



Building responsibly for Tomorrow

From cleaner air and water conservation, every initiative is a step towards more sustainable communities.

Read more on page 8



A home becomes complete when a community grows around it.

Life 360 by VJ Parivaar transformed the post-possession journey.

Head to page 11 to know more



Invest once. Save for years.

Solar power is not just clean energy, it's a smarter step towards long-term savings, sustainable living, and future-ready communities.

More on page 4

From the CEO's Desk : Why Real Estate Continues to Be One of the Safest Assets in an Uncertain World

As global instability reshapes financial markets and investor sentiment, Aditya Javdekar shares why long-term, utility-driven real estate continues to stand strong as a resilient wealth creation asset.

Over the last few months, the world has witnessed a level of uncertainty that very few generations have experienced continuously and simultaneously. Geopolitical conflicts, global wars, inflationary pressures, oil price volatility, changing economic alliances, recession fears, and market instability have all contributed to a larger sense of unpredictability across financial ecosystems. As investors, professionals, and business leaders navigate this environment, one important question naturally emerges: **What truly qualifies as a secure asset in today's world?** Traditionally, investors diversified across equities, gold, debt instruments, and real estate. Each asset class serves a purpose. However, periods of prolonged uncertainty often reveal the true behavioural strength of different investments. And historically, real estate has consistently demonstrated resilience. Not because it is immune to cycles, but



because it is fundamentally tied to human necessity. People may delay discretionary spending during uncertain periods. Consumption patterns may fluctuate. Equity markets may react sharply to global developments. But the demand for homes, infrastructure, community spaces, and well-connected urban ecosystems continues to remain relevant across economic cycles. That underlying utility gives real estate a very different character compared to purely market-linked assets. In my view, one of the biggest strengths of real estate lies in its ability to combine stability with long-term relevance. A thoughtfully selected real estate asset offers multiple layers of value simultaneously:

- Tangible ownership
- Long-term appreciation potential
- Inflation-linked growth
- Rental income opportunities
- Portfolio diversification
- Emotional security through physical ownership

This becomes even more important in volatile global environments where financial sentiment can change overnight. Today, we are also witnessing another significant shift : **the evolution of urban India itself.** India's urbanisation story is still unfolding. Economic hubs continue expanding. Infrastructure development is accelerating. Aspirational lifestyles are evolving rapidly. Younger generations are prioritising better living environments, connectivity, convenience, and quality ecosystems around them. These are not temporary trends. These are structural transformations. And structural transformations create long-term real estate demand. As wealth managers across the world often say, **some of the strongest investments are built not on temporary excitement, but on enduring human behaviour.** Housing demand, urban migration, and the desire for quality living environments remain deeply rooted realities in India's growth story. In uncertain environments, people naturally gravitate toward assets they can



Some of the strongest investments are built not on temporary excitement, but on enduring human behaviour. physically experience and control. **A home is not merely a financial instrument. It is tangible. It can generate income. It can support families across generations. It can adapt alongside changing life stages. That permanence matters.** This does not mean real estate should be viewed through a purely emotional lens. Like every investment, it requires thoughtful evaluation, long-term thinking, and trust in the fundamentals of location, quality, infrastructure, and developer credibility. But if one studies long-term wealth creation patterns carefully, it becomes clear that quality real estate has consistently remained an important pillar within balanced portfolios. And perhaps that is exactly why, even today, real estate continues to stand among the most trusted and resilient asset classes in the world.

Every article opens a new perspective. Discover Pune First Series by Vinayak Pachlag. Thought-provoking reads and fresh insights await in every edition. Read on to uncover what makes each story worth exploring.



Accenture's 6 Lakh Sq Ft GCC Lease in Baner : A Big Win for the Pune's Tech Future

Global consulting and technology giant Accenture has leased over 6 lakh sq ft in Baner for a massive new Global Capability Centre (GCC), reinforcing Pune's rise as a leading global tech destination. Beyond office space, this move signals thousands of potential jobs, stronger demand for real estate and local businesses, and a growing future for Pune's young tech workforce.



What truly makes a home comfortable for years to come?



At the recent VJ Samvaad Quality Code session for Palladio Kothrud Central, customers went beyond layouts and finishes to explore the engineering, materials, and quality systems hidden behind the walls of a home. Hosted at the VJ Centre of Engineering Excellence (COEE), the immersive experience brought together the homeowners for deep conversations around construction quality, durability, and everyday living comfort.

What happens to air quality when construction begins right next door?



At Yashwin Enchanté, Team Sankalp is addressing this question through a 24x7 real-time AQI Monitoring System designed to track and manage environmental impact during Phase II construction. By combining live air quality data, dust-control measures, and proactive on-ground action, the initiative reflects a more transparent and responsible approach towards sustainable engineering.

Design, Dialogue, and Community Come Together at the Pre-Possession Site Visit

More than a walkthrough, the experience brought together thoughtfully designed showcase units, rental support ecosystems, and meaningful customer interactions that showcased the larger lifestyle taking shape.



Some journeys change the way you work. Others change the way you see the world around you.



Milan Design Week 2026 became both. From immersive installations and hidden courtyards to the emotional power of lighting, materials, and atmosphere, the experience offered lessons that went far beyond design trends.

Club LEISURE

A clubhouse reimagined around the rhythm of leisure living!

HEALTH
WELLNESS
CELEBRATION
COMMUNITY
RECREATION

A SPACE CRAFTED FOR ALL AGE GROUPS
Opening Soon!
Leisure TOWN

Gratitude took centre stage at YashONE Eternitee

Through shared meals, heartfelt interactions, and moments of appreciation, the initiative recognised the people whose efforts shape every milestone on site. More than an activity, it became an opportunity to celebrate the human stories and dedication behind every home being built.



Technology is changing how communities manage resources and water is no exception.

Yashwin Enchanté is introducing smart water meters to help homeowners track consumption more accurately, reduce wastage, and bring greater transparency to everyday living.





June edition of Plan Kya Hai is here — your monthly guide to the most exciting happenings around Pune. From music gigs and comedy nights to art workshops, outdoor adventures, and family experiences, here's what the city has planned for you this month.

Suno Suno (Music & Concerts)



- For those who live for rhythm, lyrics, and live energy.
- 1. **Monsoon Music Festival**- 7 June | Phoenix Marketcity
 - 2. **When Chai Met Toast Live**- 14 June | High Spirits, Pune
 - 3. **Bollywood Retro Night**- 21 June | Amanora Town Centre

Drama Scene (Theatre & Comedy)



- Where stories unfold and laughter takes centre stage.
- 1. **Aakash Gupta Live** - 8 June | Bal Gandharva Rang Mandir
 - 2. **Marathi Theatre Weekend Special**- Every Weekend | Bharat Natya Mandir
 - 3. **Improv Comedy Jam Night** - 22 June | The Box, Pune

Creative Corner (Art & Workshops)



- A space to explore, create, and rediscover your artistic side.
- 1. **Monsoon Pottery Workshop** - 15 June | Koregaon Park Studio
 - 2. **Sip & Paint Monsoon Edition** - 29 June | Baner Cafés
 - 3. **Pune Flea & Art Market** - 22-23 June | Creaticity

Get Moving (Sports & Outdoors)



- For those who like their weekends active, adventurous, and outdoorsy.
- 1. **Rajmachi Monsoon Trek** - 16 June | Lonavala Route
 - 2. **Pune Rain Ride Cycling Event** - 9 June | City-wide Routes
 - 3. **Open Badminton Tournament** - 23 June | PYC Hindu Gymkhana

Family Time (Kids & Community)



- Wholesome experiences designed for families to enjoy together.
- 1. **Kids Storytelling Festival**- 8 June | Crossword, Aundh
 - 2. **Family Carnival Weekend** - Every Weekend | Seasons Mall
 - 3. **Junior Science Discovery Workshop** - 28 June | Pune Knowledge Hub



It Starts with the Land – The Foundation Beneath Your Foundation

In last month’s conversation, I introduced you to three principles that I believe every home must be measured against: Health, Happiness, and Harmony. And I shared with you that 95% of what makes a home truly liveable is not about directions — it is about energy. This month, I want to take you to the very beginning of that energy story. Before the architect draws a single line. Before the builder pours the first column. Before you even know what your home will look like. It starts with the land.



Ar. Mayank Barjatya, Founder of Vastuworld, Pune.

The Land is Not Passive. It is Speaking. In my 25 years of practice, the most important thing I have learned is this: land is not an inert piece of earth waiting to be built upon. It is a living, vibrating entity with its own energy signature, shaped by its

geology, its relationship with underground water, its orientation to the sun, and its place within the larger energy grid of everything around it. This is what I call the Earth Layer, the foundational energy on which everything else rests. Above it is the Environmental Layer, which carries the influences of the surrounding geography and ecosystem. And above that is the Cosmic Layer, the universal energy that guides the space from above. All three must eventually come into alignment. But the Earth Layer is where it all begins. If this foundation is wrong, no amount of beautiful design can fully heal it.

What I Actually Do on a Site When I visit a land parcel, which I always do before any design work begins — I am not just looking at it. I am feeling it. Using precision instruments like the H3 Gold Lecher Antenna, I measure the frequency and vibration of the earth beneath my feet. I walk the plot, I read what the land is communicating, and I begin to understand what it will support and what it will resist. But instruments are only part of it. Sensitivity is the other part. Building Biology, the discipline I studied in Germany teaches us that the human body itself is a sensing tool. When you learn to listen, the land tells you a great deal.

The Developer Must Connect with the Land Too Here is something most people do not realise: the intention of the person building a project matters energetically. When I work on a VJ project, I visit the site with Aditya and the core team. We stand on the land together. We feel its energy collectively. And I help align the developer’s



creative intent with what the earth is expressing — because the creator’s energy flows into what is created. When that alignment happens, something remarkable follows. The building carries the right vibration. The apartments

within it carry the right vibration. And eventually, every home within those apartments holds a quality of energy that its occupants can genuinely feel, even if they cannot always name it.

A Hierarchy That Begins at the Ground I always describe it this way: the land holds the building. The building holds the apartment. The apartment holds your bedroom. The bedroom holds your bed. And then you — the occupant — are in synchrony with the whole system. This is not poetry. It is the precise mechanics of how spatial energy works. And it means that the quality of your rest, the harmony of your relationships,



and the health of your family can all be traced back to a decision made long before you ever walked through your front door — the decision to truly understand the land and build in harmony with it. At every VJ project, that decision is made consciously, and made first. Next month, I will take you into the design process itself — how we use the land’s energy readings to shape orientation, geometry, and the very proportions of the spaces you live in.

Shaped by the River, Built for the City.

THE CONCEPT — SANGAM Every project at Voussoirs begins with a question, not a form. When Vilas Javdekar Developers entrusted us with Survey No. 48 on the Balewadi riverfront, our question was simple: what is truly unique about this address? The Balewadi Stadium, Hinjawadi’s IT corridor, the High Street, these are well-known. But the Mula River, flowing quietly along the site’s western edge, had been largely overlooked by the city growing up along it. We decided to listen to the soul of the river.

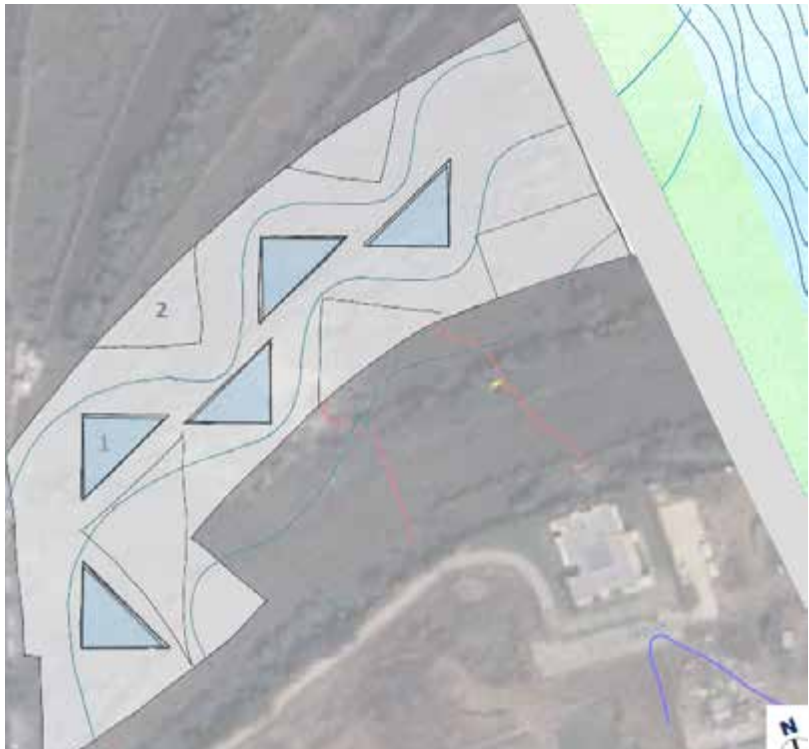
The concept we call Sangam — confluence — is the meeting of the river’s timeless character with the energy of one of Pune’s fastest-growing neighbourhoods. In Vastu tradition, a flowing river represents the constant movement of opportunity and abundance. Our design does not merely sit beside the Mula. It is derived from it. One form from the river’s own vocabulary became our architectural language: the waveform — organic, rhythmic, never static.

This is not an ornamental reference. It drove everything. The wave determined how the towers are positioned — offset, interlocking, never in a row. It gave each tower its triangulated form, sharp and directional. It is why the wind moves freely through the site, finding its path as water does. It is why every home has its own orientation, its own outlook, its own identity. And at ground level, the wave becomes landscape — weaving between the towers, drawing the outdoors in, and forming a series of interconnected courts that make the podium feel less like a platform and more like a living terrain. Even the facades carry the memory of the river — their gentle curves recalling the soft, unhurried bend of water in motion, so that the building itself seems to flow.

“The river originates in the mountains, flows through the plains where civilisations flourish, and merges with the sea. This journey from aspiration to fulfilment, became our conceptual spine.”



PATTERNS EMERGE THROUGH THE FLOW



MASSING STUDY — STAGGERED TOWERS FANNING TOWARD THE RIVER

THE GATEWAY — COMPRESSION & RELEASE You approach from the 24-metre DP Road — Balewadi’s busy urban artery. The entrance is intentionally restrained: a composed gateway that gives little away. And then, as you pass through, a generous entrance court unfolds before you. The land

opens. The towers step back. Green unfolds ahead. This is a deliberate urban design move — compression at the threshold, release within one of the oldest and most powerful ideas in spatial planning. Beyond the site, the Mula River stretches as a generous green buffer; with a public riverfront promenade planned along it,

Palladio Presidential Suites is the address in Pune where the river is not a boundary on a map, but a living edge you can actually walk to.

THE ARRIVAL SEQUENCE The drop-off court is designed as ceremony, not logistics. A generous canopy receives residents and guests. Adjacent, a waiting lounge frames the landscape through floor-to-ceiling glass — so that even a five-minute wait becomes a considered act of looking, of settling. You are not waiting. You are already arriving. The transition from the noise of the road to the calmness of the interior landscape is composed, step by step, a gradual unwinding, from the city’s pace to something quieter, slower, entirely your own.

THE PRESIDENTIAL CLUB The heart of the project is the Presidential Club — a sinuous, double-height glass pavilion that blends with the landscape rather than standing against it. Its form echoes the river’s meander: the glazed facade follows the edge of a flowing reflective pool, reflecting sky, water, and towers in a continuous shimmering surface. By night, the warm amber glow from within turns the building into a lantern — visible and welcoming from every corner of the site. Step inside and the scale shifts dramatically. Ahead, water sheets down a rough-stone wall behind a solitary Chafa tree — rooted, unhurried, and unexpectedly arresting. Flanking lounges, open staircases, and upper mezzanines wrap this central moment with warmth. This is not an amenity building. It is a destination — the kind of space that makes residents feel, every single day, that they chose well.

“The clubhouse does not stand against the landscape. It bends with it, following the water’s own curve.”

THE LIVING PODIUM Above the clubhouse, the podium deck rejects the idea of a terrace and becomes a sculpted green park. A flowing lawn edged with flowering borders, boulders, and specimen trees stretches across



Ar. Girish Brahme Principal Architect Voussoirs Architects and Designers

the entire podium level, with glass parapets that open the view outward — to the river , the open sky, the Balewadi horizon. Children run across it. Grandparents sit at the edge, watching. The podium is elevated above the site, yet entirely given back to the people who live here.

A VIEW OF ONE’S OWN The towers are staggered — each rotated and offset along the wave-derived master plan — so that no two apartments share the same outlook. One residence looks up the Mula’s bend. Another frames the riverfront green at an oblique angle. A third catches the Wakad skyline at dusk. Meanwhile, Pune’s prevailing west-southwesterly winds are channelled between the buildings rather than blocked by them, creating natural ventilation corridors across the site. Every home at Palladio has a view that belongs to it alone — and a breeze that arrives on its own terms.

A CITY MADE HUMANE Balewadi has grown fast. But fast growth often means buildings that turn inward — that wall themselves off, that treat the street as a hazard and the river as a boundary line on a map. Palladio Presidential Suites makes the opposite choice at every scale: from the gateway that opens rather than guards, to the clubhouse that glows rather than hides, to the podium that gives ground back to its residents, to the towers that face the river with gratitude rather than indifference. That is what good urban design does. It doesn’t just build a place — it makes a place worth arriving at, worth living in, and worth remembering.

गेल्या काही दिवसांपूर्वी पंतप्रधान नरेंद्र मोदी यांनी आपल्या भाषणातून भारतीयांना काही आवाहने केली. त्यानंतर गेल्या काही दिवसात पेट्रोल आणि डिझेलचे दार वाढले. सोन्यावरचं आयात शुल्क वाढलं. काही ठिकाणी पेट्रोलची टंचाई दिसू लागली आहे. हे सगळं नक्की काय आहे, किती दिवस चालणार आणि याचे आपल्यावर काय परिणाम होणार, हे जाणून घेण्यासाठी ज्येष्ठ अर्थतज्ज्ञ डॉ. मानसी फडके यांची मुलाखत...



डॉ. मानसी फडके
ज्येष्ठ अर्थतज्ज्ञ



युद्धाचे परिणाम आता जाणवू लागले आहेत. पंतप्रधान मोदींच्या वक्तव्यातून हे स्पष्ट होतं. नक्की काय घडतंय?

पंतप्रधान मोदींनी जे बोलले ते मुळात बॅलन्स ऑफ पेमेंट्सशी जोडलेलं आहे. आरबीआय एक खातं मॅनेज करतं, ज्यात किती डॉलर भारतात आले आणि किती बाहेर गेले हे नोंदवलं जातं. आपल्याला डॉलर छापता येत नाहीत, त्यामुळे हे गणित सतत मांडत राहावं लागतं. या बॅलन्स ऑफ पेमेंट्सचे दोन मुख्य भाग असतात: चालू खातं (करंट अकाउंट) आणि भांडवली खातं (कॅपिटल अकाउंट).

चालू खात्यात आयात-निर्यात येते. आपण वस्तू निर्यात केल्या तर डॉलर आत येतो, आयात केली तर बाहेर जातो. भारताचा ट्रेड डेफिसिट म्हणजे आपण जेवढ्या वस्तू विकतो त्यापेक्षा जास्त वस्तू विकत घेतो. मात्र आयटी आणि सॉफ्टवेअर सेवांमुळे सेवा निर्यात मोठी आहे, त्यामुळे ट्रेड डेफिसिटची भरपाई बऱ्याच अंशी होते. भांडवली खात्यात परदेशी थेट गुंतवणूक, एफपीआय आणि कर्जे यांची नोंद होते. जेव्हा परदेशी कंपन्या भारतीय शेअर्स विकत घेतात, तेव्हा डॉलर आत येतो आणि त्याची नोंद इथेच होते. एफपीआयला "हॉट मनी" असंही म्हणतात, कारण ती पटकन आत येते आणि पटकन बाहेरही जाऊ शकते.

STRUCTURE OF THE INDIAN BOP	
CURRENT ACCOUNT घालू खाते	CAPITAL ACCOUNT भांडवली खाते
Goods (वस्तू)	Investments - FDI, FPI
सहाय्य जिरात < आयात	Loans - Soft loans, ECB
Services (सेवा)	Banking Capital - NRE deposits
Income (उपजमा)	Others
Transfers (हस्तांतरित टक्कन)	
CURRENT ACCOUNT BALANCE	CAPITAL ACCOUNT BALANCE

बॅलन्स ऑफ पेमेंट नेगेटिव्ह गेलं की आरबीआयला आपल्या फॉरेक्स रिझर्वमधून डॉलर पुरवावे लागतात. न पुढल्यास रुपयाचं अवमूल्यन होतं. बॅलन्स ऑफ पेमेंट, फॉरेक्स रिझर्व आणि एक्सचेंज रेट या तीन गोष्टी एकमेकांशी घडू जोडलेल्या आहेत. एक हलली की दुसरी हलते. २०२४-२५ मध्ये बॅलन्स ऑफ पेमेंट्स तूट होती ५ अब्ज डॉलर. नुकत्याच संपलेल्या २०२५-२६ वर्षात तीच तूट

थेट २४ अब्ज डॉलरवर गेली, म्हणजे एका वर्षात पाचपट वाढ. एवढ्या मोठ्या तुटीमुळे परकीय गंगाजळीवर ताण येतो, रुपयाचं अवमूल्यन होतं आणि एकूण अर्थव्यवस्थेवर परिणाम होतो. म्हणूनच पंतप्रधानांना थेट बॅलन्स ऑफ पेमेंट्सविषयी बोलणं भाग पडलं.

पंतप्रधानांनी सोनं, पेट्रोल, खाद्यतेल, खते आणि परदेशी प्रवास या गोष्टींचा उल्लेख केला. त्यांचा या सगळ्याशी नक्की काय संबंध?

हे सगळे चालू खात्यातील आयटम्स आहेत. २०२५-२६ मध्ये भारताची एकूण आयात ९८० अब्ज डॉलर होती. यातील ७७५ अब्ज डॉलर फक्त वस्तू होत्या. आयातीत सर्वात मोठा वाटा आहे इंधनाचा, सुमारे २० ते २६ टक्के म्हणजे १४३ अब्ज डॉलर. दुसऱ्या क्रमांकावर इलेक्ट्रॉनिक घटक म्हणजे सेमीकंडक्टर वगैरे. तिसऱ्या क्रमांकावर अणुभट्ट्यांचे सुटे भाग, एकट्या त्या वस्तूचा वाटा तब्बल १० टक्के. चौथ्या क्रमांकावर सोनं, सुमारे ९.३ टक्के म्हणजे ७५ अब्ज डॉलर. पाचव्या क्रमांकावर खाद्यतेल, अडीच

Gold	FY25	FY26
Value \$Bn	58	72
Volume (tonnes)	757	721
Crude	FY25	FY26
Value \$Bn	137	123
Volume (MMT)	243	245

टक्के म्हणजे सुमारे १८ ते १८.५ अब्ज डॉलर. आणि सहाव्या क्रमांकावर रासायनिक खते, सुमारे २ टक्के. पंतप्रधानांनी इलेक्ट्रॉनिक घटक किंवा अणुभट्ट्यांचे सुटे भाग कमी करा असं सांगितलं नाही, कारण त्या उत्पादक गुंतवणुकी आहेत. सोनं मात्र १२ टक्के घरगुती वापरासाठी जातं. २०२४-२५ मध्ये सोन्याची आयात ५८ अब्ज डॉलर होती. ती २०२५-२६ मध्ये ७२ अब्ज डॉलरवर गेली, म्हणजे एका वर्षात २४ टक्के वाढ. वजनाने मात्र सोनं कमी आलं, ७५७ टनांवरून ७२१ टनांपर्यंत. सोनं महाग झाल्यामुळे लोकांनी कमी खरेदी केलं, पण किंमत ४० टक्क्यांनी वाढल्यामुळे एकूण आयात खर्च वाढला. एक तोळा सोने दीड लाख रुपयांना खरेदी केलं, तर त्यातील सुमारे १.२ लाख रुपये थेट परदेशात जातात. सराफाजवळ फक्त ३० हजार रुपये उरतात. जास्त सोनं खरेदी केलं तर ट्रेड डेफिसिट वाढतं, रुपया कमकुवत होतो आणि परिणामी तेल

महागतं. म्हणजे जास्त सोनं खरेदी केलं तर तेल महागतं, अशी विचित्र पण वास्तव साखळी आहे.

पण आपल्याकडे ५०० ते ६०० अब्ज डॉलरची परकीय गंगाजळी आहे. ३० अब्ज गेले तरी काय बिघडतं?

परकीय गंगाजळी एकट्याने पाहता येत नाही. सध्या ती ६७० ते ६८० अब्ज डॉलर आहे. पण ती पाहायची ती ७७५ अब्ज डॉलरच्या वार्षिक आयातीच्या संदर्भात. ही गंगाजळी किती महिन्यांच्या आयातीसाठी पुरेशी आहे, हा महत्वाचा निकष आहे. सध्याची गंगाजळी साधारण ११ महिन्यांच्या आयातीसाठी पुरेशी आहे. आंतरराष्ट्रीय मापदंडानुसार किमान १२ महिन्यांचं संरक्षण असणं आवश्यक असतं. १९९१ मध्ये भारताकडे ३ महिन्यांच्या आयातीपुरतीही गंगाजळी शिल्लक नव्हती, म्हणून सोनं तारण ठेवावं लागलं होतं. आज आपण त्या पातळीपासून खूप दूर आहोत. मात्र ही गंगाजळी मनमर्जीने वापरता येत नाही. जर आरबीआयने ती जास्त वापरली, तर रुपयाचं अवमूल्यन अटळ आहे. आणि रुपया घसरला तर इंधन, इलेक्ट्रॉनिक घटक, खाद्यतेल या सगळ्या आयाती महागतात. आपण आधीच्या संकटापेक्षा बऱ्याच चांगल्या स्थितीत आहोत, पण समाधानाने बसायची परिस्थिती नाही.



रुपया १०० वर जाईल का?

रुपया सध्या ९६ ते ९७ च्या पातळीवर आहे. व्यापार तूट गेल्या वर्षी ९४ अब्ज डॉलर होती, ती आता १२० अब्ज डॉलरवर पोहोचली आहे. त्याचबरोबर एफपीआय म्हणजे परदेशी पोर्टफोलिओ गुंतवणूकदार मोठ्या प्रमाणात बाहेर निघत आहेत. याची कारणे अनेक एकत्र आली आहेत. भारत ८० टक्के इंधन आयात करतो हे उघड झालं. सेमीकंडक्टरसाठी लागणारी खनिजं

चीनकडून घ्यावी लागतात आणि तो राजनैतिक संबंध सध्या सुरळीत नाही. भांडवली नफ्यावरील कर वाढला, त्यामुळे भारतीय शेअर्समध्ये अल्पकालीन गुंतवणूक महाग झाली. आरबीआयने गेली दोन-तीन वर्षे रुपयाचं संरक्षण केलं आणि गंगाजळी कमी झाली. गेल्या पाच-सहा महिन्यांत रुपया ८६-८७ वरून ९२ आणि आता ९७ वर आला आहे. आता आरबीआयकडे फारसं संरक्षण देणं शक्य नाही. रुपया १०० वर जाईल का हे नक्की सांगता येत नाही. मात्र आपण त्या अस्वस्थ करणाऱ्या पातळीच्या जवळ आहोत, हे नक्की.



२०२२-२३, २०२४-२५ आणि २०२५-२६ या तीनही वर्षांत बॅलन्स ऑफ पेमेंट्स डेफिसिटमध्ये होती. या काळात जे अवमूल्यन होणं स्वाभाविक होतं, ते भारतीय रिझर्व्ह बँकेने (RBI) होऊ दिलं नाही. परकीय गंगाजळी कमी झाली, परंतु रुपया एका संकुचित पातळीत ठेवला गेला. कारण रुपया घसरू दिला असता, तर रशिया, अमेरिका आणि इराण यांच्यामुळे आधीच महागलेलं तेल आणखी महाग झालं असतं. त्यामुळे RBI ने गेली दोन-तीन वर्षे रुपयाचं संरक्षण केलं. आता आपण जे अवमूल्यन पाहत आहोत, ते त्या काळात जमा झालेले करेक्शन असू शकतं. ते करेक्शन पूर्ण झालं की नाही हे अजून स्पष्ट नाही. परंतु फॉरेक्स रिझर्व्ह आता ६७०-६८० अब्ज डॉलरवर आल्यामुळे RBI ला आता फारसं संरक्षण देणं शक्य नाही. अवमूल्यन होणार हे स्पष्ट आहे.

पेट्रोल-डिझेलचे दर किती वाढतील?

पीपीएसी आकडेवारीनुसार भारत दररोज पेट्रोल आणि डिझेल मिळून सरासरी ४५ कोटी लिटर इंधन वापरतो. आयओसी, बीपीसीएल आणि एचपीसीएल या तीन सरकारी

कंपन्या हे इंधन विकतात. १३ मे रोजी ३ रुपये किंमतवाढीची घोषणा होण्यापूर्वी या कंपन्या प्रति लिटर ३० रुपयांचा तोटा सहन करत होत्या. दोन ते अडीच महिन्यांत या तीन कंपन्यांना मिळून सुमारे एक लाख कोटी रुपयांचा फटका बसला. तुलनेसाठी सांगायचं तर

या तिन्ही कंपन्यांचा संपूर्ण २०२४-२५ वर्षाचा एकत्रित नफा होता ७५ हजार कोटी रुपये. वर्षभरात कमावलेला सर्व नफा केवळ तीन महिन्यांत संपला.

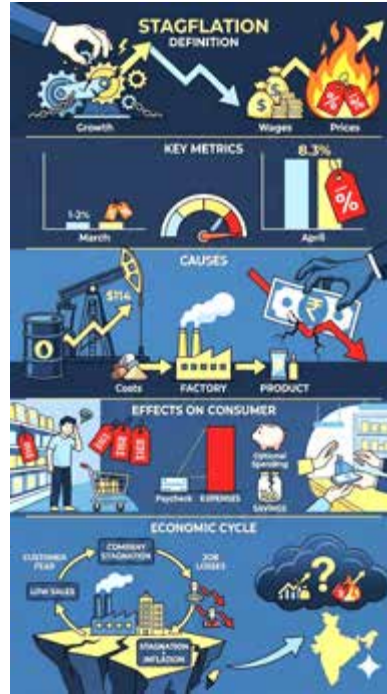
किंमतीचं गणित असं आहे. एप्रिलमध्ये कच्च्या तेलाची भारतीय बास्केट किंमत होती ११४ डॉलर प्रति बॅरल आणि त्यावेळचा दर होता ९७ रुपये प्रति डॉलर. त्यानुसार कर भरण्यापूर्वीची पेट्रोलची किंमत येते ९२ रुपये. त्यावर केंद्र आणि राज्यांचे मिळून सुमारे २७ रुपये कर धरले, तर एकूण किंमत येते ११९ रुपये प्रति लिटर. पुण्यात सध्या पेट्रोल सुमारे १०८ रुपयांना मिळतं. म्हणजे तरीही कंपन्या प्रति लिटर सुमारे १० रुपयांचा तोटा सहन करत आहेत. ४५ कोटी लिटर गुणिले १० रुपये म्हणजे दररोज ४५० कोटी रुपयांचा तोटा. म्हणजे केलं नाही तर सरकारी तिजोरीवर ताण येतो, जास्त कर्ज काढावं लागतं आणि शेवटी महागाई येतेच. थोडक्यात, महागाई येणार हे निश्चित आहे, ती कोणत्या मार्गाने येते एवढाच प्रश्न आहे.

३ महिन्यातील तोटा पूर्ण वर्षाच्या नफ्यापेक्षा जास्त आहे

PAT (Rs. Crores) Summary				
FY22				
IOC	BPCL	HPCL	Total	
21,800	8,800	6,400	37,000	
FY23				
IOC	BPCL	HPCL	Total	
8,200	1,900	-8,900	1,200	
FY24				
IOC	BPCL	HPCL	Total	
39,600	26,700	14,700	81,000	
FY25				
IOC	BPCL	HPCL	Total	
12,000	10,000	7,000	29,000	
FY26				
IOC	BPCL	HPCL	Total	
36,000	22,000	17,000	75,000	
Mar to May '26				
IOC	BPCL	HPCL	Total	
			+100,000	

स्टॅगफ्लेशन येईल का?

स्टॅगफ्लेशन म्हणजे एकीकडे वाढ थांबते आणि दुसरीकडे किंमती वाढत राहतात. एप्रिलचा घाऊक किंमत निर्देशांक म्हणजे डब्ल्यूपीआय पाहिला तर गेल्या वर्षाच्या एप्रिलच्या तुलनेत किंमती ८.३ टक्क्यांनी वाढल्या आहेत. मार्चमध्ये हीच वाढ केवळ १ ते २ टक्के होती. कच्च्या तेलाची किंमत



११४ डॉलरवर गेली आणि रुपया घसरला, या दोन कारणांनी डब्ल्यूपीआय उसळला. उत्पादन क्षेत्राचाही निर्देशांक वाढतोय, म्हणजे कंपन्यांचा खर्च वाढत आहे आणि तो खर्च त्या ग्राहकांवर ढकलत आहेत.

किंमती वाढल्या की ग्राहक ऐच्छिक खर्च कमी करतो. पगारवाढ जेवढ्या वेगाने व्हायला हवी, तेवढ्या वेगाने होत नाही. वास्तविक उत्पन्न कमी होतं, खर्च वाढतो. ग्राहक दचकला की विक्री कमी होते. विक्री थांबली की कंपन्या विस्तार थांबवतात, रोजगार घटतो आणि संपूर्ण अर्थव्यवस्थेत स्थिरता येते. ही स्थिरता आणि महागाई एकत्र आली की त्याला स्टॅगफ्लेशन म्हणतात. ती शक्यता आपल्याकडे नाकारता येत नाही.

सामान्य माणसाने काय करायचं आणि कशासाठी तयार राहायचं?

येत्या एका वर्षात किंमती नक्कीच वाढणार. पेट्रोल-डिझेल आणि एलपीजीचे दर टप्प्याटप्प्याने वाढवले जातील. पगारवाढ त्याच वेगाने होणार नाही, कारण रोजगार बाजारात मोठी शिथिलता आहे. वास्तविक उत्पन्न कमी होईल आणि बचत कमी होण्याची शक्यता आहे. अशा वेळी ऐच्छिक खर्च जेवढा कमी करता येईल तेवढा कमी करावा आणि बचत वाढवण्यावर लक्ष द्यावं. बँकेच्या एफडीमध्ये आज ६ ते ७ टक्के मिळणंही कठीण आहे, आणि महागाईचा दर त्यापेक्षा जास्त आहे. शेअर बाजार अत्यंत अस्थिर आहे. त्यामुळे गुंतवणूक एकाच ठिकाणी न करता वेगवेगळ्या ठिकाणी विभागून करणं शहाणपणाचं आहे.



इतर बहुतेक देशांच्या तुलनेत भारत अजूनही बरा आहे. मात्र स्वतःची तुलना पाकिस्तान-बांगलादेशाशी नाही तर सिंगापूर, दक्षिण कोरिया, तैवानशी करायला हवी. ज्या देशांनी वेळेत सेमीकंडक्टर, कृत्रिम बुद्धिमत्ता आणि नवीकरणीय ऊर्जेत गुंतवणूक केली, ते आज या संकटात तुलनेने अधिक सक्षम आहेत. सौरऊर्जा, पवनऊर्जा आणि नवीकरणीय ऊर्जेकडे वळणं हाच सध्याचा व्यावहारिक धोरणाचा मार्ग आहे. हे एका अर्थसंकल्पात होणार नाही, हा १५ ते २० वर्षांचा प्रकल्प आहे. पण बॅलन्स ऑफ पेमेंट्स, रुपयाचं अवमूल्यन, कृत्रिम बुद्धिमत्ता आणि व्यापार युद्धे यांचा एकत्रित दबाव भारताला त्या दिशेने ढकलत आहे. कदाचित हीच या संकटातील सर्वात महत्वाची गोष्ट आहे.

Accenture’s 6 Lakh Sq Ft GCC Lease in Baner : A Big Win for Pune’s Tech Future

Global technology and consulting major Accenture has signed one of Pune’s largest commercial office leasing deals in recent years, taking over 6 lakh square feet of office space in Baner for a new Global Capability Centre (GCC) corridor.

This is not just another office expansion. It reflects a larger global trend where multinational corporations are increasingly setting up GCCs in India. These centres are no longer limited to back-office support operations; they now handle high-value work including artificial intelligence, cloud computing, digital engineering, analytics, cybersecurity, and global business transformation. For Accenture, the move is part of a broader strategy to consolidate teams, improve scalability, and create a future-ready integrated campus. **Why Pune?** Pune has steadily emerged as one of India’s preferred GCC destinations alongside Bengaluru, Hyderabad, and

- Gurgaon. Several factors are driving this transformation:
- Strong engineering and IT talent pool
 - Lower operational costs compared to Bengaluru and Mumbai
 - Expanding infrastructure in Baner, Hinjawadi, Wakad, and Kharadi
 - Better quality of life for professionals
 - Availability of Grade-A office spaces
- Industry experts believe Pune offers the right balance between talent availability and business efficiency. The city is already witnessing increased GCC activity. Recently, companies like ICE Mortgage Technology and Boston Scientific also leased large office spaces in Pune for their GCC operations.

Is There Any Benefit for Pune’ers? Yes, and the impact could be significant across multiple sectors.

1. More Employment Opportunities A 6 lakh sq ft campus can potentially accommodate thousands of employees. This means increased hiring in:

- Software engineering
- AI and data analytics
- Cloud and cybersecurity
- HR, finance, legal, and operations

- Facility management and support services
- Fresh graduates and experienced professionals in Pune are likely to benefit from more high-paying job opportunities closer to home.
- 2. Growth for Local Businesses** Whenever a large multinational expands in a city, surrounding businesses also grow. Restaurants, cafes, co-working spaces, retail stores, transport operators, housekeeping services, and rental housing markets around Baner and nearby areas are expected to see increased demand.

Accenture taking up such a large office space in Pune is a strong sign that the city is becoming a preferred destination for global companies. Apart from creating jobs, it will also benefit local businesses, boost nearby real estate demand, and give Pune’s young tech talent more opportunities to build global careers without moving to other cities.



- 3. Boost to Pune Real Estate** Large GCC investments usually strengthen demand for:
- Residential housing
 - Rental apartments
 - Commercial office developments
 - Retail and hospitality projects
- Areas such as Baner, Balewadi, Wakad, Hinjawadi, and Mahalunge may see renewed momentum because of rising workforce movement.
- 4. Infrastructure Improvements** Large-scale corporate investments often accelerate infrastructure development. Improved roads, metro connectivity, public transport, and civic upgrades tend to

follow areas that attract major multinational investments.

5. Strengthening Pune’s Global Identity Such deals help position Pune as a global innovation and technology hub rather than just an educational city. This enhances investor confidence and may attract more international companies in the coming years.

The Bigger Picture : Pune’s GCC Era India’s GCC sector is expanding rapidly, and Pune is becoming a major beneficiary of this shift. According to market reports, GCCs accounted for nearly 45.5% of office leasing activity in India during the first quarter of 2026. Accenture’s decision to commit

to a 15+ year lease shows long-term confidence in Pune’s talent ecosystem and business potential. It also reflects how global companies increasingly view India and cities like Pune, not merely as outsourcing destinations, but as strategic centres for innovation and global operations. For Pune’ers, this is more than just a real estate transaction. It is another sign that Pune is evolving into one of India’s most important technology and employment destinations.

https://economictimes.indiatimes.com/news/company/corporate-trends/accenture-leases-over-6-lakh-sq-ft-in-pune-plans-gcc-in-long-term-325-crore-deal/articleshow/130616913.cms?utm_source=chatgpt.com

Solar Power Investment : A Smart Step Towards Long-Term Savings and Sustainable Living



Understanding how rooftop solar delivers strong ROI through reduced electricity bills, faster payback, and lasting environmental benefits for homeowners and societies.

As electricity costs continue to rise and sustainability becomes a priority for modern homeowners, solar power is no longer viewed as just an eco-friendly choice, it is increasingly becoming a smart financial investment. Across residential communities, more families are exploring rooftop solar systems to reduce monthly expenses, increase energy independence, and contribute towards a greener future. But one question remains common among homeowners: How much should I invest in solar power, and what is the actual return on investment (ROI)?

Understanding the balance between upfront investment

and long-term savings is essential before making the switch.

Understanding Solar Power for Homes A residential solar power system converts sunlight into electricity using photovoltaic (PV) panels installed typically on rooftops or terrace spaces. The generated electricity can be used to power lights, appliances, fans, air conditioners, and even EV charging systems depending on the capacity installed. Most urban residential projects today use two common types of systems:

- **On-grid solar systems** – connected to the electricity grid and commonly used in apartments and societies.
- **Hybrid systems** – include battery backup for power storage during outages.

For apartment communities, solar installations are often used for common amenities such as:

- Clubhouses
 - Lifts
 - Common lighting
 - Water pumps
 - Security systems
- This helps reduce society maintenance expenses over time.

What Does a Solar System Cost? The cost of a residential solar setup depends on:

- System size (kW capacity)
- Type and quality of panels
- Inverter technology
- Battery requirements
- Installation complexity

On average, a basic rooftop solar system for a home may range between ₹60,000 to ₹1.5 lakh per kW depending on specifications and subsidies available.

For example:

- A 3 kW system suitable for a smaller family may cost approximately ₹2–3 lakh.
- A 5 kW system for larger consumption may range between ₹3.5–5 lakh.

While the initial investment may appear significant, the long-term savings often make the economics attractive.

The Real ROI: Savings Over Time The biggest advantage of solar energy is the reduction in electricity bills. A well-designed residential solar system can reduce monthly electricity expenses by 50% to even 90% depending on consumption patterns. In many cases, homeowners recover their investment within 4–7 years through savings alone.

Solar power is emerging as a high-value investment for homeowners, offering both financial and environmental gains. With rising electricity costs, rooftop solar systems can help reduce monthly bills significantly and typically recover the initial investment within 4–7 years, while continuing to deliver savings and energy independence for decades.

Considering that solar panels generally last 20–25 years, homeowners continue to benefit from lower electricity costs long after the initial investment is recovered.

For example:

- If a family spends ₹6,000 per month on electricity and reduces it to ₹1,500 after solar installation, annual savings could exceed ₹50,000.
- Over 20 years, this translates into several lakhs in savings, excluding future electricity tariff increases.

In simple terms, solar power works like a long-term asset that keeps generating financial returns every month.

Government Subsidies Make It More Attractive One of the biggest reasons behind growing solar adoption in India is government support. Under various state and central schemes, homeowners can avail subsidies on rooftop solar installations. Net metering policies also allow excess electricity generated by the system to be supplied back to the grid,

helping reduce bills further. These incentives significantly improve ROI and shorten the payback period. Homeowners are advised to work with authorized vendors and check the latest subsidy guidelines before installation.

Beyond Financial Returns: Other Benefits While ROI is important, solar power also offers several lifestyle and environmental advantages.

1. Protection Against Rising Electricity Costs Electricity tariffs are expected to increase over time. Solar helps homeowners reduce dependency on grid power and manage future cost escalations more efficiently.

2. Sustainable Living Solar energy is clean and renewable. By adopting solar power, homeowners actively reduce their carbon footprint and contribute towards environmental sustainability.

3. Increased Property Value Homes and residential communities with sustainable infrastructure often become more attractive to environmentally conscious buyers and tenants.

4. Better Community Efficiency For residential societies, solar-powered common areas can reduce operational expenses and improve long-term maintenance planning.

Is Solar Worth It for Apartment Residents? A common misconception is that solar is only beneficial for independent homes. In reality, apartment communities can also benefit significantly through shared solar infrastructure. Many modern residential developments are increasingly integrating solar energy into:

- Common amenities
 - Street lighting
 - Water heating systems
 - Clubhouse operations
- This not only reduces common electricity expenses but also aligns with future-ready and sustainable living practices.
- Things to Consider Before Investing** Before installing a solar system, homeowners should evaluate:
- Available rooftop space
 - Daily electricity consumption
 - Shading and sunlight availability
 - System maintenance requirements
 - Vendor credibility and warranties
- A professional energy assessment can help determine the ideal system size and expected savings.
- The Future is Solar** As urban India moves towards smarter and more sustainable living, solar power is expected to become an integral part of residential infrastructure. Falling equipment costs, rising awareness, and stronger government support are making solar energy more accessible than ever before. For homeowners, the decision is no longer only about environmental responsibility, it is also about long-term financial efficiency. In many ways, investing in solar today is similar to investing in a future-ready lifestyle: one that is economical, sustainable, and designed for long-term value creation. For communities focused on smarter living and responsible growth, solar power is not just an upgrade, it is an investment that continues to deliver returns year after year.
- https://pmsurvaghar.gov.in/?utm_source=chatgpt.com



Right Intent, No Ceilings : Building VJ’s High-Performance Culture

Senior Leader Natasha Bhatawadekar on building a collaborative, high-performing culture where clarity, accountability and drive decide how far you go. For Natasha Bhatawadekar, building people isn’t a soft function — it’s a competitive advantage. Give people clarity, the right tools, and a real line of sight to their own potential, and they will outperform every expectation.

“Employees do their best work when they know exactly what’s expected, have what they need to deliver, and can see how far they can go; because the future belongs to people who solve problems early, adapt fast, and think beyond their designation.” she says.

Building Leaders, Not Just Teams

Over the past year, the focus across VJ has been deliberate: stronger



Natasha Bhatawadekar
GENERAL MANAGER - HUMAN RESOURCE

leadership conversations, capability building, evolving the approach to learning, and real employee connection. From Leader Connects to the now AI-led learning to redesigned appraisals and targeted performance interventions, the goal has been consistent — create an environment where people keep learning, keep stretching, and keep raising their own bar.

“**Complacency is the enemy of culture.**”

One conviction sits under all of it: complacency is the enemy of culture! “Strong organizations are built by people who keep questioning, keep improving, and show up ready to deliver every single day,” she says. Growth, she’s clear, doesn’t come from pressure alone. It comes from a harder combination — trust, accountability, and honest conversations that don’t get diluted.

Where Empathy Meets Accountability

High performance and empathy are not a trade-off. “Being people-first doesn’t mean lowering the bar,” she says. “It means raising it — and giving people the support to clear it.”

That balance matters most when the conversations get difficult — performance discussions, periods of change, transitions like the recent HRMS rollout. Her rule is simple: tell people the why. “People assume the worst when they’re left in the dark. Clarity is what builds trust — and trust is what lets a team move fast.” Leadership, she believes, is tested in exactly these moments. “You have to be fearless and fair at the same time, especially when it’s uncomfortable. That’s the job.”

Being Future-Ready
The way all of us work is changing fast. AI is already reshaping how work gets done, and we’d rather lead that shift than get caught unprepared. So we’re putting coaching in place for everyone. Not a select few — everyone, matched to where you actually are, so nobody gets left behind and nobody

gets thrown in at the deep end. And it doesn’t stop at AI. Growth here won’t be left to chance. An improved learning calendar — real skills, behaviour, leadership — there’s always a clear way to get better at what you do, whatever your role. Because being future-ready was never really about the tools. It’s about people who keep learning faster than the world around them changes.

The Road Ahead
None of this works if it stays as words on a page. It has to show up in how people actually experience working here. So we’ve put it in black and white — the things we genuinely measure: the impact you create, how you own your work, how you solve problems, how you work with people, how dependable you are. No guessing. You know exactly what

counts, and exactly what moves you forward. And if something isn’t right, you shouldn’t have to whisper about it. There’s now a direct line to raise it — and the commitment is simple: it gets heard, and it gets acted on in the **‘Employee Voice Portal’** The real ambition is a culture with no ceilings — where the one thing that decides how far you go is how much you’re willing to bring: the drive, the ownership, the work. The deal is, and it’s the same for everyone: show up hungry, ready to put in the work, and there’s no limit to how far you can go here! That’s the kind of place worth building. And it’s the one we’re building.

Right intent. No ceilings. Always.

Milan Design Week 2026 : A Journey That Changed How I See Design



From hidden courtyards and immersive lighting installations to conversations around craftsmanship and luxury living, architect and designer Ankitt Golcha shares his firsthand experience of discovering the future of global design in Milan.

I still remember my first evening in Milan. The city felt alive in a way that was difficult to explain. Every street corner seemed curated. Every courtyard carried a sense of drama and elegance. Even the cafés and retail windows felt thoughtfully composed, as though the entire city had collectively decided that beauty should exist in everyday life. And during Milan Design Week, that feeling becomes even more extraordinary. For someone working in architecture and interiors, Milan Design Week is more than an event. It is where the global design world gathers to exchange ideas, challenge conventions, and quietly define what the future of living will look like. Designers, architects, artists, luxury brands, and creative thinkers from across the world come together, transforming



Ankitt Golcha
GENERAL MANAGER - BRAND EXPERIENCE

the city into a living design laboratory. As I began exploring the exhibitions, I realised this was not going to be a typical design showcase. Every installation felt immersive. Emotional. Intentional. I visited spaces created by globally renowned brands such as Versace Home, Minotti, Molteni&C, Foscari, Natuzzi Italia, Giorgetti, Fendi Casa, Louis Vuitton, and Bentley Home. Each brand presented its own interpretation of luxury and contemporary living, yet what fascinated me most was not just the products themselves, but the atmosphere they created around them. Some spaces felt calming and intimate. Others felt sculptural and dramatic. But almost every installation shared one common quality: an incredible attention to detail. Lighting softly washed across textured walls. Earthy tones blended with brushed metals and natural stone. Furniture forms felt sculptural yet inviting. Layered fabrics, leather textures, warm ambient lighting, and carefully choreographed movement within spaces created experiences that stayed with me long after I walked out. It reminded me that good design is not only visual. It is emotional. One of my most memorable experiences was visiting the lighting galleries by brands

Good design is not only visual. It is emotional.

like Flos, Artemide, Foscari, and Occhio. I found myself standing still for several minutes inside some of these spaces, simply observing how light changed the mood of an environment. Here, lighting was not treated as an accessory. It became architecture itself. The shadows, reflections, depth, warmth, and movement created through lighting completely transformed the way spaces were experienced. It reinforced something I strongly believe as a designer: people may not always remember every material or object inside a space, but they always remember how a space made them feel. But surprisingly, some of my favourite moments in Milan happened outside the main exhibition halls. One afternoon, while walking through a relatively quiet street, I entered a hidden heritage courtyard that had been temporarily transformed into an experiential installation. The moment I stepped inside, the noise of the city disappeared. There were textured stone walls, soft ambient lighting, carefully placed outdoor furniture, natural materials, and greenery integrated so effortlessly that the space immediately felt calming. Nothing about it was loud or excessive. Yet it felt luxurious in the purest sense. I remember sitting there for a while, simply observing how people interacted with the environment. Some were talking softly. Some were quietly taking photographs. Some were just absorbing the atmosphere. That space taught me something important: luxury today is no longer about excess. It is about emotion, restraint, atmosphere, and authenticity. Beyond the exhibitions, Milan itself became a huge source of inspiration for me. Walking through the city felt



like moving through layers of history and modernity at the same time. Historic architecture coexisted beautifully with contemporary interventions. Elegant colonnades opened into modern retail galleries. Classical courtyards sat beside minimalist cafés. Everything felt timeless yet current. Even the food culture reflected this philosophy. Whether it was a small local café or a beautifully designed restaurant, there was a deep respect for simplicity, craftsmanship, hospitality, and detail. It made me realise how strongly design influences everyday lifestyle in Italy, not just elite spaces or luxury environments. As a designer, this experience was incredibly educational for me. Photographs and digital media can never fully replicate the feeling of physically experiencing proportions, materials, lighting, acoustics, and movement within spaces. Being there allowed me to observe how international designers create emotional connections through scale, sequencing, and atmosphere. The experience expanded my



understanding of luxury living and experiential architecture in a very meaningful way. **I returned with a stronger appreciation for:**

- Simplicity over visual clutter
- Emotional storytelling through spaces
- Timeless detailing instead of temporary trends
- Human-centric planning
- The importance of atmosphere and proportion
- Using lighting as a core architectural element
- Integrating landscape and transition spaces more thoughtfully

I also realised that truly memorable spaces are not necessarily the most expensive ones. Often, they are the spaces that feel honest, calming, immersive, and emotionally engaging. Many of these learnings will



directly influence my future work across residential developments, luxury interiors, clubhouses, sales experience centres, and community spaces. I want to create environments that people don’t just admire visually, but genuinely connect with emotionally. Looking back, Milan Design Week 2026 was not just a professional visit for me. It was a reminder of why I fell in love with architecture and design in the first place. Because at its best, design is not about objects or trends. It is about creating experiences, emotions, memories, and spaces that quietly become a part of people’s lives.



The Year We Choose to Grow with Discipline



FY 2026-27 marks a defining shift toward deeper collaboration, stronger principles, and more meaningful growth

There comes a point in every organisation’s journey when growth stops being only about ambition and starts becoming about clarity. About the values you operate by. About the standards you live up to. And about the kind of ecosystem you choose to build around you.

For VJ, FY 2026-27 marks that point.

This year, we are not only launching new projects, new geographies, and new commercial structures. We are launching something more important than any of those. We are launching a renewed philosophy of partnership.

A philosophy that says, when our Channel Partners and FOS grow, our projects grow stronger. When our partners are better prepared, our customers are better served. And when our ecosystem operates by stronger principles, our brand operates from a stronger position.

That is the spirit behind our Annual Growth Commitment 2026-27.

A growth mindset.

The real estate market today does not reward only volume. It rewards trust, preparedness, and consistency. Customers are more informed. Choices

are sharper. Reputations travel faster.

In a market like this, a transactional mindset will hit a ceiling.

A growth mindset, on the other hand, has no ceiling. It is built on the belief that capability creates confidence, confidence creates conversion, and conversion creates compounding success. We want every Channel Partner and every FOS associated with VJ to operate with that mindset this year.

Not the mindset of selling one unit. The mindset of building a long career.

That single shift changes everything, how we prepare for site visits, how we communicate with customers, how we represent the brand, how we handle objections, how we follow up after the visit, and how we conduct ourselves when the deal is done as much as before it is closed.

Growth without that mindset is short-lived. Growth with that mindset is generational.

The strength of working with rules and principles

Some assume that rules slow you down. In reality, the opposite is true.

When a partner ecosystem works without principles, every conversation becomes negotiation, every commitment becomes interpretation, and every customer interaction becomes guesswork. That invites fragility.

When an ecosystem operates with shared rules and clear principles, partners actually grow faster, because there is no ambiguity, no internal friction, and no time wasted on disputes that should never have existed. Energy goes where it should: into the customer, into the project, into the market.

That is why our Annual Growth Commitment is built

on a foundation of clarity. Clarity in how we represent the brand. Clarity in how we describe our projects. Clarity in pricing. Clarity in process. Clarity in conduct. These are not constraints. They are the architecture of long-term partnership.

A serious partner does not look at principles as boundaries. A serious partner looks at principles as the reason their work is taken seriously.

Why VJ believes in this approach

Every developer can offer brokerage. Every developer can hand out an annual letter. The real differentiator is what kind of ecosystem the developer chooses to invest in.

At VJ, we have always believed that our partners are not vendors. They are extensions of our brand. They are the people who walk into customer homes, sit across from families, narrate our story, build our credibility, and carry our intent into the market.

If that is who they are, then it is our responsibility to support them like that.

So this year, VJ is committing to capability building, structured training, brand alignment, digital readiness, recognition moments, transparent communication, predictable processes, and a culture of mutual respect. The Annual Growth Commitment is a posture, a way of treating partnerships with the seriousness they deserve.

What this means for our Channel Partners

It means that you have a developer who is invested in your growth, not only in your output. It means you have a clearer path to scale, sharper exposure to our projects, structured learning across the year, and a partnership that listens.

But it also means that growth has expectations attached to it. The kind of expectations that any serious professional ecosystem demands. Ethical conduct. Accurate communication. Discipline in process. Transparency in dealings. Respect for the customer. Respect for the brand. Respect for the work.

The partners who embrace these standards will not just earn, they will lead.

What this means for our FOS network

Our FOS network is the closest interface between VJ and the customer. The way they speak, present, follow up, and represent the brand defines the customer’s first impression of VJ. That is a responsibility worth recognising, and that is exactly what this year’s commitments aim to do.

When an FOS shows up prepared, with product clarity, professional conduct, and confidence in process, the entire ecosystem benefits. Customers trust faster. Conversations move forward. Cancellations reduce. And success becomes repeatable.

We want every FOS associated with VJ to feel that they are not just generating site visits. They are building a career.

The new rhythm of growth

This year, the rhythm will look a little different. We will engage more, train more, listen more, recognise more, and review more. We will provide product readiness, brand understanding, selling skills, digital tools, and engagement experiences across the year. The intent is simple, when the network is sharper, the success is sharper.

But this rhythm only works when both sides commit to it. VJ will commit to capability and clarity. Our partners will commit to discipline and conduct. Together, the



ecosystem will commit to professionalism.

That is the operating model of FY 2026-27.

A quiet but powerful shift

There is a quiet but powerful shift happening in our industry. The partners who win the next decade will not be the loudest in the market. They will be the most trusted in the market. The ones who are known not for closing one sale, but for building one relationship at a time. The ones whose word can be relied upon by both developers and customers.

We want VJ to be the developer that backs that kind of partner. And we want our network to be the network that earns that kind of reputation.

Because growth, in its most enduring form, is not a result. It is a habit. A habit of preparation. A habit of professionalism. A habit of discipline. A habit of trust.

That is the growth we are committing to. That is the growth we are inviting our partners to commit to. And that is what makes this year different.

Built to Sell. Trained to Excel.

It is our promise & standard. It is the lens through which we will approach FY 2026-27, with seriousness, with intent, and with belief in the partners



who choose to grow with us. The opportunity ahead of us is real. The market ahead of us is sharper. And the partners who walk this year with discipline, mindset, and principle, they will not only grow. They will lead.

The future of real estate will not belong to the fastest mover. It will belong to the most trusted partner. And VJ intends to build that partner, together.

“The market will increasingly distinguish between partners who open conversations and partners who build trust. Our intent is to back the second kind.”

Smart Water Metering Begins at Yashwin Enchanté

A Step Towards Smarter Living, Better Resource Management, and Greater Transparency for Every Homeowner

Water is one of the most valuable resources in any community. As modern neighbourhoods continue to grow, efficient water management becomes increasingly important for both residents and the environment. Taking a progressive step in this direction, Yashwin Enchanté is now introducing smart water meters across the development, bringing technology, transparency, and sustainability together for homeowners.

A total of 523 smart water meters are being installed at Yashwin Enchanté as part of this initiative. These meters are prepaid, battery-operated, and do not require electricity to function, making them highly efficient and dependable. What makes this initiative even more significant is that Yashwin

Enchanté is the starting point of a larger vision, similar smart water meters will now be introduced across all upcoming VJ projects

The introduction of smart water metering is not just about technology; it is about creating awareness, encouraging responsible usage, and offering residents greater control over their water consumption.

Traditional water management systems often depend on manual readings, delayed monitoring, and estimated consumption patterns. This can sometimes lead to inaccuracies, unnoticed leakages, or unequal usage distribution. Smart water meters help address these challenges by providing accurate and real-time water consumption tracking for every home.

Since these meters are prepaid, homeowners can monitor and manage their usage more efficiently. Much like prepaid utilities in other services, residents become more aware of their daily consumption habits, encouraging mindful and responsible water usage. This not only helps in reducing wastage but also

promotes a more sustainable lifestyle within the community.

One of the key advantages of these smart water meters is that they are battery-operated and do not require electricity. This ensures uninterrupted performance even during power outages and significantly reduces maintenance dependencies. The battery-powered technology makes the system reliable, energy-efficient, and suitable for long-term use.

Another important benefit is transparency. Every household receives a clear understanding of their individual water consumption. This eliminates confusion around shared usage calculations and helps create a fair and accountable system for all residents. With accurate tracking, residents pay only for the water they use, encouraging better consumption practices.

The installation of smart water meters also helps in the early identification of unusual water usage or leakages. In many homes and buildings, unnoticed leaks can lead to substantial water loss over time. Smart monitoring allows abnormal



consumption patterns to be identified much earlier, helping reduce unnecessary wastage and preventing higher maintenance concerns in the future.

At Yashwin Enchanté, this initiative aligns with the larger philosophy of creating thoughtfully planned neighbourhoods that place people first while also embracing practical and meaningful solutions for everyday living. Smart infrastructure is most effective when it quietly improves daily life, and water metering is one such step that offers long-term value to homeowners and communities alike.

523 smart water meters being installed at Yashwin Enchanté Phase I

Prepaid water metering system for better consumption management

Battery-operated technology that does not require electricity

Accurate tracking of individual household water usage

Helps reduce water wastage through mindful consumption

Enables early detection of unusual usage and leakages

Promotes transparency and fair water distribution

Low-maintenance and reliable long-term solution

Supports sustainable and responsible community living

OPENING THE DOORS. OPENING A WHOLE NEW EXPERIENCE.

For the first time ever, VJ Parivaar members get exclusive access to explore our Inhouse Aluform Work and the newly launched uPVC Windows Factory.

CLICK HERE

to register your interest

VJ & SANKALP Town-hall : Strengthening Trust Through Open Dialogue



Open communication continues to be a cornerstone in building a transparent, aligned, and collaborative organisational culture at VJ & Sankalp. It not only ensures clarity of information but also strengthens trust and engagement across teams working at different locations and functions. With this intent, the organisation conducted a company-wide Townhall on 25th May 2025, bringing together employees from project sites and corporate offices on a single platform for direct and meaningful interaction with the management and leadership. The Townhall was designed with a clear objective—to move beyond routine updates and create a space

for open dialogue. It encouraged employees to directly engage with leadership, understand the organisation’s current position and future roadmap, and openly share their thoughts, concerns, and suggestions. This approach helped transform the session from a one-way communication update into a two-way conversation built on transparency. A key highlight of the Townhall was the opportunity it created for employees to hear directly from Management. In large organisations, communication often flows through multiple layers, which can sometimes lead to gaps in understanding. This Townhall helped bridge those gaps by enabling direct and unfiltered clarity

on important business developments and organisational priorities. A significant focus was placed on current market conditions and how they are influencing business planning, project execution, and overall strategy. The company’s broader business outlook, growth opportunities, focus areas, and the direction in which VJ & Sankal aim to move in a dynamic and competitive environment were addressed. Another important area of discussion was employee development and capability building. It was emphasized that continuous learning is essential in today’s evolving workplace. Ongoing initiatives toward structured learning, upskilling programs, and leadership development were discussed in detail. Special emphasis was placed on future-ready skills, including the growing relevance of AI-led tools and interventions that are reshaping work execution, analysis, and productivity across functions. 2 key aspects spoken of were financial discipline and employee well-being. The discussion reflected a balanced approach toward

growth—where strong financial practices go hand in hand with a healthy and sustainable work culture. Employees were encouraged to adopt disciplined financial thinking while also maintaining focus on personal well-being and work-life balance. The candid interaction between Management & Employees played an important role in strengthening confidence, collaboration and trust across teams. Management announced a dedicated Employee Voice portal to understand the Employee Pulse and ensure timely

redressal. This initiative was welcomed positively, and the further announcement of conducting Town-halls on a quarterly basis was received very well as it reflects a commitment to a consistent and structured communication. With participation from 1100+ employees across all projects & offices, the Town hall brought together a diverse representation of the organisation. It reinforced that communication at VJ & Sankalp is truly organisation-wide, beyond hierarchy or geography.



- Participation from 1100+ employees
- Focus on learning, AI-led skills, and capability building
- Announcement of a dedicated Employee Voice portal
- Strengthened trust and alignment through open, two-way communication
- Management shared business outlook and market insights
- Emphasis on financial discipline and employee well-being
- Transparent handling of employee queries and concerns
- Announcement of quarterly Town-halls for regular engagement

Celebrating the People Who Keep Our Society Running, Every Single Day

This Labour Day, the society committee spent time with the hardworking staff members whose everyday efforts make our community comfortable, safe, and welcoming.



Palladio Thathawade

Their contribution often goes unnoticed in daily life, yet their presence and efforts form the backbone of the society’s everyday operations. Whether it is maintaining cleanliness, ensuring security, or managing day-to-day upkeep, the staff members continue to carry out their responsibilities with dedication and consistency. The Labour Day celebration reflected the society’s collective appreciation for every individual whose work strengthens the community and enhances the living experience of residents. It also highlighted the importance of recognizing and valuing every contribution, regardless of the role. Through this thoughtful initiative, the society committee reaffirmed its gratitude towards the staff members whose hard work and silent resilience continue to shape the community every day.

A simple yet heartfelt Labour Day celebration brought residents and staff together to express gratitude for the people who quietly work behind the scenes to keep the society running smoothly.



VJ

CONTINUING WHAT WE BEGAN, NEXT 1000 TREES

What we initiated a month back was just the beginning. Now we continue the journey with the Next 1000 Trees Plantation Drive.

CLICK HERE

to register now and be part of the Green Movement

#GreenerPune

JOIN US ON SATURDAY
6TH JUNE 2026 | 8:00 AM
TALJAI TEKDI, SAHAKAR NAGAR

Let’s keep growing what we started, together.

Driving Environmental Responsibility Across Every VJ Project

From maintaining AQI below 100 to promoting water conservation and green building practices, these initiatives reflect a strong commitment to sustainable and responsible development across project locations. Through conscious planning and continuous environmental monitoring, sustainability remains an integral part of the larger development vision.

From maintaining AQI levels to recycling water and adopting green building practices, these initiatives reflect a strong commitment to sustainable future.



AQI Below 100

Installation of water sprinkler and AQI monitoring systems across project sites to control dust pollution and maintain AQI below 100.

- Water sprinkler systems installed to control dust pollution.
- AQI monitoring systems deployed across project sites.
- AQI maintained below 100 during construction activities.
- Improved air quality within project premises.
- Reduced air pollution and dust impact on surrounding areas.
- Healthier environment for workers and nearby communities.
- Ongoing initiative continued till project completion.
- Active participation from all site staff in maintaining AQI limits.



- Project Locations**
- Yashwin Urbo Centro
 - Palladio Kothrud Central
 - Palladio balewadi Central
 - Yashwin Enchanté
 - Palladio Laviento
 - VJ Indilife Kharadi
 - Portia Grande



STP Recycled Water Used for Dust Suppression

- Project Location**
- Yashwin Urbo Centro

- Recycled and ultra-filtered STP water is being used at the YUC site for dust suppression and dust settling. **Around 10 tankers (100 m³) of recycled water are used daily**, helping reduce dust pollution and save fresh water.



- Water conservation through reuse of treated water.
- Improved dust control and better AQI at site.
- Cleaner and healthier environment.
- Planned for implementation at other project sites.



- Projects are being developed with Green Building Certification standards to ensure better environmental performance, sustainable practices, and efficient resource management.
- Project Locations**
- Yashwin Hinjawadi
 - YashONE Hinjawadi
 - Yashwin Supernova
 - YashONE Wakad Central
 - Yashwin Orizzonte
 - Yashwin Nuovo Centro

- Water conservation and waste reduction.
- Improved environmental performance of buildings.
- Promotion of sustainable development practices.
- Ongoing initiative across projects.
- IGBC, GEM, and GRIHA certifications planned for all eligible projects.
- Participation from all stakeholders including project teams, vendors, and consultants.



- Used water is treated and recycled for gardening and flushing activities across all projects. **Around 246900 KLD of water is being recycled**, supporting sustainable water management and reducing the use of fresh water.
- Project Locations**
- Across all VJ Projects



- Large amounts of water saved through recycling.
- Reduced dependency on fresh water sources.
- Supports sustainable and environment-friendly development.
- Ongoing initiative across all projects.
- Continuous improvement and technology upgrades planned.



- Noise barriers are installed at Palladio Kothrud Central construction sites to reduce noise pollution and minimize disturbance to nearby areas.
- Project Location**
- Palladio Kothrud Central



- Reduced noise pollution around construction sites.
- Better environment for nearby residents and workers.
- Ongoing initiative to be continued at upcoming projects.



- Rain water harvesting systems are installed across all projects to collect and recharge rainwater, helping improve the groundwater table and reduce fresh water usage.
- Project Locations**
- Across all VJ Projects



- Reduced demand for fresh water.
- Improved water stability within project premises.
- Supports sustainable water management.
- Ongoing initiative across all projects.





A photograph showing several construction workers in orange safety vests and hard hats working on a large-diameter pipe. One worker is pointing at a marker on the pipe labeled '127'. The pipe is being laid in a trench, and a large excavator is visible in the background.

- Reduced carbon emissions through EV usage.
- Promotes clean and sustainable transportation.
- Reduced dependency on conventional energy sources.
- Target to implement solar-powered offices and bio-energy at labour camps.



YEn D1D2 & E1E2 Homeowners Experience Their Dream Homes at Pre-Possession Visit



A milestone filled with excitement, emotions, and first impressions as homeowners explored their future homes and connected with the journey ahead.

On 16th and 17th May 2026, the much-awaited Pre-Possession Visit for YEn D1D2 & E1E2 was successfully conducted, bringing together homeowners for a truly special and memorable experience. The visit marked an important milestone as customers got the opportunity to step into their dream homes for the very first time and witness their future taking shape in reality. The atmosphere throughout the visit was filled with excitement and emotion as homeowners explored their flats and visualized the life they would soon create with their families.

Customers were guided through the project premises and introduced to the actual layout, design features, construction quality, and overall development progress of the project. The entire PPSV was thoughtfully planned to ensure a smooth and engaging experience for every attendee. Teams from various departments were present on-site to support homeowners, answer their queries, and provide clarity on important aspects related to their units and the possession journey. Customers appreciated the seamless coordination, transparency, and efforts taken to make the experience informative and comfortable. For many homeowners, the visit became an emotional moment as they experienced their homes beyond drawings and plans for the first time. The interaction also helped strengthen the emotional connection between customers and their future homes, making the journey towards possession even more meaningful.





The Pre-Possession Visit for YEn D1D2 & E1E2 brought homeowners closer to their dream lifestyle through guided walkthroughs, meaningful interactions, and an immersive on-site experience designed to make every moment memorable.

The successful execution of the YEn D1D2 & E1E2 Pre-Possession Visit reflects the continued commitment towards delivering not just homes, but memorable customer experiences. The initiative created positive engagement with the VJ Parivaar family and added another meaningful milestone in the journey from Payabharni till possessions and beyond.



YUC VJ Samvaad Strengthens Community Connect



In-person Samvaad sessions for B1B2, C1C2, and D1D2 created an open platform for transparent communication, project updates, and stronger homeowner engagement.



The YUC Samvaad sessions for B1B2, C1C2, and D1D2 buildings were successfully conducted on in yhe month of May respectively, bringing homeowners and teams together for meaningful in-person interactions. The initiative was organized with the objective of strengthening communication, encouraging transparency, and creating a collaborative platform for engagement with homeowners. Each session witnessed enthusiastic participation from homeowners who appreciated the opportunity to directly interact with the team and stay informed about project progress, upcoming activities, timelines, and overall development plans. The open forum format enabled homeowners to raise queries, share suggestions, and discuss concerns in a positive and constructive environment. To ensure a seamless experience, the sessions were thoughtfully coordinated with representatives from multiple departments present to provide

Focused conversations, transparent updates, and active homeowner participation made the YUC Samvaad sessions a valuable initiative in strengthening trust, collaboration, and community relationships across the YUC families.

detailed guidance and address queries with clarity. The interactions not only helped in resolving concerns effectively but also encouraged better understanding and stronger relationships between homeowners and the team. The YUC Samvaad platform also served as a valuable opportunity to understand customer expectations and gather insightful feedback for continuous improvement. Homeowners appreciated the transparent communication approach and the consistent efforts taken to keep them

informed and connected throughout their homeownership journey. The successful completion of the YUC Samvaad sessions marks another positive step towards building a stronger community connect and enhancing the overall customer experience.





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Life 360 at Yashwin Supernova : Building a Community Beyond Possession

“happy NEIGHBOURS DAY”

A thoughtfully curated 45-day homeowner engagement initiative by VJ Parivaar that blended wellness, awareness, recreation, sustainability, and civic support to help residents settle seamlessly into community living.

Moving into a new home is one of life’s most meaningful milestones. Along with the excitement of possession and new beginnings comes a phase of adjustment — understanding the neighbourhood, building new routines, managing documentation, connecting with neighbours, and creating a sense of belonging. Recognising these real-life needs of homeowners, VJ Parivaar introduced “Life 360” at Yashwin Supernova — a thoughtfully designed 45-day engagement initiative focused on helping residents settle into their new lifestyle with ease, comfort, and community support. More than just a calendar of activities, Life 360 was envisioned as a holistic homeowner engagement initiative that addressed practical concerns, encouraged

wellness, created opportunities for interaction, and nurtured a vibrant community spirit. Conducted primarily over weekends to ensure maximum participation from families, working professionals, senior citizens, and children, the initiative transformed the early days of possession into an enriching and memorable experience. The concept behind Life 360 stemmed from a simple yet powerful thought — while a house becomes ready on possession day, a community takes shape through shared experiences. From fitness and recreation to civic support and sustainability awareness, every activity under the initiative was carefully planned keeping homeowners’ everyday needs in mind.

From wellness sessions and dance workshops to civic registration support and sustainability awareness, Life 360 at Yashwin Supernova transformed the early days of possession into an enriching community experience. Designed around the real-life needs of homeowners, the initiative encouraged interaction, participation, and a smoother transition into a vibrant new lifestyle.



Zumba Workshop

Promoted active living and fitness while creating a positive and energetic community atmosphere.



Stretching & Recovery Session

Helped residents relax and recover from the physical strain of shifting and settling into a new home while promoting overall wellness.



Bollywood Dance Choreography Sessions

Created opportunities for residents across age groups to connect, interact, and build friendships in a lively environment.



Mahayagya, Maha-aarti , Bhajan Sandhya

Strengthened community bonding and created a spiritually uplifting atmosphere for families to celebrate together.



Fire & Safety Management Session

A Fire & Safety Management Session was conducted for the residents of Yashwin Supernova to educate them on essential safety measures, emergency response procedures, and basic first-aid practices. The session aimed to equip residents with the knowledge and confidence required to respond effectively during emergency situations while promoting a culture of safety within the community.



Slow Cycling Competition

Encouraged interaction among residents through fun-filled participation, fostering bonding and community engagement.



Balancing cycle winners

Non balancing cycle winners

		1	Hrutvi Tidke
		2	Raghuveer Singh
		3	Gargi Pawar

		1	Neelay Mhadgut
		2	Nurvi Deshmukh
		3	Jayeesh Reddy

yashwin SUPERNOVA

By bringing these services closer to residents within the community itself, the initiative significantly reduced the effort required for homeowners to complete important formalities. Residents welcomed the convenience and responsiveness of these support activities, which reflected a people-first approach towards homeowner experience. The strong participation across all activities highlighted the growing sense of belonging among Yashwin Supernova residents. Families actively engaged in the sessions, children formed new friendships, senior citizens found opportunities for interaction, and homeowners experienced a smoother emotional and practical transition into community life. Life 360 at Yashwin Supernova was not merely an event series — it was a thoughtfully curated homeowner engagement initiative designed around real-life needs during the settlement journey. Every session, workshop, and activity was rooted in understanding the challenges homeowners may face while adapting to a new environment and transforming those challenges into opportunities for connection, learning, wellness, and support. Through initiatives like Life 360, VJ Parivaar continues to strengthen its commitment towards creating communities that go beyond physical infrastructure. The focus remains on nurturing meaningful experiences, encouraging resident interaction, and enabling a lifestyle where people feel supported not just during possession, but throughout their journey of community living.

At Yashwin Supernova, Life 360 became a reflection of what modern community living truly stands for — wellness, awareness, participation, convenience, sustainability, and togetherness — all coming together to help residents truly feel at home.

Construction Next Door? Here’s How Yashwin Enchanté is Tracking Air Quality during construction of Phase II

By combining technology, preventive action, and transparent reporting, Team Sankalp is redefining what sustainable engineering can look like during active construction.

Let’s be honest. Living next to an active construction site is not always easy. There’s dust in the air, movement throughout the day, heavy machinery at work, and the constant feeling that the environment around you is changing rapidly. While construction represents progress and development, it also brings a responsibility to minimise its impact on the people living nearby.

At Yashwin Enchanté, Team Sankalp decided not to ignore this reality. Instead, the team chose to address it with greater transparency, accountability, and measurable action.

To better understand and manage environmental impact, we introduced a **24x7 real-time Air Quality Index (AQI) Monitoring System** directly at the construction site. Rather than relying on assumptions, the system continuously measures air quality conditions across key locations within and around the site.

In a rapidly growing world, sustainable choices are no longer optional. They are essential for protecting the health, comfort, and future of the communities we build around.

Why Air Quality Monitoring Matters

Air quality monitoring at construction sites is not just about compliance. It is about understanding how construction activity affects the everyday lives of surrounding communities. Dust generated during excavation, material movement, concrete processing, and heavy vehicle activity can travel beyond the

site boundary and impact nearby homes and public spaces. Over time, poor air quality can contribute to reduced environmental comfort, especially for children and senior citizens. This is where real-time AQI monitoring becomes important.

By continuously tracking air quality data, we are able to:

- Detect sudden spikes in pollution levels

- Respond faster with corrective action
- Improve dust-control measures based on actual data

• Create greater transparency in construction practices
In many ways, these systems function as an early warning mechanism, helping the team to move from reactive problem-solving to proactive environmental management.

A Data-Led Approach to Sustainable Engineering

At Yashwin Enchanté, we installed live monitoring sensors at two critical locations:

- Near the RMC Plant, where heavy construction activity is concentrated.
- Closer to the surrounding residential buildings.

Together, these sensors provide real-time insights into air quality conditions across the site and nearby living environments.

But monitoring alone is not enough. We have also implemented several preventive measures on ground, including:

- Regular water spraying to settle airborne dust



- Dust containment nets around active construction areas



- Continuous tracking and analysis of AQI fluctuations



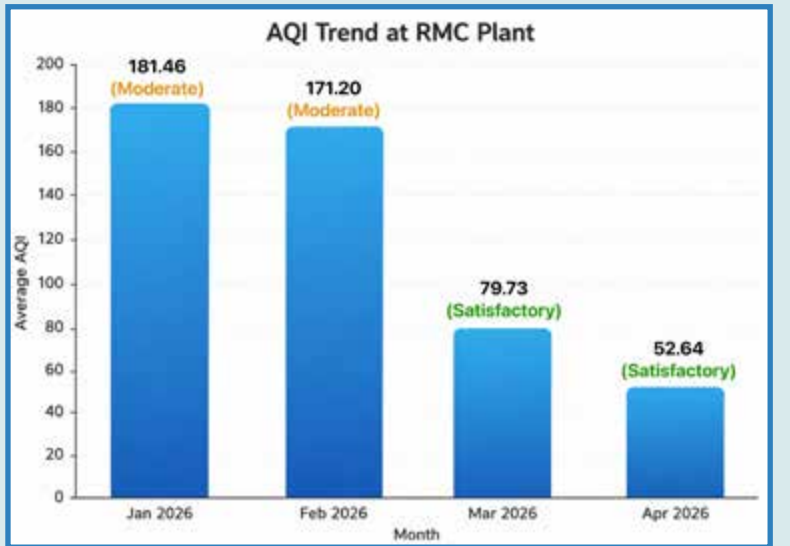
These measures help reduce the spread of dust before it becomes a larger issue, creating a healthier and more comfortable environment not only for workers on-site, but also for residents and neighbouring communities.



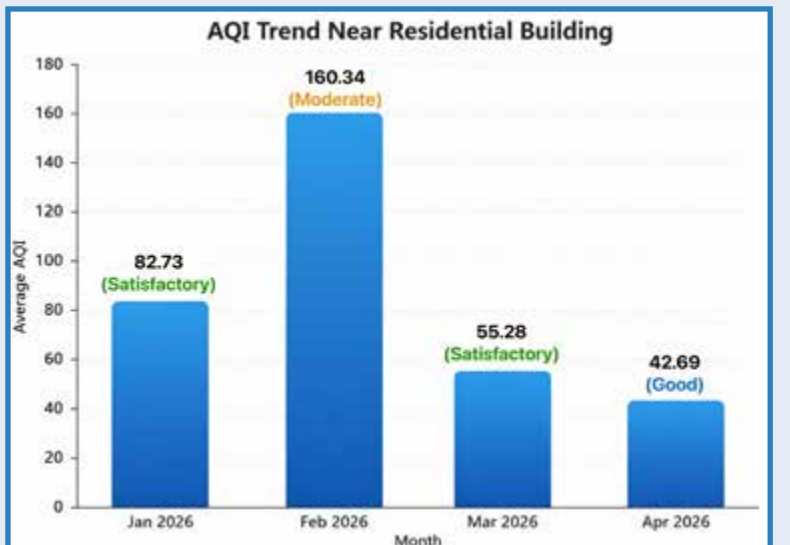
What the AQI Data Reveals

The AQI monitoring reports between January and April 2026 show a visible improvement trend across both monitored locations.

AQI Trend at RMC Plant



AQI Trend Near Residential Building



The gradual movement toward the “Satisfactory” AQI range reflects the positive impact of sustained monitoring and on-ground intervention efforts by the team over time. More importantly, these readings demonstrate how measurable systems can help improve environmental performance during active construction phases.

At Yashwin Enchanté, this AQI initiative reflects a larger mindset shift: one where development and environmental responsibility are treated as parallel priorities, not opposing ideas. Because ultimately, building better homes should also mean building healthier surroundings for everyone around them.

Design, Dialogue, and Community Come Together at the Pre-Possession Site Visit

From IKEA-styled mock units to on-site rental assistance, the pre-possession visits at VJ IndiLife Wakad reflected a project preparing not just for handover - but for immediate activation.



The pre-possession experience at VJ IndiLife Wakad began on an energetic and highly positive note, as customers visited the project to experience their spaces ahead of final possession.

Across SOHOs, IndiSuites, and IHP units, the atmosphere throughout two days reflected excitement, curiosity, and visible appreciation for the progress achieved on site.

For customers, the experience went beyond a standard walkthrough. It became an opportunity to engage with the larger ecosystem being created

A possession journey becomes memorable when customers can experience not just their unit - but the larger vision and offerings around it.

around IndiLife Wakad - one that combines design, support services, customer interaction, and urban lifestyle thinking into a more holistic experience.

One of the biggest highlights of the visit was the response to the IKEA-styled showcase units. Created as part of the VJ & IKEA collaboration, the showcase spaces gave customers a first-hand experience of how modern studios can be transformed through thoughtful layouts, intelligent furniture planning, and contemporary aesthetics.

Customers spent considerable time exploring the spaces, interacting with the IKEA team, and discussing design possibilities for their own units.

Alongside the IKEA collaboration, the project also introduced its growing rental and support ecosystem through associations with CosmoTown and the dedicated Rent Assist initiative.

The objective is simple - to help customers transition smoothly into the next phase of ownership through guidance, support, and

accessible on-ground assistance.

Another encouraging highlight from the day was the strong response during the HQI process. A majority of customers expressed satisfaction with the overall quality and readiness of their units, with several appreciating the detailing, finishing quality, and overall execution across the project.

Customers actively engaged with teams across various touchpoints, creating an atmosphere that felt less transactional and more community-oriented. More than a milestone event, the pre-possession site visit reflected something deeper:

The transformation of a project into a lived experience.

As the journey continues, IndiLife Wakad is steadily building not just anticipation around possession - but excitement around the larger lifestyle and ecosystem taking shape around it.



IKEA Styled SOHO Unit



IKEA Styled Indisuite Unit



Building Capability Through Practical Learning & Cross-Functional Collaboration

Strengthening technical expertise, compliance readiness, and execution excellence across teams.

At VJ, continuous learning plays an important role in strengthening execution, improving coordination, and preparing teams to handle evolving project and regulatory requirements more effectively. Recent learning initiatives focused on enhancing technical capability, regulatory awareness, and cross-functional collaboration across teams. These sessions were designed to help employees build practical understanding, improve coordination, and make more informed decisions during project execution.

Strengthening MahaRERA Readiness Across Teams



Building stronger coordination between Design and Sanction/Liaisoning functions. As projects continue to grow in scale and regulatory expectations evolve, ensuring

stronger alignment between Design and Sanction/Liaisoning teams has become increasingly important. Since both functions play a critical role in project approvals, documentation, compliance coordination, and execution, clarity on MahaRERA processes is essential for smoother project delivery. Keeping this in focus, a MahaRERA learning session was conducted by VJ SME **Puja Angre** for 12 participants from the Design and Sanction/Liaisoning teams. The session focused on practical understanding of MahaRERA requirements and how both teams contribute towards maintaining compliance across different project stages. Key areas discussed included project registration requirements, Quarterly Progress Report (QPR) submissions, the 70:30 escrow rule, compliance-related documentation, redevelopment provisions, registration extensions, and the latest 2025 MahaRERA updates, including the QR code mandate for advertisements. One of the key highlights of the session was the hands-on practice conducted on the MahaRERA portal. Participants worked directly on the system to better understand documentation flow, portal navigation, corrections, submissions, and compliance-related processes. This practical exposure helped simplify regulatory procedures and gave teams greater confidence in handling real-time compliance activities independently. The session also helped both teams understand how closely their roles are connected in

ensuring timely approvals, accurate documentation, and compliant project execution. The practical discussions encouraged active participation and helped participants connect regulatory requirements with day-to-day project activities more effectively. **Building Cross-Functional MEP Capability for Better Project Delivery**



Strengthening coordination, technical understanding, and on-site decision-making. To strengthen technical understanding and improve coordination across functions, an integrated MEP learning initiative was launched for Mechanical, Electrical, and Plumbing teams. Unlike conventional function-specific sessions, the program was designed to help participants gain working knowledge across all three MEP disciplines. This approach aimed to improve collaboration, reduce dependency between teams, and enable quicker and more effective decision-making during project execution. The sessions were conducted by external trainer **Lakshman Bhate**, an industry expert with over 25 years of experience in the MEP domain as a contractor, service provider, and auditor.

The Phase 1 sessions focused on important areas such as **Electrical Systems & Site Applications, Fundamentals of Plumbing Systems, and Fire Systems for Construction: Layouts & Working**. These topics helped participants strengthen their understanding of core MEP systems and their practical application during project execution. Phase 1 of the initiative covered 144 participants, who were divided into mixed batches comprising members from Mechanical, Electrical, and Plumbing teams. This structure encouraged cross-functional learning and created better understanding of the dependencies between different services during execution. The sessions were highly interactive and focused on practical site-related challenges currently faced across projects. Real-world insights, case studies, and application-based discussions helped participants connect the learning directly with day-to-day execution activities, making the sessions more practical and relatable than conventional classroom training programs. Participants also appreciated the collaborative batch structure, as it encouraged knowledge sharing across disciplines and helped broaden their technical perspective. The interactive learning environment kept teams engaged and created a positive atmosphere throughout the program. Each batch attended four sessions under Phase 1, resulting in a total of 12 sessions. Assessments and score

sharing were also introduced to encourage participation, learning ownership, and continuous improvement. Participants completing the program will receive certifications recognising their successful completion of the learning initiative. **What Truly Matters** As projects evolve, building stronger technical understanding and better coordination across teams becomes essential for smoother execution and long-term project success. These initiatives reflect VJ's continued focus on practical learning, cross-functional collaboration, and developing teams that are equipped to make informed decisions with greater confidence, accountability, and execution readiness.

- Key Highlights At a Glance
- 156 participants covered across both learning initiatives
 - MahaRERA session conducted by VJ SME Puja Angre
 - MEP capability sessions led by external trainer Lakshman Bhate
 - Hands-on practice conducted on the MahaRERA portal
 - Cross-functional learning across Mechanical, Electrical & Plumbing teams
 - Sessions focused on practical site challenges and real-world applications
 - Improved coordination, compliance awareness, and execution readiness across teams



Learning Playlist – Productivity & Personal Effectiveness



Strengthening technical expertise, compliance readiness, and execution excellence across teams

In today's fast-paced work environment, being busy is easy. Being productive is not. Most of us spend our days constantly moving—from one task to another, attending meetings, responding to messages, solving problems as they come. By the end of the day, we feel occupied, yet often question how much real progress we have made. The difference between activity and effectiveness is what truly defines performance. After exploring Leadership, Communication, and Personality Development over the past few months, this month's Learning Playlist focuses on the next critical step – how we execute our work every day. Why Productivity & Personal Effectiveness? Strong leaders think well. Good communicators express well.

Confident individuals present themselves well. But real impact comes from how consistently and effectively we get things done. In our day-to-day roles, challenges are rarely about lack of effort. They are often about:

- Unclear priorities
- Constant distractions
- Delayed decisions
- Overloaded schedules
- Difficulty staying consistent

These small gaps, when repeated daily, create larger inefficiencies over time. Productivity is not about doing more work. It is about doing the right work, at the right time, in the right way. What This Month's Playlist Covers

This month's curated playlist focuses on practical, real-world approaches that help you take better control of your time, attention, and output:

- Rethinking time and priorities – Understanding how to make time for what truly matters
- Improving focus and reducing distractions – Working with clarity instead of constant interruption
- Overcoming procrastination – Taking action even when motivation is low
- Using simple frameworks for time management – Structuring your day with purpose
- Building effective habits – Creating systems that support consistency
- Improving daily performance by small margins – The power of getting 1% better every day

Each video is designed to be simple, practical, and easy to apply in your daily work routine. From Effort to Effectiveness Being productive is not about working longer hours or staying constantly busy. It is about:

- Making better decisions
- Focusing on what truly matters
- Managing your energy and attention
- Building habits that support consistency

When you improve how you work, you don't just complete tasks—you create meaningful progress. Begin Your Learning Journey The Learning Playlist continues to make learning simple, relevant, and accessible. Instead of searching through endless content, you now have a curated set of videos that bring together powerful ideas from experts in a way that fits into your daily schedule. All you need to do is scan the QR code, access the platform, and begin. Watch one video or explore the full playlist—every small step you take will improve how you plan, focus, and execute your work. Productivity is not built in a day. It is built through small, consistent improvements in how you think and act. Because in the end, it is not how busy you are that matters—it is how effectively you move forward. **Watch. Apply. Improve. Grow.**

LEARNING Playlist

Theme for June

PRODUCTIVITY & PERSONAL EFFECTIVENESS

This curated playlist brings together powerful ideas on ~

- How to gain control of your free time
- Break Free from Procrastination
- Key to Boosting Your Productivity

- Time Management Frameworks for Productivity
- Habit Stacking: Structure Your Day for Focus
- How to Get 1% Better Every Day

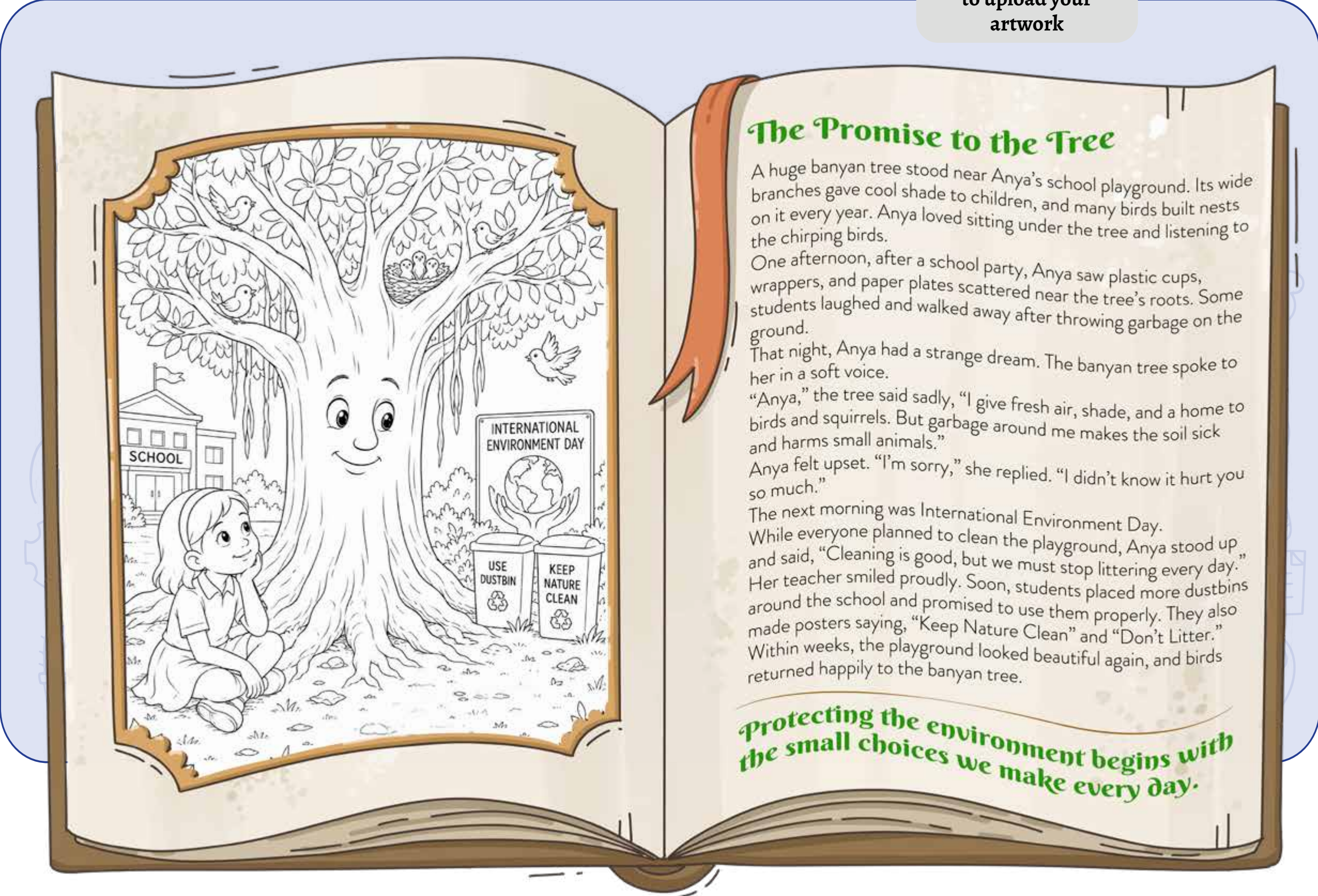
Scan to begin

Read. Imagine. Colour.

Bring your favourite stories to life with colours.

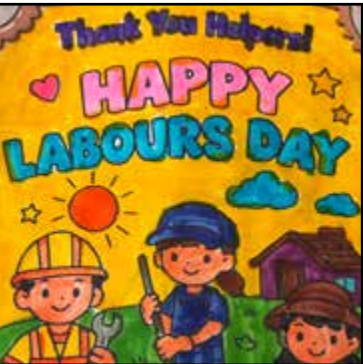
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to upload your artwork



A Canvas of Joy, Filled with Bright Colors and Creativity of Our Young Explorers

The entries we received are a burst of creativity, joy, and pure imagination.



AYUSHI RAJADHYAX, 8 YEARS
PALLADIO TATHAWADE



SHREEYA WADHAVANE, 8 YEARS
YASHWIN ANAND



PARNAKSHI BHARULE, 10 YEARS
PRUDENTIA TOWERS



SWARAJ ZADE, 12 YEARS
YASHONE HINJAWADI



VEDIKA KANGANE, 6 YEARS
YASHWIN ORIZZONTE



REVA LOLAGE, 6 YEARS
YASHONE ETERNITEE



OVI SHIRGANVE, 11 YEARS
YASHWIN ENCORE



ANVIKSHA CHATURVEDI, 9 YEARS
YASHONE HINJAWADI



AARUSH JAGTAP, 12 YEARS
YASHONE HINJAWADI



SHIVANSH KADU, 9 YEARS
YASHWIN ENCORE



DURVESH VALAKE, 8 YEARS
YASHWIN HINJAWADI



KASHVI KHARAYAT, 5 YEARS
YASHWIN ENCORE

Life Around Us

Everyday life in your society is filled with little moments, some funny, some heartwarming, and some that make you say “this happens to me too!”

Laugh, relate, and may be even find your own story hidden in the frames!

Drop your cutest or funniest stories with us at Aishwarya.Todkare@javdekars.com



PALLADIO KOTHRUD CENTRAL
KOTHRUD

CLICK HERE
FOR DETAILED UPDATES
AS ON 15 MAY 2026



Actual site photos taken in Mar 2026.

A Building
Excavation: Work in progress.

B1B2 Building
Excavation: Work in progress.

C Building
Excavation: Completed
RCC: Work in progress.



PALLADIO BALEWADI CENTRAL
BALEWADI

CLICK HERE
FOR DETAILED UPDATES
AS ON 15 MAY 2026



Actual site photos taken in Mar 2026.

TOWER 1
26th floor slab shuttering & reinforcement work in progress.
21st floor block work, 17th floor gypsum plaster & 14th floor waterproofing work in progress.

TOWER 2
31st floor slab casting work completed.
25th floor block work, 24th floor gypsum plaster & 24th floor kitchen platform work in progress.

TOWER 3
OHWT & LMR shuttering & reinforcement work in progress.
34th floor blockwork completed.
34th floor kitchen platform work in progress.
2nd to 23rd internal plaster completed.

TOWER 4
OHWT AND LMR shuttering & reinforcement work in progress.
2nd to 33rd floor blockwork completed,
33rd floor gypsum plaster & 17th floor flooring work in progress.

TOWER 5
7th floor slab work completed.
8th floor slab work in progress.

PALLADIO LAVIENTO
BANER MHALUNGE

[CLICK HERE](#)
FOR DETAILED UPDATES
AS ON 15 MAY 2026

A1A2 BUILDING
Excavation, Foundation work &
Basement 2 grade slab work completed.
Basement 2nd floor Slab shuttering
work in progress.

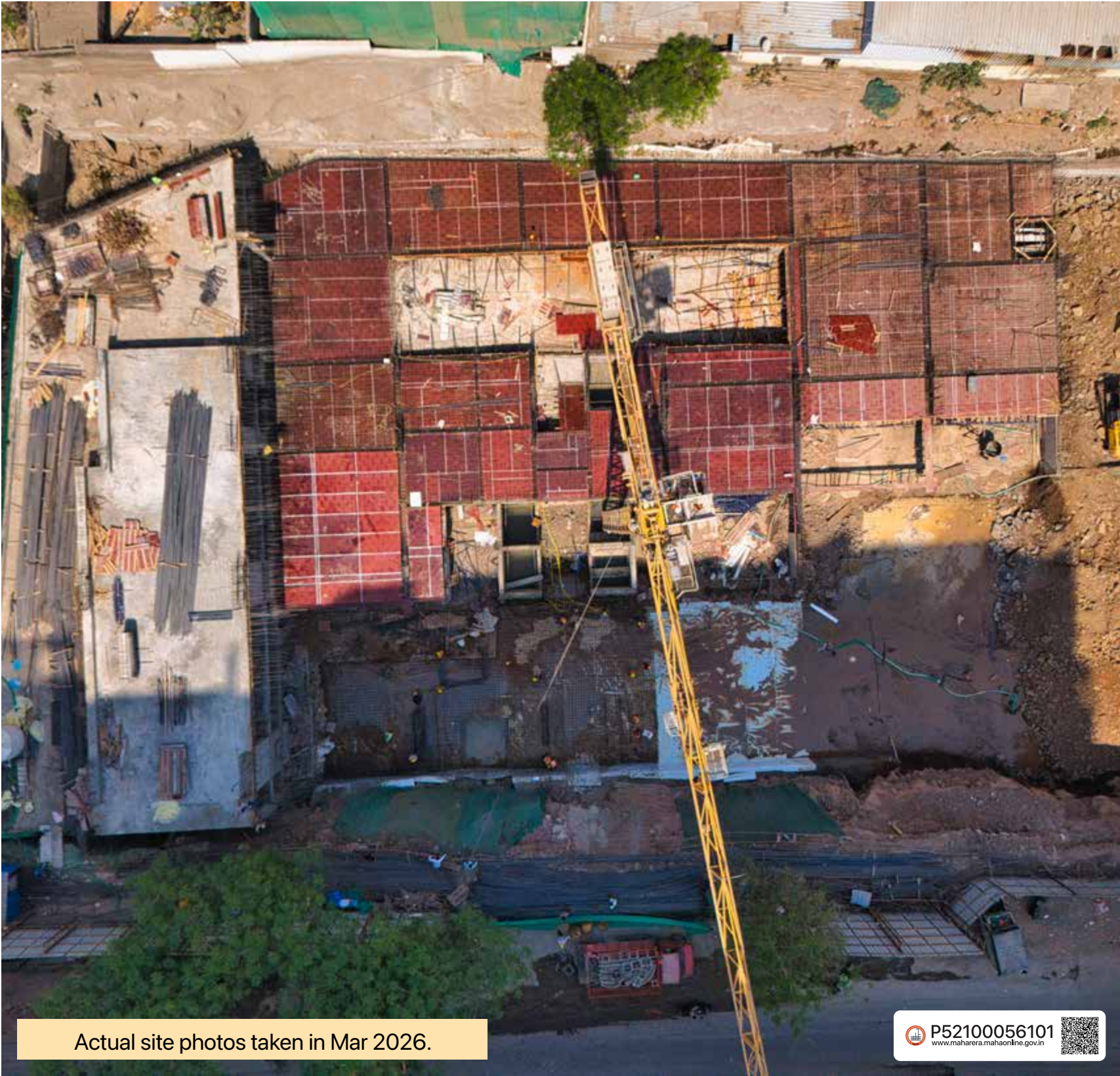
B1B2 BUILDING
Excavation work completed.
PCC work 100% completed and foundation
work 45% completed.



Actual site photos taken in Mar 2026.

VJ INDIWORKS KHARADI CENTRAL
KHARADI

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FOR DETAILED UPDATES
AS ON 15 MAY 2026



Excavation & Foundation Completed
1st Slab & 2nd Slab work in progress.



VJ INDILIFE
KHARADI

CLICK HERE
FOR DETAILED UPDATES
AS ON 15 MAY 2026



WING1
19th Slab 22nd slab work in progress.
2nd to 12th floor blockwork completed.
7th floor gypsum plaster work in progress.

WING 2
Terrace floor slab - Completed
OHWT top slab - Completed
1st to 6th gypsum work completed.
1st to 3rd, 5th & 6th floor block work &
Plaster work completed.

Actual site photos taken in Mar 2026.

VJ INDIWORKS KOTHRUD CENTRAL
KOTHRUD

CLICK HERE
FOR DETAILED UPDATES
AS ON 15 MAY 2026



Excavation work in progress.



Actual site photos taken in Mar 2026.

PALLADIO KHARADI CENTRAL

KHARADI

CLICK HERE

FOR DETAILED UPDATES
AS ON 15 MAY 2026

TOWER 1

23rd floor blockwork, electrical conducting, gypsum plaster, kitchen otta, internal plaster & staircase railing work completed.
4th floor internal painting work completed.

TOWER 2

23rd floor blockwork, electrical conducting, gypsum plaster, kitchen otta, internal plaster, staircase railing, Internal flat flooring & concealed plumbing work completed. 7th floor internal double coat putty work in progress.

TOWER 3

23rd floor blockwork, gypsum plaster, electrical conducting Internal plaster & kitchen otta work completed. 23rd floor concealed plumbing work in progress.

TOWER 4

23rd floor blockwork, electrical conducting, kitchen otta and Internal plaster work completed. 23rd floor gypsum plaster & concealed plumbing work in progress.



Actual site photos taken in Mar 2026.

PORTIA GRANDÉ

BANER

CLICK HERE

FOR DETAILED UPDATES
AS ON 15 MAY 2026



Actual site photos taken in Mar 2026.

TOWER 1

28 units 1st coat putty of internal painting work completed. 12 units work in progress.
58 units marble flooring work completed.

TOWER 2

29 units 1st coat putty of internal painting work completed. 5 unit work in progress.
65 units marble flooring work completed.
1 units fixing work progress



VJ CENTRAL AVENUE

KHARADI

CLICK HERE

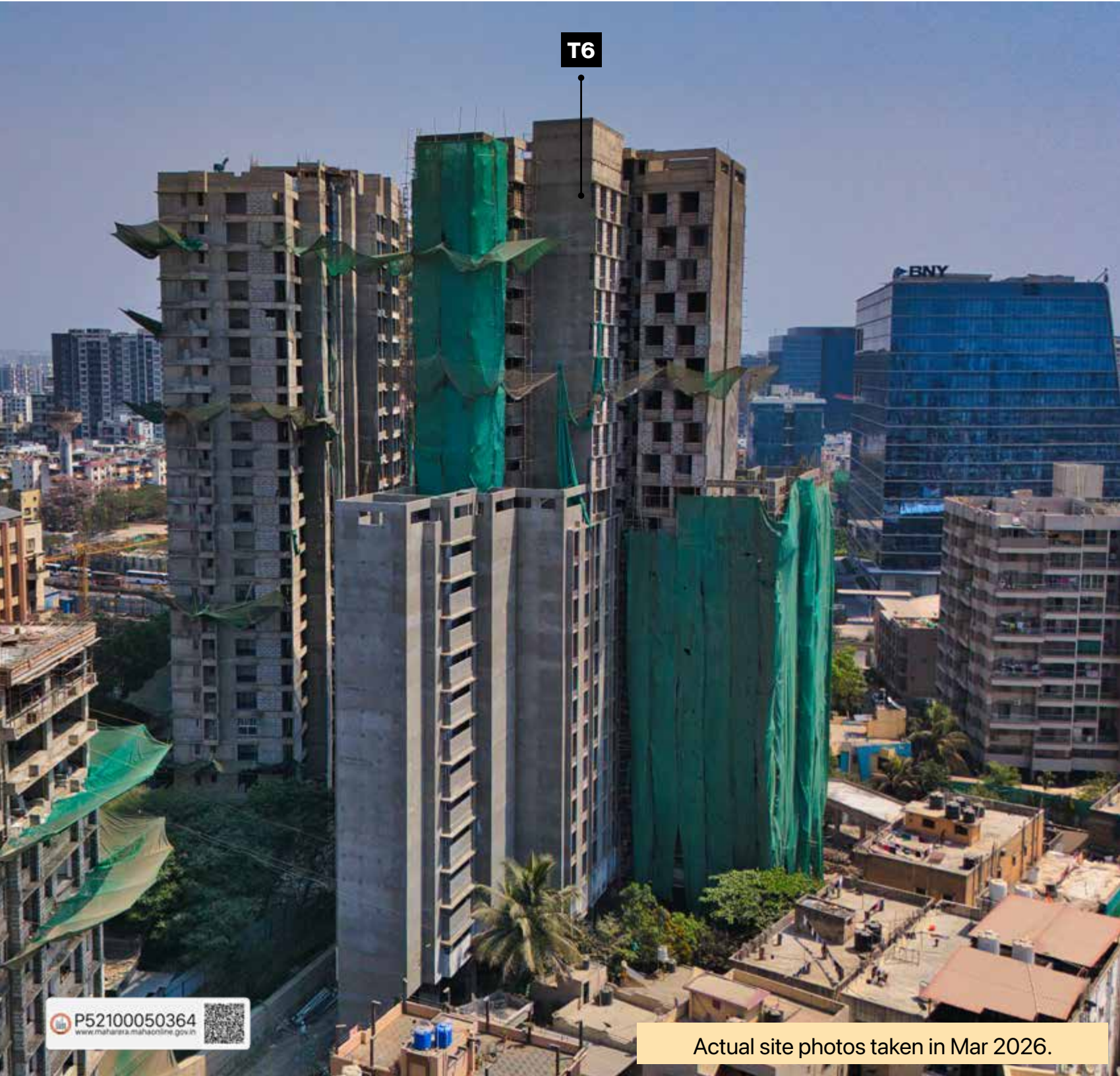
FOR DETAILED UPDATES
AS ON 15 MAY 2026

TOWER 5

Ground shop to 11th floor gypsum work completed.
Repairing work in progress.

TOWER 6

13th floor blockwork in progress.
19th & 22nd floor gypsum work in progress.



Actual site photos taken in Mar 2026.

YASHWIN ENCHANTÉ

UPPER KHARADI

CLICK HERE

FOR DETAILED UPDATES
AS ON 15 MAY 2026



Actual site photos taken in Mar 2026.

C1C2 BUILDING

Block Work, internal plaster, gypsum plaster work completed.

D1D2 BUILDING

1st coat internal painting work completed.
Kitchen otta & dado work in completed.

E1E2 BUILDING

Blockwork, plaster work & waterproofing with plumbing work completed. 2nd to 22nd floor gypsum plaster, window and door frame work completed.

G1G2 BUILDING

Excavation - Work completed. PCC - 80% work completed. Raft Casting - Work in progress.

H1H2 BUILDING

Excavation, PCC, Footings, Stub Columns, Backfilling & Raft work Completed.
Second Slab - Work in progress.

I1I2 BUILDING

Fourth Slab (First Floor) - Completed
Fifth Slab (2nd Floor) - Work in progress.

J1J2 BUILDING

17th Slab(16th floor slab) - Work in progress

K1K2 BUILDING

17th slab (16th floor slab) - Work in progress.



YASHONE ETERNITEE

HINJAWADI

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FOR DETAILED UPDATES
AS ON 15 MAY 2026

A BUILDING

9th to 15th floor butt finishing work in progress.
21st floor fire pipe fitting work in progress.

B BUILDING

Block work, plaster work &
flooring work completed.
14th floor primer and 1st coat paint work
completed.

E BUILDING

Pour 1 & 2 OHWT top slab casting
work in progress.
23rd floor Block work &
kitchen platform completed.
21st to 23rd floor waterproofing work in progress.



Actual site photos taken in Mar 2026.

YASHWIN URBO CENTRO

WAKAD

CLICK HERE

FOR DETAILED UPDATES
AS ON 15 MAY 2026



Actual site photos taken in Mar 2026.

A1A2 BUILDING

23rd floor slab work completed.
19th floor block work completed.

B1B2 BUILDING

Terrace slab work completed.
34th floor block work completed.

C1C2 BUILDING

OHWT work in progress.
34th floor block work completed.

D1D2 BUILDING

35th floor slab (Terrace slab) work completed.
33rd floor internal plumbing work in progress.

E1E2 BUILDING

7th floor slab casting work in progress.

F1F2 BUILDING

Upto 1st floor slab casting work completed.
2nd floor slab work in progress.

G1G2 BUILDING

Basement 1 slab - shear wall casting completed
up to the plinth.
Basement 2 - plinth work completed.



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E2 TOWER
12th floor Slab Work in Progress.
8th floor Block Work & 3rd floor plumbing work in progress.

E3 TOWER
8th floor slab shuttering and reinforcement work in Progress.



Actual site photos taken in Mar 2026.

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Actual site photos taken in Mar 2026.

17th & 33rd recreational floor 2nd coat wall putty applying work in progress.
17th recreational floor toilet ceiling & floor ceiling work in progress.



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