

To feature in Rutu CP Times, contact Vishesh Patel, Project coordinator at Rutu Group
Contact-7666310360 | Add-4th floor, Rutu Business Park, Near Rutu Park, Off LBS road, Majiwade, Thane (W)

Editorial

A Home That Makes Summer Vacations Meaningful

Summer vacations in May bring a different rhythm to family life. While some people travel to cooler destinations, many prefer staying home and spending quality time with loved ones. During this season, the importance of thoughtfully planned residential spaces becomes even more visible. A real estate project today cannot merely be about apartments and infrastructure; it should also create an environment where families can relax, reconnect and rejuvenate.

A truly family-friendly project should offer amenities that make everyday living enjoyable during vacations. A well-maintained garden where children can play freely, a soft play area for younger kids, indoor games that encourage bonding, and a small library or reading corner where residents can unwind peacefully. These seemingly simple elements make a significant difference in modern urban living.

At Rutu, these aspects have always been given thoughtful attention. It was refreshing to witness families at Rutu

Richmond spending meaningful time together during the summer break. Children were seen enjoying open spaces and activity zones, while parents experienced moments of relaxation away from the constant rush of city life. Such experiences reinforce the idea that a home should not just provide shelter but also create opportunities for togetherness.

One of the biggest challenges faced by parents today is keeping children meaningfully engaged and reducing excessive screen time. Well-designed community amenities often become a practical solution. Open spaces, recreational zones and interactive environments naturally encourage children to step outdoors, socialise and participate in healthy activities.

As the real estate market evolves, homebuyers are increasingly evaluating projects beyond square footage and pricing. Lifestyle and liveability are becoming equally important. So, the next time you visit a project with your channel partners or evaluate a residential development, ask an important question — is the project truly summer-vacation friendly?

Because sometimes, the best holiday memories are created right at home.



Mukund Patel
Managing Director,
Rutu Group

Where Data Meets Destiny: The HousingArk Realty Difference

In a market where real estate decisions are among the most important financial choices a family makes, HousingArk Realty has built its reputation on combining legal expertise with strong market intelligence. Founded by Kunal Kumar and Gautam Kumar Singh, the firm focuses on offering clients transparent, research-driven, and legally secure property advisory services across Thane and the Mumbai Metropolitan Region.

Unlike traditional consultancies that focus only on site visits and sales, HousingArk Realty takes a deeper advisory approach. The firm evaluates developer credibility, RERA compliance, construction timelines, carpet-to-built-up ratios, and long-term investment potential before recommending any project. This process has helped the company earn the trust of homebuyers, NRI investors, and high-net-worth clients seeking secure and future-focused investments.

Kunal Kumar, Founder & CEO, leads the firm's developer relations and advisory strategy. With strong knowledge of market cycles and infrastructure-driven growth corridors, he helps clients identify opportunities before they peak in value. HousingArk Realty has developed a curated portfolio of residential and commercial properties across Thane West, Powai, Navi Mumbai, South Mumbai, Kharghar, and other emerging locations.

Under his leadership, the firm advises clients across various segments — from first-time homebuyers purchasing their first apartment to investors building premium real estate portfolios. HousingArk Realty also works with several reputed developers, including Hiranandani, Lodha Group, Oberoi Realty, Godrej Properties, Kalpataru, Raymond Realty, Piramal Realty, and Runwal Realty.

Complementing the firm's market expertise is Gautam Kumar Singh, Co-Founder and Legal Strategist. An Advocate by profession, he oversees the legal due diligence process for every transaction. His work includes title verification, agreement review, RERA checks, FEMA compliance for NRI buyers, and scrutiny of sale agreements before clients commit financially.

This legal-first approach has become one of



Kunal Kumar & Gautam Kumar Singh
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HousingArk Realty's defining strengths. In an industry where documentation issues and hidden liabilities can create long-term financial risks, the firm's integrated legal support provides clients with additional security and confidence.

HousingArk Realty also has a growing presence in the commercial real estate segment, advising on Grade-A offices, retail spaces, and investment assets in locations such as Ghodbunder Road, Airoli, Turbhe, and Kharghar. For NRI investors, the company provides end-to-end remote advisory services, including virtual property evaluations and documentation support.

By combining market insight, legal diligence, and personalised advisory, HousingArk Realty continues to position itself as a trusted real estate advisory firm focused on protecting and growing client wealth across India's evolving property market.

Hidden Costs in Property Buying That Most Buyers Ignore

In today's competitive real estate market, many homebuyers focus mainly on the property's base price while planning their purchase. However, several additional expenses often remain unnoticed during the initial stages of buying a home. These hidden costs can significantly affect a buyer's overall budget and financial planning. Darshan Mhetre, who has been actively working in the real estate sector since 2021, shares his practical insights on this important topic.

Over the years, Darshan has worked with several leading developers across the MMR (Mumbai Metropolitan Region) market. His exposure to top developers and multiple residential projects has helped him gain a strong understanding of buyer concerns, investment planning, and property-related financial decisions. Through his professional experience, he has closely observed that many buyers underestimate the additional



Darshan Mhetre
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expenses associated with purchasing a property.

According to Darshan, one of the most common mistakes buyers make is calculating only the flat cost while ignoring several mandatory charges that come along with the purchase. He explains that expenses such as stamp duty, registration fees, GST on under-construction properties, maintenance deposits, parking charges, clubhouse fees, legal charges, and brokerage can substantially



increase the total cost of ownership. He further explains that buyers should

also consider recurring expenses after possession, including society maintenance charges, property tax, and utility-related costs. In many cases, these expenses create financial pressure because buyers were not informed or prepared for them in advance.

Darshan believes that proper financial planning and transparency are extremely important before making a final property decision. He advises buyers to ask for a complete cost sheet from developers or consultants and understand every component carefully, rather than focusing only on attractive offers or discounted prices.

With growing experience in the MMR real estate market, Darshan continues to guide clients with practical advice and customer-focused support. His goal is to help homebuyers make informed, transparent, and financially smart property decisions while avoiding unexpected costs in the future.



Reliable Property Realities with Home Option Realty

Anil Maurya, a committed and emerging Channel Partner in the real estate sector, has been actively serving clients through his firm, Home Option Realty, since February 2023. With a focused approach and growing industry experience, he has steadily built a reputation for offering practical guidance and trustworthy property solutions to homebuyers and investors alike.

Operating under Home Option Realty, Anil has collaborated with several well-known developers in the market. His professional network includes reputed names such as Ritu Developers, Lodha, Sheth Group, Raymond, Kalpataru, Ashar Group, Godrej, Runwal, Vihang, Rustomjee, Horizon Group, Puranik, Hiranandani, Dosti, Piramal, Puravankara, L&T, Adani, Raymond, Godrej, Narang. These associations reflect his exposure to a wide range of residential projects, from affordable housing to premium developments, enabling him to serve a diverse range of client needs.



Anil Maurya
Home Option
Realty
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With a client-centric mindset, Anil focuses on understanding buyers' exact requirements before suggesting suitable properties. His ability to simplify complex real estate processes and provide clear insights helps clients make informed decisions with confidence.

One of the key aspects Anil emphasises is educating buyers about the hidden costs involved in purchasing a property—an area often overlooked by first-time homebuyers. While the property price may appear straightforward, several additional charges significantly impact the overall investment.

These costs include stamp duty, registration fees, GST (in under-construction properties), maintenance deposits, parking charges, and other miscellaneous expenses. According to Anil, many buyers focus only on the base price and later face financial strain due to these additional costs.

Through his experience, Anil ensures that his clients are fully aware of all financial aspects before finalising a deal. By maintaining transparency and providing complete cost breakdowns, he helps buyers avoid surprises and plan their investments more effectively.

In a competitive real estate market, Anil continues to stand out through his dedication, growing network, and commitment to guiding clients with honesty and clarity.



Avinash Chavan Shares Insights on Township vs Standalone Living

In the fast-growing real estate market, young Channel Partners are bringing fresh perspectives and practical guidance for today's homebuyers. One such emerging professional is Avinash Chavan, who has been actively working in the real estate sector since 2024 through his firm, Durva Realty. Despite being relatively new to the industry, he has already built connections with some of the most reputed developers in the market, helping clients explore quality residential options across different segments.

Over the past year, Avinash has worked with leading real estate groups such as Piramal, Lodha, L&T, Kalpataru, Dosti, Rustomjee, TATA, Wadhwa, Rutu, Veer Hills, Prestige, Adani Raymond, Godrej Narang and Oberoi. His association with these renowned developers has given him exposure to a wide variety of projects, ranging from premium residences to large integrated townships.

According to Avinash, one of the most common questions among homebuyers today is whether they should invest in a township project or choose a standalone building. He believes that both options have their own advantages, and the decision mainly depends on the buyer's lifestyle, budget, and long-term expectations.

He explains that township projects are becoming increasingly popular because they offer modern amenities, open spaces, security, recreational facilities, and a community



Avinash Chavan
Durva Realty
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lifestyle within a single development. Families often prefer townships because they provide convenience and multiple facilities in one place. On the other hand, standalone buildings are usually preferred by buyers looking for lower maintenance costs, better privacy, and locations within established city areas.

Avinash also points out that many first-time buyers focus only on the flat itself while ignoring factors such as future development, connectivity, maintenance, and lifestyle benefits. Through his guidance at Durva Realty, he aims to help clients understand these practical aspects before making a property decision.

With growing experience and collaborations with reputed builders, Avinash continues to assist buyers in navigating the changing real estate market with confidence and clarity. His practical approach and focus on buyer awareness reflect the evolving role of modern Channel Partners in today's property industry.

Ex-Army Veteran D.N. Sabale's Guide for First-Time Buyers

Buying a first home is considered one of the biggest financial decisions in a person's life. However, many buyers often make avoidable mistakes due to the lack of market knowledge, incomplete research, or emotional decision-making. D. N. Sabale of Swagat Properties, who has been actively working in the real estate sector since 2009, shares valuable insights on this important topic.

Over the years, Sabale has built strong experience by working with several reputed developers and groups, including Hiranandani Group, Rustomjee, Kalpataru Group, Runwal Group, Piramal Realty, Lodha Group, Damji Shamji Shah Group, Nilkanth Group, Sanghvi Group, Tata Realty, Cosmos Group, Puranik Builders, and Haware Group. His long-standing industry journey has helped him understand buyer psychology and the practical challenges faced during property purchases.

According to Sabale, one of the biggest mistakes first-time buyers make is focusing only on the property price while ignoring additional expenses such as maintenance charges, registration fees, taxes, and loan-related costs. He also believes many buyers rush into booking properties without properly checking project approvals, builder reputation, connectivity, and future development potential of the area.



D. N. Sabale
Swagat
Properties
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He explains that emotional decisions often lead buyers to select properties beyond their financial comfort zone. Instead, buyers should carefully evaluate their long-term financial stability and future family requirements before making a final decision. He further advises buyers to physically visit projects, compare multiple options, and seek professional guidance before investing.

Apart from his real estate journey, Sabale has also received recognition for his contribution as an entrepreneur and social participant. His achievements and work have been highlighted by multiple publications, reflecting his growing reputation and dedication in the industry.

With more than a decade of experience, Sabale continues to guide clients with practical advice, transparent communication, and customer-focused solutions, helping homebuyers make informed and confident real estate decisions.





How Channel Partners Help Homebuyers Navigate the Home Loan Process

In the modern real estate market, buying a home involves much more than simply selecting the right property. For many homebuyers, understanding the financial process and securing a suitable home loan can often feel complicated and time-consuming. This is where experienced Channel Partners play an important role. Deepak Patil, associated with Propment Realty since 2022, believes that guiding buyers through the loan process has become an essential part of real estate consultancy today.

Since entering the industry, Deepak has worked with several reputed developers, including Hiranandani, Lodha, Rustamjee, Kalpataru, Raymond, Dosti, Runwal, Godrej, Oberoi, Tata, and many others. Through these associations, he has gained valuable experience in understanding buyer requirements and helping clients make informed property decisions.

According to Deepak, one of the



biggest concerns among homebuyers is arranging finances and understanding loan eligibility. Many buyers are unaware of the documentation process, interest rate structures, or the differences between loan



Deepak Patil
Propment
Realty
70444 11159

offers from various banks and financial institutions. As a result, they often rely on Channel Partners for guidance and support throughout the journey.

He explains that Channel Partners frequently assist buyers by connecting them with trusted banking representatives, explaining EMI structures, helping with documentation, and simplifying the overall process. This support becomes especially useful for first-time homebuyers who may not be familiar with property financing procedures.

Deepak also points out that choosing the right home loan is not only about getting approval quickly but also about selecting a plan that remains manageable in the long term. Factors such as interest rates, repayment tenure, processing fees, and future financial stability should always be considered carefully before finalising any loan.

With increasing competition in the real estate sector, buyers today expect professional guidance beyond property site visits. Deepak believes that a reliable Channel Partner should act as a complete advisor who supports clients from property selection to possession, including assistance with financial planning and loan coordination.

Through Propment Realty, he continues to focus on customer satisfaction, transparent communication, and practical real estate guidance, helping buyers feel more confident and informed while making one of the most important investments of their lives.

Under-Construction or Ready-to-Move Homes?

In today's rapidly growing real estate market, one of the biggest decisions homebuyers face is choosing between an under-construction property and a ready-to-move home. Both options offer different advantages, and understanding these differences is important before making a long-term investment. Sufiyan Imtiyaz Momin from Capital Acres, who has been actively working in the real estate industry since January 2018, shares his practical insights on making the right choice between these two property options.

Over the years, Sufiyan has gained valuable experience by working with reputed developers such as L&T Realty, Adani Realty, Lodha Group, Rustamjee, Tata Realty, Hiranandani Group, and Raymond Realty. His industry exposure has helped him understand buyer preferences, investment trends, and the practical factors that influence property decisions.

According to Sufiyan, under-construction properties are often preferred by buyers



Sufiyan Imtiyaz Momin
Capital Acres,
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looking for better pricing and flexible payment plans. Since these projects are purchased before completion, they usually come at lower rates compared to ready properties. Buyers may also benefit from price appreciation by the time the project is completed. However, he explains that buyers should always check the builder's track record, project approvals, RERA registration, and expected possession

timeline before investing.

On the other hand, ready-to-move homes provide immediate possession and eliminate the uncertainty of construction delays. Buyers can physically inspect the flat, the surrounding infrastructure, amenities, and actual living conditions before making a purchase. Sufiyan believes this option is often ideal for families planning immediate shifting or buyers who want to avoid paying both rent and EMIs simultaneously.

He further explains that the choice between these two options depends entirely on the buyer's financial planning, urgency, and investment goals. While under-construction projects may offer higher appreciation potential, ready homes provide convenience, clarity, and immediate usability.

With years of practical market experience, Sufiyan continues to guide clients with transparent advice and customer-focused solutions, helping homebuyers make informed and financially smart real estate decisions.



Why Every Homebuyer Must Verify the OC

In the real estate industry, one of the most misunderstood aspects among homebuyers is the difference between a possession date and an Occupancy Certificate (OC). Many buyers assume that receiving possession of a flat automatically means that all legal approvals are complete. However, experienced real estate professionals often advise buyers to understand these details carefully before making a final decision. Dharmendra Singh has over a decade of real estate expertise since 2010 with Dream Space Properties to share practical insights on this topic.

Over the years, Dharmendra has built strong market experience by working with several reputed developers and groups, including Cosmos Group, Ace Square, JVM Group, Raunak Group, Horizon Group, and



Dosti Realty. His long journey in the sector has helped him understand the practical concerns and confusion faced by buyers during the



Dharmendra Singh
Dream Space
Properties
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home-buying process.

According to Dharmendra, buyers should clearly understand that a possession date is simply the date when the builder hands over the property to the buyer. On the other hand, the Occupancy Certificate (OC) is an official approval issued by the local municipal authority confirming that the building has been

constructed according to approved plans and is safe for occupancy.

He explains that many buyers focus only on possession timelines while ignoring whether the OC has been received. This can create complications later related to water connections, electricity approvals, property registration, and even future resale value. He believes buyers should always verify the OC status before shifting into any property.

Dharmendra also emphasises that transparency and proper documentation are essential in real estate transactions. With more than a decade of industry experience, he continues to guide clients with practical advice and customer-focused support, helping buyers make informed and legally secure property decisions.



RUTU SAMRUDDHI

MahaRERA Registration
No. P51700077718



Experience hyper connectivity that
makes every day feel *Effortless*

- Higher Floor inventory now open.
- Spacious Flats with Balcony



Artist's Impression

2&3 BHK
HOMES

Opp Lakeshore Mall

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The project Rutu Samruddhi in Thane stands out as one of the best residential projects in the vicinity, offering a harmonious blend of comfort, convenience, and modern living. Nestled in a well-developed locality, this project provides residents with excellent connectivity to key parts of the city, making daily commutes and travel effortless. Whether it's access to schools, hospitals, shopping centers, or public transport, Rutu Samruddhi

Rutu Samruddhi-By Rutu Group

ensures that everything you need is within easy reach.

One of the most appealing aspects of this development is the availability of spacious, big flats designed to cater to the needs of contemporary families. These thoughtfully planned homes offer ample room for relaxation, work, and recreation, creating an ideal environment for a balanced

lifestyle. The architecture and amenities reflect a commitment to quality and attention to detail, making it a desirable place to call home.

From a real estate investment perspective, Rutu Samruddhi presents a promising opportunity. Thane's growing infrastructure and increasing demand for quality housing make this project a

valuable asset for both homeowners and investors. The combination of a prime location, robust connectivity, and well-designed living spaces ensures that the property holds its value and offers potential for appreciation over time.

In summary, Rutu Samruddhi by Rutu Group is more than just a residential project; it is a thoughtfully crafted community that promises a fulfilling lifestyle and sound investment prospects in Thane's thriving real estate market.