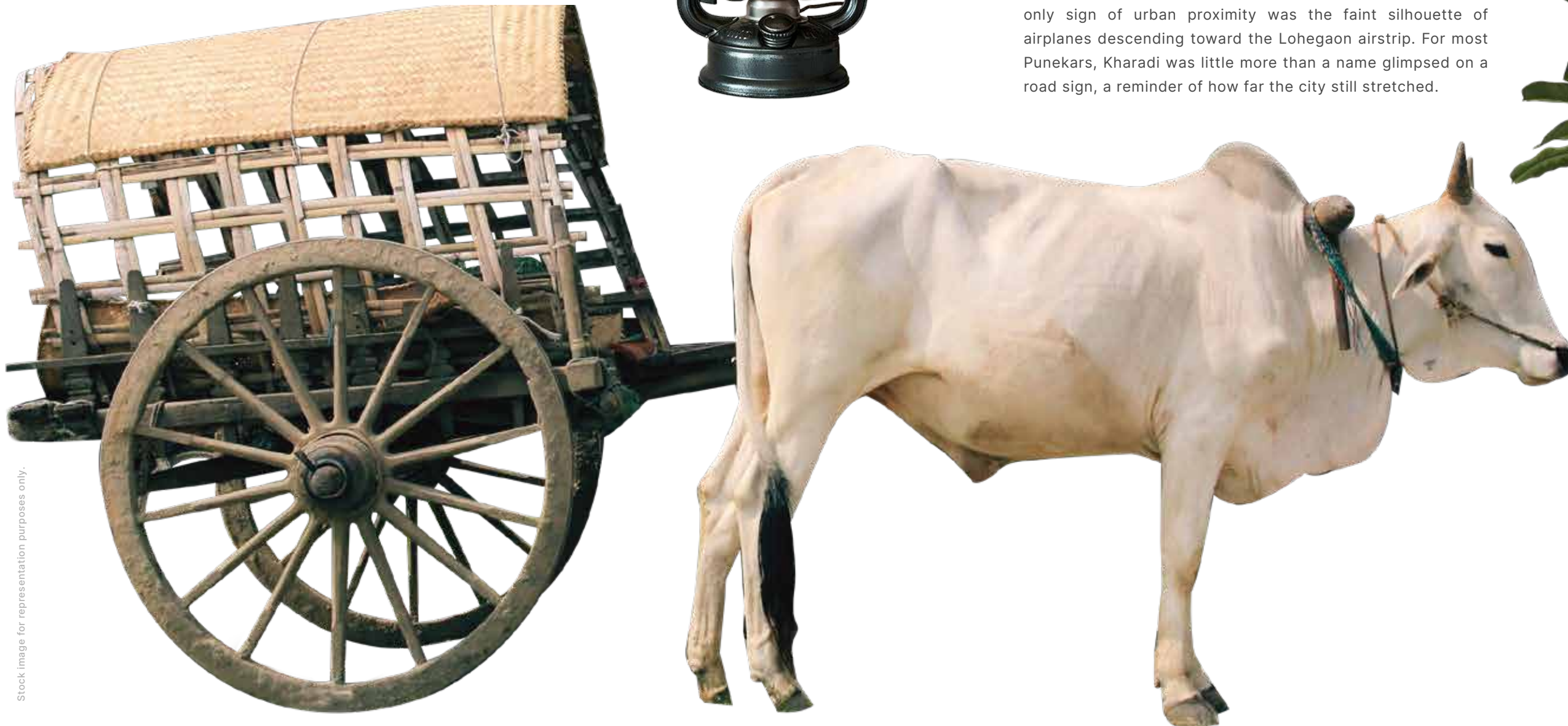


A glimpse of the land  
that became a city.

Long before cranes pierced its skyline and cafés filled its streets, Kharadi was a place where the day began with the sound of ox carts and ended under kerosene lamps. The Mula–Mutha river curved gently through the landscape, its banks lined with sugarcane, banana plantations, and the occasional brick kiln.

**In the 1990s,**

This was not a suburb — it was the outskirts. Families worked their farms, traders supplied the city's wholesale markets, and children cycled to schools in Yerwada or Viman Nagar. The only sign of urban proximity was the faint silhouette of airplanes descending toward the Lohegaon airstrip. For most Pune-kars, Kharadi was little more than a name glimpsed on a road sign, a reminder of how far the city still stretched.





# CHANGE CAME QUIETLY



2011



2014



2017



2024

Source: Google Earth

When new development plans marked Kharadi as a potential IT corridor, few believed it would ever rival the west. Land prices were modest; public transport was sparse. But beneath its sleepy rhythm, the groundwork for transformation had begun.

The arrival of wide arterial roads, power infrastructure and EON IT Park as its nucleus, a gravitational pull formed — drawing engineers, entrepreneurs, and investors eastward. Within a decade, fields became the foundations to optimised workspaces.



Stock image for representation purposes only.



**“From a neighbourhood lost on the map, today, Kharadi has become a destination.”**

*This story isn't just about growth.  
It's about faith. The belief that tomorrow can be  
built from the ground up — and that here, there  
are always a Hundred Thousand Reasons to Believe.*





# THE EASTWARD MOMENTUM

Where vision built the new centre

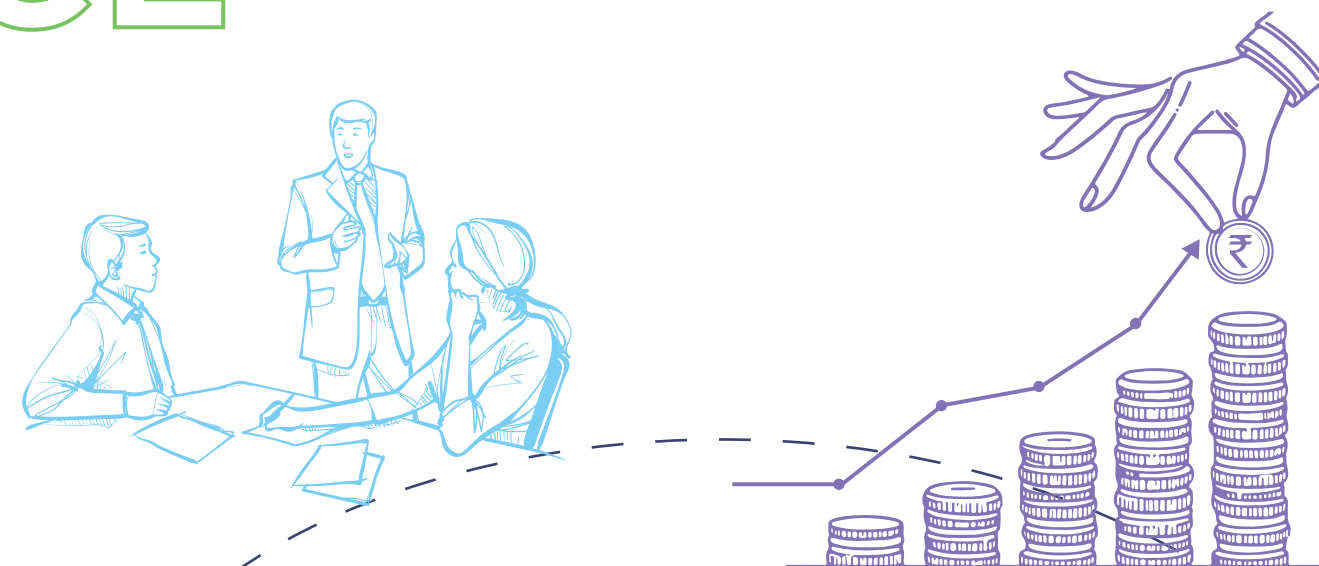
The story of how Kharadi distinguished itself as a new hotspot for product technologies.

When Pune's tech skyline first rose, Hinjawadi emerged as the city's core business zone which was quick to bring dense campuses and high-employment hubs. All major IT companies established data centres and CBD's at Hinjawadi. But the next phase demanded more than volume; it needed scale, access and liveability. That's where Kharadi stepped in.

With large land banks, multi-directional road access, and fewer constraints on campus-style offices, Kharadi offered something Hinjawadi could not: A hub for product technology for global leaders footprints along with service centres. Analysts describe Kharadi as "Pune's fastest-growing hub for commercial real estate".

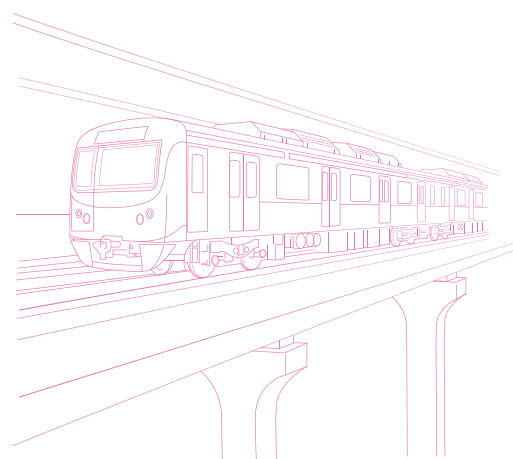
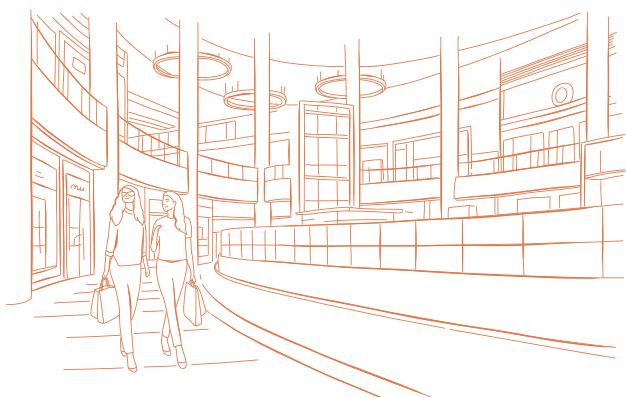
# THE DIFFERENCE MATTERS

for investors and occupiers alike



## Space & Campus

Larger plots in Kharadi allowed sophisticated Multi-use campuses.



## Access

Just ~8.5 km from the airport, with arterial roads and upcoming metro links, Kharadi connects regionally.

## Audience

While Hinjawadi caters to heavy employment, Kharadi blends living, working and lifestyle-making it a regional live-work hub.

Together, Kharadi and Hinjawadi form a complementary network in Pune's growth narrative. For investors, the arrival of head-offices in Kharadi means parallel demand for premium housing, amenities and social infrastructure—all drivers of appreciation.

*Kharadi isn't trying to replace a downtown—it's building the next one. And here, there are Hundred Thousand Reasons to Believe.*





Strategically located just 8.5 km from Pune International Airport and well-linked to Nagar Road and Magarpatta, it offered something Hinjawadi couldn't — proximity, accessibility, and a blank canvas for design. Unlike the west, where urban sprawl predated planning, the east had the opportunity to plan before it was built.

Over the next decade, the balance began to shift. The government's MIDC zoning approvals and the establishment of EON IT Park in 2006 signalled that the city's next phase of growth would be eastward. With it came global corporations, service providers, and co-working giants eager for an address that combined business access with lifestyle convenience.



## Kharadi was the answer hiding in plain sight.

Today, Kharadi's ecosystem feels distinctly different from its western counterpart. Walkable streets, high-end residences, cafés, and river-view workspaces blend seamlessly. It's not just where people work — it's where they work, live & belong.







**“We watched the area grow around us—first the roads, then the parks, then the skyline. What was once an industrial edge is now a community with rhythm.”**

**- Anup Kulkarni, Resident since 2014**

*The city didn't just expand — it evolved.*

*In shifting east, Pune discovered balance: the professional rhythm of an IT hub paired with the sophistication of an urban lifestyle.*

*And in that harmony, there are  
Hundred Thousand Reasons to Believe.*



# THE DATA STORY

**Numbers that prove transformation.**

**For Kharadi, growth has never been a matter of perception - it's a matter of numbers.**

Over a few decades, Kharadi has evolved from a peripheral suburb into one of Pune's most compelling investment landscapes. Residential rates, which were as modest at ₹ 2500 in the early 2000s are now averaging around ₹ 10,000+ per sq ft. Some micro-locations have recorded 30 %+ growth in the last five years alone. <sup>(1, 2)</sup>

Connectivity upgrades have multiplied value. The upcoming Metro Line 2 extension toward Lohegaon, and the proposed riverfront development are turning commutes into minutes and re-imagining the urban fabric.



Meanwhile, office space demand has surged. The Kharadi-centred East Secondary Business District now hosts over 14.3 mn million sq. ft. of organised Grade-A commercial space-with another 10-11 million sq ft. in the pipeline. <sup>(3)</sup>

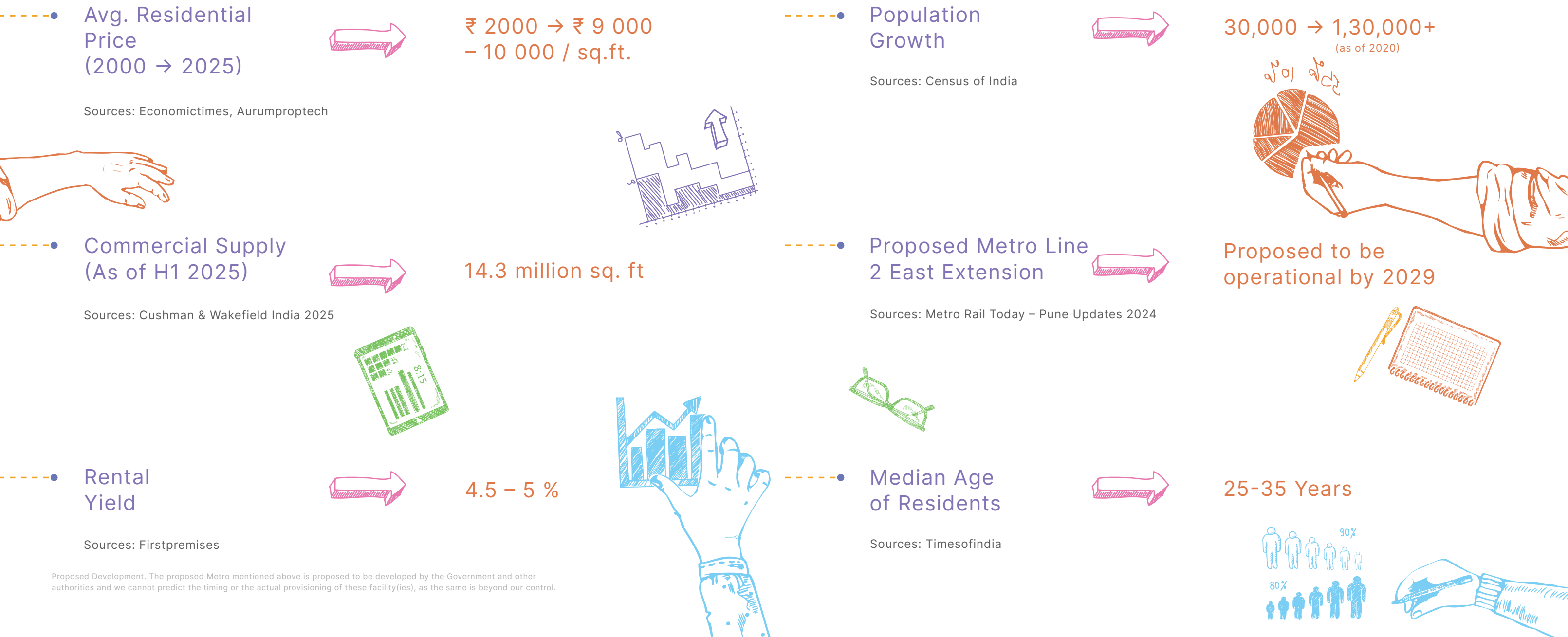
Built around a dense corporate ecosystem and a steady inflow of skilled professionals, the micro-market consistently delivers 4.5%-5% rental yields, positioning it among Pune's highest-performing residential destinations. <sup>(4, 5)</sup>

These shifts reflect more than just market statistics-they mark a structural transformation: infrastructure and connectivity in Kharadi have moved from being simply "supportive" to becoming strategic growth-drivers. And that's why the area now commands lead-market behaviour across both residential and commercial segments.

Because here, even in numbers, there are Hundred Thousand Reasons to Believe.

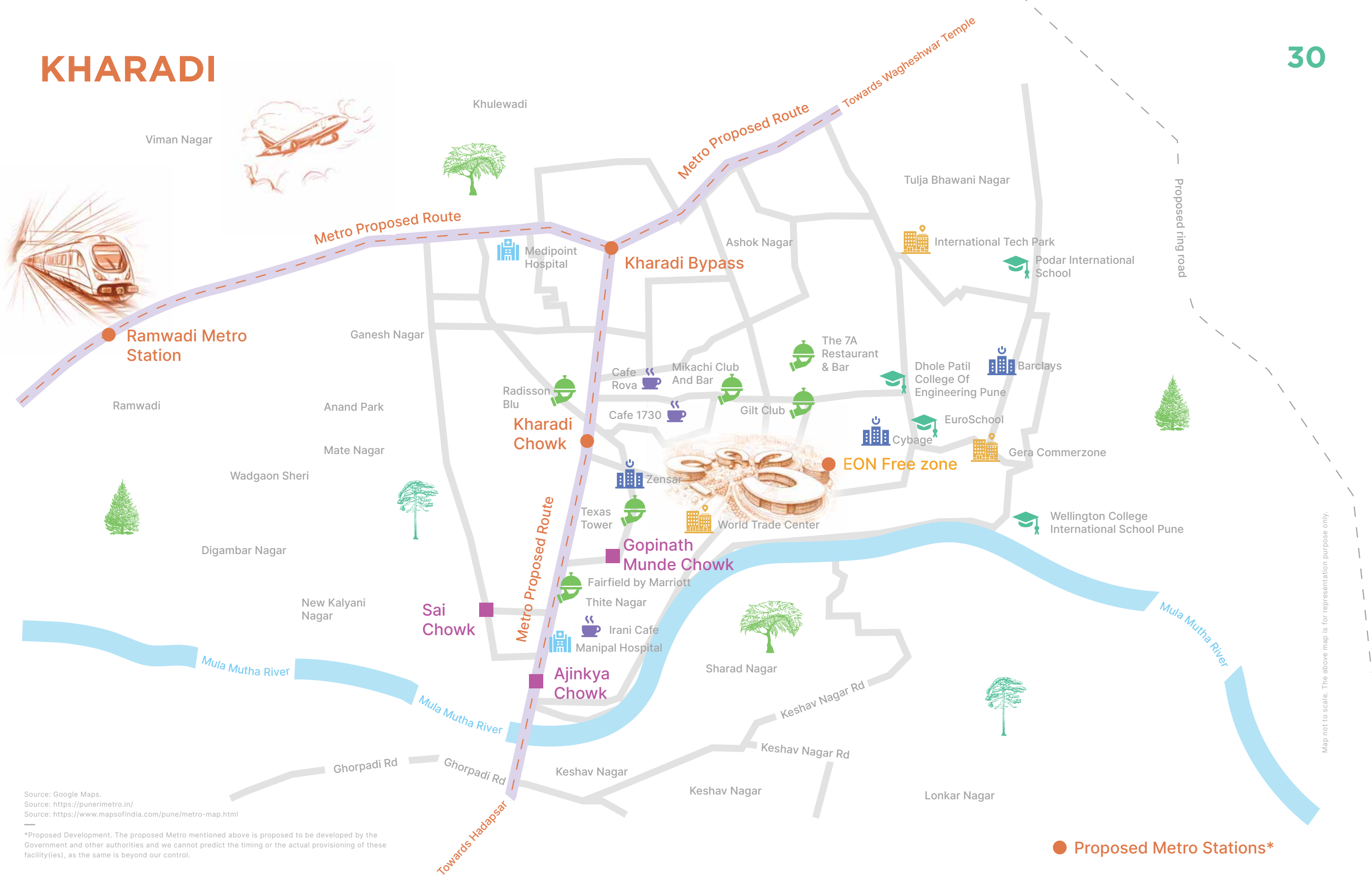


# KEY DATA POINTS & SOURCES





# KHARADI



Source: Google Maps.  
Source: <https://punerimetro.in/>  
Source: <https://www.mapsofindia.com/pune/metro-map.html>

\*Proposed Development. The proposed Metro mentioned above is proposed to be developed by the Government and other authorities and we cannot predict the timing or the actual provisioning of these facility(ies), as the same is beyond our control.

● Proposed Metro Stations\*

Map not to scale. The above map is for representation purpose only.



## A Hundred Thousand Reasons to call Kharadi your home: A 6-Edition home buying guide for Kharadi



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**Godrej** | PROPERTIES

Site address: Godrej River Crest, Kharadi-Manjari Road, Pune 412307. Godrej River Crest is part of a sanctioned Township which is spread across 40.97 Hectares (approx. 101 Acres) at Manjri Khurd, Pune. The Developer, viz, Manjari Housing Projects LLP (wherein Godrej Properties Limited is a partner) as owners and being part of said Township, is developing 23 Hectares (approx. 2.3 lakh sq. mts.) of the land in the said Township ("said Land"). The campaign name of the said Land is "#Rivercrest". The development by Manjari Housing Projects LLP shall have an access to 5 Hectares (approx.. 50,000 sq. mts.) of public greens, Clubhouse (membership based, approx. 6500 sq. mts.), Health centre (approx. 2000 sq. mts.) and Community market (approx. 700 sq. mts.) forming part of the common amenities in the Township, along with other developers. The sale is subject to terms of application form and agreement for sale. Recipients are advised to apprise themselves of the necessary and relevant information of the project prior to making any purchase decisions. The Developer hereby declares that it has availed construction finance facility ("Facility") from ICICI Bank Limited ("Lender") and has secured the Facility by mortgaging the said Land in the favour of Lender. The Lender will provide no objection certificate for the sale of unit, as and when required. \*T&C Apply. The official website of the company is [www.godrejproperties.com](http://www.godrejproperties.com). Please do not rely on the information provided on any other website.