VJ CONNECT

NOVEMBER 2026

PRINTED ONLY FOR PRIVATE CIRCULATION BY VILAS JAVDEKAR DEVELOPERS, PUNE



Your Credit Score Could Save You Lakhs on Your Home Loan!

A better credit score could help you secure a lower home loan interest rate and save significantly over time.

Read more on page 2



VJ Wins CREDAI Gold for Best Labour Camp Facility

A recognition of VJ's efforts to put the well-being of construction workers and their families first.

Head to page 13 to know more



VJ Parivaar, United in the Colours of Navratri!

Our VJ Parivaar captured Navratri's nine vibrant colours through photographs celebrating festive spirit and community togetherness.

More on page 8

Navratri at VJ Parivaar : Keeping Traditions Alive, Together

Across VJ societies, Navratri became an occasion to celebrate culture, create connections and bring generations together, with over 1,000 Kanyas participating in Kanya Poojan and 900+ adults joining the festivities



A Festival That Brings Communities Closer

Navratri brings people together through cherished traditions and shared celebrations. This year, VJ Parivaar brought the festive spirit to societies across its network through three initiatives: the Color of the Day activity, Kanya Poojan and the traditional Maharashtrian Bhondla. Each offered residents an opportunity to celebrate, connect and create memories with their neighbours.

Honouring the Divine Feminine

Kanya Poojan is an important Navratri tradition that honours young girls as manifestations of the Goddess, celebrating the divine feminine and the spiritual significance of the festival.

Across participating VJ societies, Guruji conducted the rituals with devotion and warmth. Young girls participated in the puja and received gifts and snacks. The celebrations created meaningful moments for families while introducing children to cherished cultural traditions.

Keeping a Beloved Maharashtrian Tradition Alive

Bhondla added a distinctly Maharashtrian touch to the festivities. Traditionally celebrated by women during Navratri, it brings people together through folk songs and shared cultural experiences. Anchors conducted Bhondla activities across participating societies, encouraging women to



> I would like to express my sincere gratitude to the VJ Parivaar team for organising a wonderful celebration on the occasion of Dasara. Special thanks for arranging Panditji, the anchor and event coordinator, along with gifts and snacks for the Kanyas. Your thoughtful efforts made the occasion truly memorable.
>
> **- Ravi Ranjan Shahi**
> **YashONE Pirangut**



sing, participate and enjoy the celebrations. Filled with music and laughter, the gatherings brought back childhood memories for some and introduced others to this traditional activity. Above all, Bhondla offered women a wonderful opportunity to connect with their neighbours and keep cultural traditions alive.

17 Societies, Three Days and a Shared Festive Spirit

The Kanya Poojan and Bhondla celebrations took place from 16 to 18 October 2026 across 17 VJ societies. More than 1,000 Kanyas participated in Kanya Poojan, while 900+ adults joined the celebrations, reflecting residents' enthusiasm for shared cultural experiences and community bonding.

More Than Celebrations, Moments That Build Bonds

At VJ Parivaar, festivals offer opportunities to connect beyond everyday interactions. The Color of the Day activity encouraged families to share their festive spirit, Kanya Poojan brought devotion and cultural learning into the celebrations, and Bhondla created a space for women to enjoy a cherished Maharashtrian tradition. When children participate in rituals alongside elders, traditions become part of their own experiences. Similarly, celebrating festivals together helps neighbours build stronger relationships and create lasting memories.

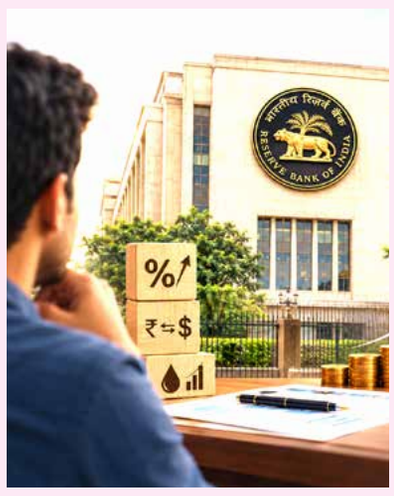


> Today's Kanya Poojan and Bhondla celebrations were conducted beautifully. Thank you so much for the thoughtful gifts for the girls. Guruji performed the puja with great devotion, and Anchor Apeksha conducted the Bhondla celebrations wonderfully. All the ladies thoroughly enjoyed the event, with fun games, traditional songs and dance. Heartfelt thanks to the entire VJ team for organising such a lovely and memorable celebration!
>
> **- Aparna Karale**
> **Yashwin Hinjawadi**

> A big thank you to VJ for beautifully organizing the Kanya Poojan and Bhondla celebration. The arrangements were wonderful, and the presence of Guruji made the occasion even more special and auspicious. The event was made lively and engaging with a wonderful anchor who kept everyone involved and entertained. Thank you, VJ, for creating such a beautiful spiritual and cultural experience for everyone. Truly appreciated!
>
> **- Sujata Fulse**
> **Prudentia Towers**



Repo Rate Hike: What Does It Mean for Your Money?



A change in the repo rate can affect your home loan EMI, savings, investments and everyday expenses. Should you worry, rethink your investments or simply stay steady? Get practical insights from investment expert Bharat Phatak on what the rate hike means for your finances and how to plan ahead.

Read more on page 03

More Living Choices, Two New Locations: VJ Partners with TruLIV

Around 1,050 beds across Kharadi Central and Baner–Sus will offer single, twin-sharing and triple-sharing accommodation options. Discover what this upcoming partnership has in store for Pune's residents.

Read more on page 24



Yashwin Enchanté Gets a Dedicated Urban Power Supply



A major infrastructure upgrade at Yashwin Enchanté! VJ has commissioned a dedicated 6.1 MVA urban power supply, marking an important step towards strengthening everyday infrastructure and improving the living experience for its residents.

Read more on page 10

Built Tall, Built Right: The Engineering Behind VJ High-Rises

What makes a high-rise home safe, comfortable and reliable? From strong foundations and fire safety to water management, lifts and sustainable energy, discover the engineering and planning that go into building VJ's high-rise homes.

Read more on page 12



VJ Featured in Pune Mirror's Real Estate Review 2026



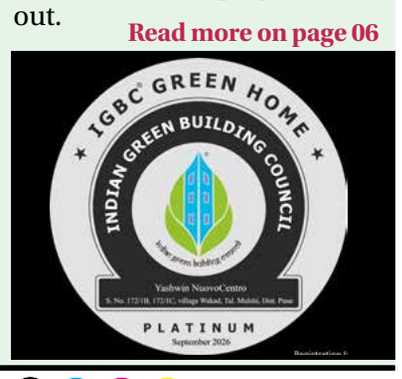
Vilas Javdekar Developers has scored 81/100 in Pune Mirror's Real Estate Review 2026. The assessment looks at VJ's Pune presence, project delivery, financial performance, regulatory records and customer experience. Read on to know more about the findings and VJ's position in Pune's real estate market.

Read more on page 05

Yashwin NuovoCentro Earns IGBC Platinum Certification

A green building is built on choices that make a difference over time. Yashwin NuovoCentro's IGBC Platinum certification is a proud milestone for VJ, recognising the thought and effort behind creating a more sustainable development. Take a look at what makes this project stand out.

Read more on page 06





November in Pune brings the festive spirit of Diwali, musical evenings, comedy shows, cultural experiences and fun family outings. Whether you're planning a post-Diwali celebration, a live concert, a creative afternoon or a weekend with the family, here are a few ideas to add to your November calendar.

Festive Vibes (Diwali & Beyond)

The festive lights may be winding down, but there are still plenty of reasons to step out and celebrate.

1. **Diwali & Festive Markets-** Early November | Multiple venues across Pune
2. **Festive Shopping & Flea Markets-**Throughout November | Malls and markets across Pune
3. **Post-Diwali Family Outings** -Weekends | Across Pune
4. **Local Food Festivals & Pop-Up Experiences |** Selected Dates | Multiple venues across Pune

Suno Suno (Music & Concerts)

From indie rock and soulful melodies to Indian classical music, find a musical evening that suits your mood.

1. **Bismil Ki Mehfil** - 1 November | Mayfield Estate
2. **Indian Ocean Live-** 21 November | Phoenix Avenue of Stars
3. **Jasmine Sandlas –** The Dream Girl India Tour | 28 November | Suryakant Kakade Farms, Kothrud
4. **Raageet by Priyani Vani Pandit-** 27 November | Buntara Bhavana.
5. **Mitra Mahotsav-** 29 November | Pandit Farms, Karvenagar

Drama Scene (Theatre & Comedy)

Need a break from the everyday routine? Make room for an evening of laughter and live entertainment.

1. **Practice – A Stand-up Comedy Show by Manik Mahna-** 1 November | Jawaharlal Nehru Memorial Hall
2. **Laughter Relay – Comedy Open Mic -** 1 November | Desi Comedy Club, Baner
3. **Late Night Comedy Shows-** Selected Dates in November | Comedy venues across Pune
4. **Stand-up Comedy & Open Mic Shows-**Throughout November | Multiple venues across Pune
5. **Swaravilas Diwali Pahat-** 9 November | M.E.S. Auditorium, Kothrud

Creative Corner (Art & Workshops)

Try something different this month, pick up a new skill or discover a creative side you didn't know you had.

1. **Art, Craft & DIY Workshops** - Throughout November | Cafés and creative studios across Pune
2. **Poetry & Storytelling Sessions-** Selected Dates | Cultural venues across Pune
3. **Handmade Décor & Festive Craft Workshops-** Early November | Multiple venues across Pune
4. **Open Mics & Creative Meet-ups-** Weekends | Across Pune

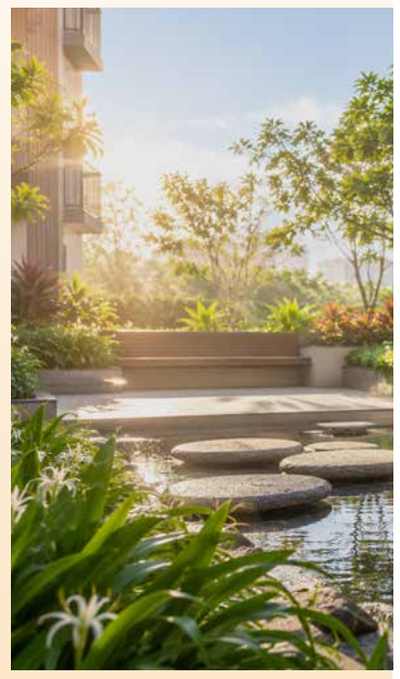
Family Time (Kids & Community)

Make the most of the weekends with experiences that bring the whole family together.

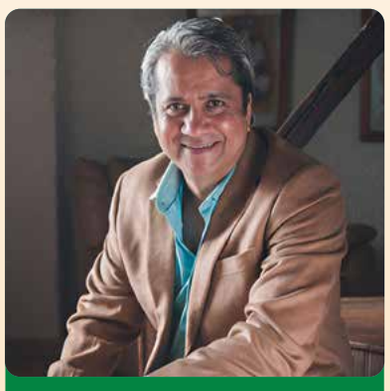
1. **Rambo Circus International Festival-** 5–15 November | Buntara Bhavana, Pune
2. **Kids' Workshops & Creative Activities-** Weekends | Pune
3. **Family Entertainment & Festive Experiences-** Throughout November | Malls and activity centres across Pune

Water, Light, and Air : The Three Living Elements

HEALTHY HOMES VJ



Diwali is just around the corner! Last month, I asked you to light a diya and open your windows on Diwali morning, and I hope you will feel the difference. That small flame and that rush of fresh air will offer a glimpse of something larger. This month, I want to look at three elements that work quietly in every home, every single day: water, light, and air.



Ar. Mayank Barjatya,
Founder of Vastuworld, Pune.

The Elements Are Not Decoration

In the very first month, I told you that Vastu Shilpa Shastra is the science of space and the human body. That science rests on five elements: earth, water, fire, air, and space. We began with earth, because the land comes first. Now we come to the elements that move through the building after it is made. These are the ones you meet every time you drink a glass of water, draw a curtain, or open a window.

Water: Handle with Intention

Water carries and amplifies energy. That is why its placement matters, whether it is a water body in the landscape, a fountain at the entrance, or the water tank on the terrace. Water in the wrong place can disturb a space. In the right place, it brings calm and a sense of flow.

As always, I begin with the land. The position of natural water, including underground water, is read before any water feature is planned. Traditionally, the northeast is considered receptive to water, and we honour that wherever the land supports it. But as I have said before, directions are only 5% of the story. A water body should follow what the earth is expressing, not a formula.

Light: The Gift of the Morning

Light is the element of fire, and its most nourishing form is the morning sun. It is gentle, it wakes the body, and it helps regulate our natural rhythms. When I look at a floor plan, I ask where the morning light will fall and which rooms will receive it. I want the spaces where you wake, gather, and begin your day to be touched by that light.

Light is not only about brightness. It is about quality. Harsh glare, rooms that stay dark through the day, and overly artificial lighting all affect how we feel. Natural light, supported by warm and thoughtful lighting after dusk, helps a home feel alive rather than merely lit.

Air: What the Home Breathes

Air is the element we notice least and depend on most. A home needs to breathe. Fresh air moving through your rooms carries away stale energy, just as it carries away stale air. This is why cross-ventilation, with openings that let air enter on one side and leave on another, is a basic requirement and not a luxury.

Building biology treats indoor air as seriously as it treats geometry. If air does not move, energy stagnates. You feel it as heaviness, as a room that tires you, as a space you are happy to leave. A well-ventilated home does the opposite. It refreshes you simply by being in it.

Bringing It Together

These three elements do not work separately. Morning light warms the air. Moving air carries moisture away from surfaces. Water, whether in a landscape or in the humidity of the monsoon, softens and balances the whole environment. When they work in harmony with the earth beneath the building, the home feels settled and alive.

At VJ, we plan the placement of water bodies, the paths of light, and the flow of air together with the architectural team, from the earliest design stage. They are part of how a home is conceived, not features added at the end.

You can begin in your own home this week. Open your windows at the same time each morning, let the first light into your living space, and notice how the air feels after a few days. Your body will tell you more than any instrument.

Next month, I want to look at the very fabric of your home: the stone, wood, glass, and plaster it is made from, and why materials carry an energy of their own.



A Better Credit Score Can Help You Save Lakhs on Your Home Loan



Planning to buy a home or already paying a home loan? Your credit score could make a difference to how much interest you pay. A good score, combined with a strong repayment history, can help you negotiate a lower interest rate and potentially save lakhs over the loan period.

Your credit score can influence the interest rate offered by a bank. Understanding your loan terms, maintaining a good repayment record and negotiating with your lender could help reduce your borrowing costs.

Why Your Credit Score Matters

Buying a home is one of the biggest financial commitments most people make. While choosing the right property and arranging the down payment are important, the interest rate on your home loan also deserves attention.

Your credit score is one of the factors banks consider when assessing your loan application. It reflects your history of borrowing and repaying credit. Regular EMI payments, timely credit card bill payments and responsible use of credit can help build a stronger credit profile.

A good credit score may improve your chances of getting a competitive interest rate. It can also give existing borrowers an opportunity to approach their bank and request a review of their current rate.

However, a higher score does not automatically guarantee a lower rate. Banks may also consider your income, existing loans, repayment capacity and other lending criteria.

Home Loan Interest Rates Across Banks

The home loan rate comparison published in October 2026 shows the minimum and maximum interest rates listed by selected banks for salaried and self-employed borrowers.

The repo rate shown in the accompanying table is 5.5%. The actual rate offered to an individual borrower may differ based on their credit profile, the bank's lending policy and the terms of the loan.

Can a Better Credit Score Reduce Your Interest Rate?

Consider the example of a borrower who took a home loan at an interest rate of 8%. Over time, their credit score improved from 730 to 810. When the bank began offering lower rates to borrowers with stronger credit scores, the borrower approached the lender and requested a revision. The bank agreed to reduce the rate to 7.25%. According to the example in the accompanying article, this resulted in estimated interest savings of nearly| ₹14 lakh.

Bank	Salaried: Starting rate	Self-employed: Starting rate
Indian Bank	7.15%	7.65%
Bank of Baroda	7.20%	7.20%
SBI Term Loan	7.25%	7.25%
Central Bank of India	7.25%	7.25%
Bank of Maharashtra	7.25%	7.35%
Bank of India	7.35%	7.35%
UCO Bank	7.40%	7.40%
Union Bank of India	7.40%	7.40%
Canara Bank	7.50%	7.50%
Axis Bank	8.00%	8.00%
HDFC Bank	8.00%	8.00%
ICICI Bank	8.75%	8.75%

Note: These are the starting rates listed in the accompanying October 2026 comparison. Actual rates and eligibility conditions vary by bank and borrower.

Another borrower saw their credit score improve from 780 to 803 and negotiated a reduction in the interest rate from 8.45% to 7.5%. These examples show that reviewing your loan after your credit profile improves may be worthwhile. The actual savings depend on your outstanding loan amount, remaining tenure, revised interest rate and applicable charges.

How Even a Small Rate Difference Can Matter

Consider a home loan of ₹50 lakh for 20 years. The following table illustrates how the monthly EMI changes at different interest rates.

Annual interest rate	Approximate monthly EMI
7.5%	₹40,280
8.0%	₹41,822
8.5%	₹43,391
9.0%	₹44,986

Illustrative calculations for a ₹50 lakh loan over 20 years. Actual EMIs may vary.

A lower rate can reduce your monthly outgo and the total interest paid over the loan period. Alternatively, if you continue paying the same EMI after a rate reduction, your loan may be repaid sooner, depending on how the lender adjusts your repayment schedule.

Five Steps to Improve Your Credit Profile

1. Pay EMIs and credit card bills on time. Payment delays can affect your credit profile. Set reminders or automatic payments to avoid missing due dates.

2. Keep credit card balances under control. Avoid using a large portion of your available credit and pay your bills responsibly.

3. Avoid applying for too many loans at once. Multiple credit applications within a short period may raise concerns about your borrowing behaviour.

4. Check your credit report regularly. Review your report for incorrect entries, outdated information or unfamiliar accounts. Report errors so they can be investigated and corrected.

5. Borrow within your repayment capacity. Before taking another loan or credit card, consider your existing EMIs, regular expenses and financial goals. Improving a credit score takes time. Consistent financial habits are more effective than quick fixes.

Already Have a Home Loan? Ask Your Bank for a Review

If your credit score has improved since you took your home loan, contact your lender and ask whether you qualify for a lower interest rate. Before approaching the bank, check whether your loan is linked to an external benchmark such as the repo rate. Understand the current benchmark rate, your contractual spread and your effective interest rate. You can also ask about the bank's policy for reviewing the credit-risk premium and any applicable charges.

Keep your latest credit report, repayment history and updated income documents ready. Compare the revised offer with rates from other lenders before making a decision. A lower interest rate is not automatic, even when your credit score improves. The bank will assess your request according to its policy and the terms of your loan.

The Takeaway

Your credit score is more than just a number. It can influence your borrowing options and may give you room to negotiate a better home loan rate. By maintaining a good repayment record, checking your credit report and reviewing your existing loan periodically, you can make more informed decisions about one of your largest financial commitments.

A little attention to your credit profile today could translate into meaningful savings over the years.

Source: https://economictimes.indiatimes.com/wealth/borrow/home-loan-getting-costlier-how-a-higher-credit-score-can-save-you-lakhs-even-when-interest-rates-rise/articleshow/134997480.cms?from=mdr

रेपो दरवाढ - घाबरू नका, तोल सांभाळा

तब्बल तीन वर्षांनंतर रिझर्व्ह बँकेने रेपो दरात पाव टक्क्याची वाढ केली आहे. सहा महिन्यांपासून सुरू असलेले पश्चिम आशियातील युद्ध, शंभर डॉलरच्या घरात पोहोचलेले कच्चे तेल, डॉलरसमोर दबावाखाली असलेला रुपया आणि जगभरातील केंद्रीय बँकांची दरवाढ, अशा पार्श्वभूमीवर हा निर्णय आला आहे. या दरवाढीचा गृहकर्जाच्या हप्त्यावर, ठेवींवरील व्याजावर, गुंतवणुकीवर आणि रोजच्या जगण्यावर नेमका काय परिणाम होणार? शेअर बाजार का थंडावला आहे आणि त्यात एआयचा वाटा किती? या प्रश्नांवर ज्येष्ठ गुंतवणूक सल्लागार भरत फाटक यांच्याशी थिंक बँकच्या 'थिंक मनी' साठी विनायक पाचलग यांनी केलेली ही बातचीत.



भरत फाटक, गुंतवणूक सल्लागार



रिझर्व्ह बँक काय निर्णय घेते, याकडे सामान्य माणसाने इतके लक्ष का द्यावे?

अर्थव्यवस्थेबद्दलचा सर्वात विश्वासार्ह स्रोत म्हणून रिझर्व्ह बँकेकडे पाहावे लागते. तिचे बहुतेक निर्णय आकडेवारीवर आधारित असतात आणि त्यासोबत ती पुढच्या काळाचा अंदाजही मांडते. बाजारात मते मांडणारे अनेक जण असतात, पण रिझर्व्ह बँक केवळ सल्लागार नाही. विनिमय दर, व्याजदर आणि बाजारातील पैशांची उपलब्धता म्हणजे लिक्विडिटी, यांचा प्रत्यक्ष तोल सांभाळण्याची जबाबदारी तिच्यावर आहे. सरकारची बँक म्हणून ती काम करते आणि बैंका व नॉन बैंकिंग फायनान्शियल कंपन्यांवर तिचे नियंत्रण असते.

मग तीन वर्षानंतर आत्ताच व्याजदर वाढवण्याची वेळ का आली?

याची तीन ठळक कारणे आहेत. पहिले, पश्चिम आशियातील युद्ध- ते पंधरा दिवसांत किंवा महिनाभरात संपेल असे वाटत होते, पण सहा महिने उलटले तरी तेल शुद्धीकरण कारखान्यांचे नुकसान, तेलवाहतुकीची कोंडी सुरुच आहे. दीड-दोन महिन्यांपूर्वी कच्च्या तेलाचा दर बॅरलमागे सत्तर डॉलरपर्यंत खाली आला होता, पण तणाव पुन्हा वाढला आणि आता तो शंभर डॉलरच्या घरात आहे. इंधन महागले की सगळीकडे भाववाढ होते. गेली चाळीस वर्षे जिथे महागाई जणू संग्रहालयात ठेवण्याची गोष्ट झाली होती, त्या जपानमध्येही आता भाव वाढत आहेत. दुसरे, जगभरातील केंद्रीय बँका दर वाढवत आहेत. अमेरिकन फेडरल रिझर्व्हने याच महिन्यात पाव टक्क्याने दर वाढवले असून डिसेंबर आणि मार्चमध्ये आणखी वाढ अपेक्षित आहे. तिसरे, गेले वर्षभर रुपया दबावाखाली असून डॉलरसमोर तो ९४, ९५, ९६ पर्यंत घसरला आहे. अशा वेळी व्याजदर कमी ठेवले, तर गुंतवणूकदार जास्त व्याज देणाऱ्या देशांकडे पैसा वळवतात आणि रुपया आणखी घसरतो.

म्हणजे परिस्थिती हाताबाहेर जाण्याआधीच हे पाऊल उचलले आहे?

हो. धोका उभा राहण्याआधी केलेली कृतीच परिणामकारक ठरते. अनिवासी भारतीयांसाठीची एफसीएनआर-बी योजना हे त्याचे उदाहरण. डॉलरमध्ये मुदत ठेव ठेवायची आणि मुदतीनंतर ती डॉलरमध्येच परत मिळायची, अशी ही योजना जुलै ते सप्टेंबर चालणार होती. पण तिला इतका प्रतिसाद मिळाला की सुमारे १३३ अब्ज डॉलर, म्हणजे जवळपास १२ लाख कोटी रुपये जमा झाले आणि ३१ ऑगस्टलाच ती बंद करावी लागली. अनिश्चिततेच्या काळात परकीय चलनाचा राखीव साठा भक्कम हवा, म्हणन ही तयारी आधीच केली गेली. महागाई मार्चपर्यंतच्या तिमाहींत आणखी वाढण्याची शक्यता आहे, त्यामुळे या दरवाढीकडेही आधीच घेतलेली खबरदारी म्हणून पाहिले पाहिजे.

पण व्याजदर वाढवल्याने महागाई खरोखर कमी होते का?

आधी एक गैरसमज दूर करू. व्याजदर वाढले म्हणून महागाई वाढलेली नाही, तर वाढत्या महागाईवर नियंत्रणासाठी व्याजदराचा वापर केला जात आहे. महागाईला मागणी आणि पुरवठा अशा दोन बाजू असतात. मागणी जास्त असेल, तर हप्ता वाढल्यावर ती काहीशी कमी होते. पण पुरवठाच विस्कळीत



असेल, तर व्याजदराने फार फरक पडत नाही. तीन-चार महिन्यांपूर्वी नैसर्गिक वायु कुठन मिळणार, असा प्रश्न भारतापुढे उभा राहिला होता. घरगुती पुरवठा थांबवता येत नसल्याने सिरॅमिक, रसायने आणि खतांच्या कारखान्यांचा पुरवठा थांबवावा लागला. याला दुसरीही बाजू आहे. बँकेत पैसे ठेवणाऱ्याला महागाईपेक्षा जास्त व्याज मिळाले नाही, तर आपण त्याच्याच खिशातून पैसे काढून घेतो. महागाई चार टक्के असेल, तर किमान पाच टक्के व्याज मिळाल्याशिवाय ठेवीला अर्थ उरत नाही.

व्याजदर वाढले की लिक्विडिटी कमी होते, असे म्हटले जाते. हे खरे आहे का?

तसे थेट होत नाही. त्यासाठी रिझर्व्ह बँकेकडे वेगळी साधने आहेत. बँकांना ठेवींचा ठरावीक हिस्सा सीआरआर म्हणून रिझर्व्ह बँकेकडे बिनव्याजी ठेवावा लागतो. दुसरे साधन म्हणजे ओपन मार्केट ऑपरेशन्स. बाजारात पैसा जास्त झाला, तर रिझर्व्ह बैक रोखे विकन तो पैसा स्वतःकडे ओढन घेते. एफसीएनआर योजनेतून आलेल्या पैशांपैकी मोठा भाग असाच शोषून घेतला गेला आणि आता व्यवस्थेतील लिक्विडिटी सुमारे ५.९ लाख कोटी रुपयांच्या आसपास आहे. पतधोरण समितीने भूमिकाही बदलली आहे. विकासाला पूरक धोरणाऐवजी आता 'कॅलिब्रेटेड टायटनिंग' म्हणजे मोजून-मापून कडक धोरणाचा मार्ग स्वीकारला आहे.

दरवाढीमुळे विकासाला खीळ बसणार नाही का? आणि जीडीपीच्या आकड्यांवरच अनेकांना शंका आहे.

म्हणूनच मुळात विकासदर चांगला आहे का, हे पाहावे लागते. पहिल्या तिमाहीत जीडीपी वाढ ७.८ टक्के झाली. पुढच्या तीन तिमाहींसाठी रिझर्व्ह बँकेचा अंदाज अनुक्रमे ७.२, ६.८ आणि ६.९ टक्के, तर संपूर्ण वर्षासाठी ७.१ टक्के आहे. या आकडयांना ठोस आधार आहे. जीएसटी आणि प्राप्तिकर संकलनात १३ ते १४ टक्क्यांची वाढ दिसते. खरी वाढ नसती तर एवढा कर भरलाच गेला नसता. ७.८ टक्के ही उत्पादनातील खरी वाढ, त्यात सुमारे ४.८ टक्के महागाई मिळवली की किमतीनुसार वाढ १३ टक्क्यांच्या आसपास जाते. जीडीपी हा अंदाज असतो, कर हा प्रत्यक्ष तिजोरीत जमा झालेला पैसा असतो. वाहनविक्री, सिमेंट, वीज आणि बँकांचे कर्जवाटप यांतील वाढही हेच सांगते.

महागाई किती वाढेल, असा अंदाज आहे?

ग्राहक किंमत निर्देशांकावर आधारित महागाई जुलैमध्ये ४.५ टक्के होती, ती आता ४.८ टक्क्यांवर गेली आहे. ती सहा टक्क्यांपर्यंत जाऊन पुन्हा खाली येईल, असा इशारा रिझर्व्ह बैकेने दिला असून वर्षभराचा अंदाज ५.२ टक्के आहे. अन्न, इंधन आणि घरे यांचा या निर्देशांकात सुमारे ७० टक्के वाटा आहे. गेल्या वर्षी कच्चे तेल ७० डॉलर असताना युरोपात डिझेल सुमारे ९० डॉलर होते. आज कच्चे तेल १०० डॉलर, तर तिथे डिझेल २०० डॉलरवर पोहोचले आहे, कारण युरोपकडे पुरेशी तेल शुद्धीकरण क्षमता नाही. भारताकडे ती भरपूर आहे आणि देशांतर्गत गरज व निर्यातीचा तोल सांभाळल्याने आपल्याकडे डिझेल त्या प्रमाणात महागले नाही. अन्नधान्य मात्र हळूहळू महागेल. खरिपाचे क्षेत्र वाढल्याने सध्या दबाव फारसा नाही, पण रब्बी तितका चांगला जाणार नाही, अशी भीती आहे. कोर इन्फ्लेशन ४.२ टक्क्यांवरन ४.४ टक्क्यांपर्यंत जाईल. यातून सोने-चांदी वगळली, तर हा दर केवळ २.९ टक्के आहे.

ठेवीदार आणि कर्जदारांवर प्रत्यक्ष काय परिणाम होईल?

अल्पबचत योजनांचे व्याजदर पुढच्या सहा महिन्यांसाठी जाहीर झाले आहेत, त्यामुळे त्यात वाढ होणार नाही. बँका मात्र मुदत ठेवींवरील व्याज काही प्रमाणात वाढवू शकतील. गृहकर्जाचे उदाहरण घेऊ. ५० लाख रुपयांचे कर्ज साडेआठ टक्के दराने वीस वर्षांसाठी घेतले असेल, तर हप्ता सुमारे ४३ हजार ४०० रुपये येत होता. आता तो सुमारे ८०० रुपयांनी, म्हणजे दीड ते पावणेदोन टक्क्यांनी वाढेल. बहुतेक गृहकर्जे बदलत्या व्याजदराची असल्याने बँकेशी बोलून तडजोड करता येते. हप्ता तेवढाच ठेवायचा असेल, तर मुदत वीसऐवजी एकवीस वर्षे होईल.

एफडीवर जास्त व्याज मिळणार आणि एसआयपी शून्य किंवा उणे परतावा देत आहेत. मग एसआयपी सोडन एफडीकडे वळले तर काय बिघडले?



मी दर वेळी कंटाळवाणी वाटणारी एकच गोष्ट सांगतो, ती म्हणजे ऐसेट अलोकेशन. ताटात आवडतो म्हणून एकच पदार्थ आपण खात नाही, कोशिंबीर, चटणी, आमटी, प्रत्येकाला महत्त्व असते. गुंतवणुकीचेही तसेच आहे. पैशांचे तीन भाग करावेत: सहा महिन्यांत, तीन वर्षांत आणि तीन वर्षानंतर लागणारे. दीर्घकालीन पैशांसाठी समजा मी ७० टक्के वाढ देणाऱ्या आणि ३० टक्के उत्पन्न देणाऱ्या गुंतवणुकीत, असे प्रमाण ठरवले. बाजार थंडावल्याने ते ६०:४० झाले असेल, तर उत्पन्नाच्या भागातून १० टक्के काढून पुन्हा शेअरमध्ये घालण्याची ही वेळ आहे, उलट नाही. गेल्या वीस वर्षांत आपण २००७-०९ चे सबप्राइम संकट, २०११-१३ चे चलन संकट, आयएल अँड एफएसचे हादरे आणि २०२० मधील कोविड पाहिला. जेव्हा जेव्हा शेअर बाजाराने दोन वर्षे शून्य किंवा नाममात्र परतावा दिला, तेव्हा पुढच्या तीन वर्षांत १३ ते १५ टक्के आणि पाच वर्षांत सुमारे १३ टक्के चक्रवाढ परतावा मिळाला आहे.

भारतीय बाजार न चालण्यामागे एआय हे कारण कसे?

सप्टेंबर २०२४ मध्ये एमएससीआय इमर्जिंग मार्केट इंडेक्समध्ये चीनचा वाटा २४ टक्के, भारताचा २१ टक्के, तैवानचा १७ टक्के आणि कोरियाचा ११ टक्के होता. एआयचा सर्वाधिक फायदा तैवान आणि कोरियाला झाला आणि आज दोघांचा मिळून वाटा ४८ टक्क्यांवर गेला आहे. तैवान सेमीकंडक्टर, सॅमसंग आणि एसके हायनिक्स या तीन कंपन्यांचाच वाटा



२८ टक्के आहे, तर भारताचा वाटा २१ वरुन ११ टक्क्यांवर घसरला आहे. या तिघांचा एकत्रित नफा निफ्टीतील सर्व कंपन्यांच्या नफ्याच्या दीड ते दोन पट आहे. परदेशी पैसा मोठ्या प्रमाणात इंडेक्स फंडांमार्फत येतो आणि तो निर्देशांकातील वाट्यानुसारच गुंतवावा लागतो. पैसा गेल्याने तिथले भाव वाढतात आणि भाव वाढल्याने वाटा आणखी वाढतो. हे स्वतःलाच बळ देणारे चक्र आहे. हा उन्माद सुरू आहे तोपर्यंत आपली जीडीपी वाढ चांगली असली, तरी कंपन्यांच्या नफ्यातील वाढ त्या प्रमाणात दिसणार नाही.

हा उन्माद असाच टिकेल का?

त्याबाबत प्रश्न उभे राहत आहेत. एआयसाठी अमेरिकेतील भांडवली खर्च यंदा सुमारे ७०० अब्ज डॉलर आणि पुढच्या वर्षी १.३ ट्रिलियन डॉलर होईल, असा अंदाज आहे. आतापर्यंत हा खर्च कंपन्यांच्या स्वतःच्या राखीव निधीतून होत होता, आता कर्ज काढून होऊ लागला आहे. ग्राहकांना सध्या सवलतीच्या दरात एआय मिळते. एका अभ्यासानुसार सर्वाधिक वापर करणारे १ टक्का वापरकर्ते दरमहा ७ हजार डॉलरचे, तर पहिले १० टक्के वापरकर्ते ७०० डॉलरचे टोकन वापरतात. पूर्ण किमत आकारली तर मागणी इतकीच राहील का? काही मॉडेल्स देशाबाहेर वापरण्यास परवानगी नाकारली गेली, तेव्हा त्यावर कामकाज उभारलेल्या कंपन्यांच्या पायाखालची चादरच ओढली गेली. सुरक्षितता आणि नियमनाचा मुद्दा अँथ्रोपिक आणि ओपनएआयनेच चर्चेत आणला आहे. त्यामुळे या उन्मादाची चमक हळूहळू कमी होऊ शकते. भारतीय आयटी कंपन्यांपुढे भरती थांबल्याचे आव्हान आहे, पण गेल्या नऊ महिन्यांत भारतात १११ नवी ग्लोबल कपॅबिलिटी सेंटर्स आली असून त्यांची भरती वाढते आहे. आभाळ कोसळतेय असे वाटते, तेव्हा ते प्रत्यक्षात कोसळत नाही, त्यातून नव्या संधी निर्माण होतात.

अगदी व्यावहारिक भाषेत सांगा, आता सामान्य माणसाने काय करावे?

मी थोडा कॉन्झर्व्हेटिव्ह विचारांचा माणूस आहे. हातात जास्तीचे पैसे असतील, तर नवी गुंतवणूक करण्याऐवजी कर्जाचा हप्ता थोडा कमी करणे मला अधिक सुरक्षित वाटेल. जे स्वस्त झाले आहे त्यात थोडे-थोडे करुन गुंतवणूक वाढवावी, एका दिवसात सगळे पैसे घालून नव्हे. कोविडनंतरही बराच काळ एकोणीसशे डॉलरच्या आसपास असलेले सोने पाच हजार सहाशे डॉलरपर्यंत गेले आणि आता चार हजार डॉलरच्या घरात आहे. सोन्याबाबतही सावध राहायला हवे, पण गुंतवणुकीत त्याला स्थान हवेच. इतर देशांच्या तुलनेत आपल्याकडे फार वाईट दिवस आहेत, असे मला वाटत नाही. भाव एकदम दुप्पट-तिप्पट होतील, अशी ही महागाई नाही. मात्र महागाईचा निर्देशांक अन्न, इंधन आणि घरांभोवती फिरतो, तर प्रत्येक कुटुंबाची खर्चाची टोपली वेगळी असते आणि सेवांच्या किमती अधिक वेगाने वाढतात. त्यामुळे आपल्या खर्चाचे नियोजन प्रत्येकाने स्वतंत्रपणे करायला हवे.



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TaalChakra 2026 Celebrates the Richness of Indian Classical Music and Dance

Pune's two-part musical festival brought together emerging talent, renowned artists and memorable performances across two weekends.

The 14th edition of TaalChakra Yuva 2026, a festival celebrating the rich heritage of Indian classical music and dance while providing a platform for young talent, concluded with an enthusiastic response from music lovers. Organised at Saarthi Auditorium on Law College Road, Pune, the two-day festival opened with a traditional lamp-lighting ceremony in the presence of sponsors Pravin Badhekar and Vilas Javdekar, renowned tabla maestro Pandit Vijay Ghate, and Pandit Atulkumar Upadhye, founder of SwaraZankar.

The opening day featured captivating performances by young Kathak dancer Srija Biswas and sarod player Indrayudh Majumdar. Srija mesmerised the audience with her graceful movements, intricate footwork and command over rhythm. She began with a Devi Vandana, followed by a composition in Teentaal, and concluded with a powerful presentation of Shiv Anand Tandav.

The second session featured young sarod maestro Indrayudh Majumdar, whose soulful rendition and technical brilliance highlighted the melodic richness of Indian classical music. His performance culminated in a captivating presentation in Teentaal.

The festival continued on 10 October with an engaging blend of percussion and ghazal singing. Tabla maestro Hemant Joshi, accompanied by Yash Khadke on the harmonium, presented an intricate interplay of rhythm and melody. The concluding session featured ghazal artist Himanshu Darmora, who presented a selection of lesser-known ghazals, offering audiences an intimate and soulful musical experience.

TaalChakra Yuva 2026 provided a valuable platform for emerging artists to showcase their talent and connect with audiences, reinforcing the importance of nurturing the next generation of Indian classical musicians and dancers.

Following the successful conclusion of TaalChakra Yuva, the celebrations will continue with TaalChakra Main 2026 on 31 October and 1 November at Ganesh Kala Krida Rangmanch, Pune. The festival will feature Fusion 2026, with Pandit Vijay Ghate, George Brooks, Sheldon D'Silva, Sangeet Haldipur, Ravi Chary, Gino Banks, Sheetal Kolwalkar and Shikharnad Qureshi, along with promising young artists.

The second day will feature tabla, pakhawaj and collaborative performances, culminating in a rhythmic finale led by Krushna Salunke and 20 students, celebrating the Guru–Shishya tradition and India's rich musical heritage.





Hinjawadi's Daily Grind Could Soon Get Shorter : Inside Pune Metro Line 3



For the IT professionals who spend hours each day crawling along Hinjawadi's roads, the new metro is built, tested and safety-cleared.

Every weekday morning, thousands of IT professionals in Hinjawadi face long commutes due to congestion on routes such as Ganeshkhind Road. Pune Metro Line 3 aims to change that, with stations complete, trains undergoing trials and safety approvals in place.

A Ride Above the Traffic

The 23.2-km elevated Hinjawadi–Shivajinagar corridor will have 23 stations. It will connect Pune's technology hub with the city centre, with interchanges at Shivajinagar for Metro Lines 1 (PCMC–Swargate) and 2 (Vanaz–Ramwadi).

For IT professionals, this could mean more predictable travel times, lower fuel and parking expenses, and more time at home. Reduced road traffic could also benefit buses, shuttles and delivery vehicles.

Ready for Passengers

The Commissioner of Metro Rail Safety (CMRS) cleared passenger operations on the 12-station Man–Balewadi stretch on 23 July, permitting speeds of up to 80 kmph. On 1 October, approval was extended to approximately 17 stations.

Work on all 17 stations is reported complete, with 20 metro coaches and around 90 train operators ready for service. More than 10 trial runs are conducted daily to fine-tune timings, station halts and journey duration.

A First for India

Line 3 is India's first metro project developed under a public-private partnership. Pune IT City Metro Rail Limited, a joint venture of the Tata Group and Siemens, is delivering it for PMRDA. Its success could offer a model for other cities exploring private investment in urban rail.

Opening in Phases

The first phase connects Man to Balewadi, while the second covers Baner High Street to Shivajinagar. Hinjawadi-side commuters will benefit first, followed by the full connection to the city centre.

What Riders Should Look Out For

Convenient access to stations will be crucial. PMRDA has said it is improving pedestrian infrastructure around the first seven stations. Feeder buses, auto stands and safe walking routes will help commuters make the switch.

Fares, peak-hour frequency and integration with existing Pune Metro cards will also shape the experience. Employers can support adoption by aligning shuttle timings with metro services.

Pune Metro Line 3 promises Hinjawadi a faster, road-independent connection to the city. For commuters spending hours in traffic, it could mean shorter journeys, less stress and more time to spend as they choose.

Source: https://www.punekarnews.in/pune-hinjawadi-shivajinagar-metro-inauguration-in-limbo-as-pm-modis-baramati-visit-may-postpone/

Pune's Growing AI Landscape : What a New Centre Brings

Meta For Data's new 400-seater facility brings fresh opportunities in artificial intelligence, technology development and skilled employment, adding to Pune's growing technology ecosystem.

Pune has steadily grown beyond its identity as an education and manufacturing hub to become an important destination for IT services, engineering, research and technology development. The city's skilled workforce, educational institutions and established technology ecosystem have helped attract companies looking to build and expand their operations here.

Adding to this growth, Meta For Data (MFD), an enterprise technology company focused on artificial intelligence (AI), data and intelligent automation, inaugurated a new facility at Imperial Plaza, Kothrud, on 11 October 2026. The facility includes a 400-seater AI Product Capabilities Centre and a dedicated Experience Centre. The company aims to develop enterprise-focused technology products and platforms in India for global markets. While the inauguration is a milestone for the company, it also raises an important question: how can such a facility benefit Pune and its residents?

1. More Opportunities for Skilled Professionals

One of the most direct potential benefits is employment.

An AI and product development centre requires a range of skills, including software development, data engineering, artificial intelligence, analytics, product management, cybersecurity and technology consulting. Depending on the company's hiring plans, the facility could open up opportunities for experienced professionals as well as younger talent looking to build careers in these fields.

Meta For Data has indicated an ambition to scale its capabilities to more than 400 professionals. However, a 400-seater facility represents its capacity, not confirmation that all 400 positions have already been filled or that all are new jobs. The actual employment impact will become clearer as the company expands its teams. For Pune, the larger opportunity lies in attracting and retaining skilled talent within the city.

2. Strengthening Pune's AI and Innovation Ecosystem

The centre will bring together teams working across AI, data, products and digital platforms. Its focus areas include AI-driven customer interactions, process automation, data analytics, data governance and modernisation of older technology systems.

These are areas in which businesses across sectors are increasingly exploring technology-led solutions. For example, AI can help organisations analyse large volumes of information, automate repetitive tasks, improve customer service and make business processes more efficient.

The centre's Experience Centre will also allow customers and partners to explore the company's products and understand their practical applications.

Such facilities can contribute to Pune's innovation ecosystem by encouraging product development and creating opportunities for collaboration between technology professionals, businesses and potential customers. The long-term benefit will depend on the products developed, the customers served and the expertise built locally.

3. Opportunities for Local Businesses

The impact of a new technology facility can extend beyond its own workforce.

Employees and visitors may generate additional demand for nearby restaurants, cafés, transport services, retail outlets and other everyday services. The company may also require support from vendors providing office maintenance, security, housekeeping, food services and other business needs.

This could bring additional business to establishments around Kothrud and the surrounding areas.

However, the scale of this benefit will depend on the centre's actual workforce, visitor numbers and operating requirements. It is best viewed as a potential local economic benefit rather than a guaranteed outcome.

4. Connecting Local Talent with Global Markets

An important aspect of Meta For Data's expansion is its focus on developing enterprise technology products in India for customers in global markets. When companies build products for international customers from Pune, local professionals can gain exposure to global business requirements, product development practices and evolving technology standards.



A new AI and product development centre in Kothrud could create opportunities for skilled professionals, support local businesses and strengthen Pune's role in India's technology sector. Here is what its arrival could mean for the city.

This can help strengthen the city's reputation as a place not only for delivering IT services but also for creating technology products and intellectual capabilities.

For students and young professionals, a stronger technology ecosystem could also mean more career pathways in specialised fields. Partnerships with educational institutions, internships and practical training programmes, if developed, could make these opportunities more accessible to emerging talent.

5. Adding to Pune's Long-Term Growth

Pune is already an established destination for Global Capability Centres (GCCs), where companies carry out functions such as research, engineering, product development and business operations.

A KPMG in India-AMCHAM report published in June 2026 highlighted Pune's engineering talent, industrial base and technology ecosystem, noting that the city hosts more than 500 GCCs from over 30 countries. Meta For Data's new facility adds to this broader movement towards technology-led business operations and product development.

At the same time, continued growth brings responsibilities. Better transport connectivity, reliable infrastructure, a strong talent pipeline and sustainable urban planning will be important to ensure that Pune can accommodate expanding business activity without adding undue pressure on existing resources.

The Bigger Picture

The inauguration of Meta For Data's new facility is a positive development for Pune's technology landscape. Its potential benefits include skilled employment, stronger AI capabilities, opportunities for local businesses and greater exposure to global product development.

Yet, the real measure of its contribution will not be the size of the facility alone. It will be the number of people employed, the expertise developed, the products created and the business opportunities generated over time.

For Pune, the opportunity is clear: to continue building an environment where technology companies can innovate, local talent can grow and the benefits of economic development extend beyond individual businesses to the wider city.

Sources:

IssueWire, Meta For Data Inaugurates New Pune Facility with 400-Seater AI Product Capability Center, 15 October 2026.

KPMG in India and AMCHAM, Pune: A Strong Growth Frontier for Global Capability Centres in India, 3 June 2026.

Vilas Javdekar Developers Scores 81/100 in Pune Mirror's Real Estate Review 2026



The assessment examines VJ's Pune presence, project delivery, regulatory records, customer experience and financial indicators, assigning a working score of 81/100.

An Assessment of VJ's Real Estate Journey

Vilas Javdekar Developers has been featured in Pune Mirror's Real Estate Review 2026, which examines the developer's position in Pune's real estate market. The assessment looks beyond brand presence to evaluate publicly available evidence relating to project delivery, regulatory compliance, construction quality, customer experience and financial stability.

The review assigns VJ a working score of 81 out of 100, with moderate to high confidence in the available evidence. Its findings draw on MahaRERA-derived project records, CRISIL rating reports, company information and publicly available customer reviews.

A Strong Presence Across Pune

One of the key strengths highlighted in the assessment is VJ's established presence across several Pune micro-markets, including Kothrud, Baner, Balewadi, Wakad, Sus, Hinjawadi, Kharadi and Punawale. Its portfolio spans residential and commercial developments under brands such as Yashwin, YashONE, Palladio, Portia and IndiWorks.

The review recognises this geographic reach as an advantage, reflecting the developer's experience across different parts of the city and their evolving real estate requirements.

Project Delivery and Financial Indicators

The assessment also highlights evidence supporting VJ's project delivery record. In May 2025, CRISIL upgraded Vilas Javdekar Infinitee Developers Private Limited to BBB+/Stable, citing strong sales and construction momentum and the timely completion of YashONE Infinitee, covering approximately six lakh square feet.

The review also considers VJ's completed projects and ongoing developments, noting that the delivery performance of newer projects will remain important as the portfolio expands.

A Closer Look at Customer Experience

The assessment takes a balanced view of publicly available customer feedback and regulatory information. Its analysis of RERA-derived data identifies complaints and declared court cases across the tracked portfolio. Customer reviews also reflect varied experiences concerning construction, communication and after-sales service.

The review clarifies that complaints do not establish wrongdoing and that findings relating to individual project entities should not automatically be applied to the entire group.

What Homebuyers Should Consider

The assessment emphasises the importance of project-level due diligence. Prospective buyers should verify the relevant MahaRERA registration, construction progress, possession timelines, legal documents and agreement commitments. Speaking with existing residents can also provide useful insights into construction quality, amenities and post-possession support.

The review offers a detailed perspective on VJ's strengths while outlining the checks homebuyers should undertake before making a property decision.

Looking Ahead: Sustaining Trust Through Delivery

For any real estate developer, long-term credibility depends on how consistently its commitments translate into outcomes for customers. As Pune's property market continues to expand, factors such as infrastructure development, changing buyer expectations and increasing demand for transparency will shape the sector's future.

> A detailed assessment of VJ's real estate journey offers insights into its established Pune presence, completed projects and the factors homebuyers should consider when evaluating a property.

For VJ, sustaining buyer confidence will involve maintaining construction momentum, meeting project timelines, strengthening customer communication and ensuring that after-sales support remains responsive. The experience of residents in completed developments, alongside the progress of ongoing projects, will continue to influence how the brand is perceived in the market.

The assessment by Pune Mirror offers a reference point for understanding VJ's position through publicly available information. However, real estate performance is not defined by a single score alone. It evolves with every project delivered, every customer interaction and every commitment fulfilled.

For homebuyers, combining such assessments with independent research and project-specific verification remains a practical approach to making a well-informed decision. For developers, the ongoing task is to translate their experience, capabilities and commitments into consistent outcomes that stand the test of time.



A New Address, An Auspicious Beginning : VJ Arrives in Hadapsar

Palladio *Presidential* – Towers –

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VJ marks a new chapter in Hadapsar with a Satyanarayan Pooja, the opening of its grand Sales Office and a first glimpse of its upcoming residential project.

A New Beginning in Hadapsar

Every new beginning brings fresh opportunities, new relationships and exciting possibilities. For Vilas Javdekar Developers, the journey continues with another important addition to its presence across Pune. This time, it's Hadapsar!

Marking this new chapter on an auspicious note, VJ recently conducted a Satyanarayan Pooja at its newly established Sales Office in Hadapsar. The prayers and traditional rituals marked the beginning of VJ's journey in this location, setting the stage for an upcoming residential project.



Hadapsar Central: Where Everything Connects

A great address is about more than just where you live. It is about how easily life comes together. Located in a well-connected part of Pune, Hadapsar offers access to established destinations such as Magarpatta City and Amanora Park Town, major employment hubs including Magarpatta IT Park, Cybercity, SP Infocity and EON IT Park, and popular neighbourhoods such as Kalyani Nagar and Koregaon Park. Pune Railway Station and the International Airport further strengthen its connectivity.

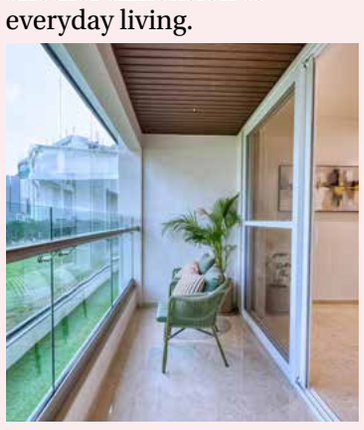
With schools, healthcare facilities, shopping destinations and green spaces in the neighbourhood, Hadapsar offers the convenience of a well-established urban setting.

At this address, Palladio Presidential Towers by VJ brings together the advantages of the location and a larger vision of complete living, where thoughtful homes, recreation, wellness and community experiences come together.

The Presidential Experience

What does it take to make a home feel truly special? Sometimes, it is the space to celebrate together. At other times, it is the privacy to unwind, the convenience of a well-planned kitchen or the comfort of technology that works quietly in the background.

Envisioned for 1,000 families across six towers, Palladio Presidential Towers offers 2, 3 and 4 Bed Presidences planned around different family needs and lifestyles. From imported marble flooring in living spaces to warm wooden flooring in bedrooms, the homes bring together elegant finishes and practical details. Dedicated utility spaces, thoughtfully planned kitchens, entrance storage and celebration balconies add to everyday convenience. With just six Presidences per floor, the planning also places emphasis on privacy and comfortable movement. Smart home features add another dimension to everyday living.





From controlling lights, fans, air conditioning and curtains to accessing the home through advanced smart locks, technology makes everyday routines simpler and more intuitive.

These are details best understood not just through a description, but by experiencing the spaces and seeing how they come together.

A Club That Goes Beyond the Everyday

Imagine having a space for a business meeting, a fitness session, a creative pursuit and a family celebration, all within your own community. At Palladio Presidential Towers, The President's Club, spanning over 26,000 sq. ft. across three storeys, brings this possibility to life.

Designed around hospitality, work, creativity, recreation and wellness, it brings together spaces such as an executive lounge, boardroom, work café, library and ballroom.

For those who enjoy exploring their interests, a performing arts centre, music studio, art workshops and mini theatre offer room for creativity. An AI-enabled gym, squash court, functional training studio and dedicated spaces for yoga, Pilates and Zumba create opportunities to make wellness part of everyday life.

Additional spa and recovery facilities offer moments to slow down and recharge.

The idea is simple: a lifestyle where there is always something to explore, learn or enjoy, without having to plan every experience around a journey outside the community.

From Active Mornings to Unhurried Evenings

Life outside the home is just as important as life within it. At Palladio Presidential Towers, outdoor spaces are envisioned for different moods, interests and generations.

Sports facilities, jogging tracks, an outdoor gym, a pet park and reflexology paths offer ways to stay active. For families and friends, celebration lawns, an amphitheatre, alfresco dining and a barbecue deck create settings for gatherings.

Gardens, a lotus pond, a labyrinth and dedicated play areas give younger residents room to discover and explore.

And when the day begins to wind down, the experience changes pace. A meditation pavilion, viewing deck, starlit conversation deck and Sunset Chaay kiosk café offer inviting settings to pause, catch up with neighbours or simply enjoy the evening.

From lively community moments to quieter personal time, these spaces allow residents to shape their own version of everyday living.



6 Towers
39 Floors each
1000 Families

A new address for a new chapter,
Palladio Presidential Towers invites you to discover a more considered way of living in Hadapsar.

The Comfort of Complete Living

The experience begins even before one steps into a home. A grand arrival forecourt, concierge services, landscaped gardens and RFID-enabled entry contribute to a welcoming and organised arrival experience.

Additional facilities, including a Presidential lap pool, kids' pool, badminton court, fitness spaces, celebration halls, learning centre and guest suites, extend the possibilities for recreation, family occasions and visiting guests.

The planning also considers the balance between community and privacy, with distinct spaces for the neighbourhood, shared community interactions and resident-only podium areas.

A Legacy of Engineering, A Vision for Living

With an engineering legacy spanning 51 years and two generations, VJ brings its technical foundation to a residential vision centred on thoughtful planning and meaningful everyday experiences.

Palladio Presidential Towers brings together the connectivity of Hadapsar, considered home planning, smart technology and spaces designed for a wide range of interests. But its real promise lies in how these elements come together to shape daily life.

Some places are best understood when you experience them. A visit to the Hadapsar Sales Office and the Palladio Presidential Towers experience is an opportunity to look beyond plans and specifications, explore the possibilities and imagine what life here could feel like.

Navratri Brings Festive Colours and Energy to VJ Offices!



Teams across East and West Offices came together for lively Garba, Dandiya and a celebration of traditions, talent and togetherness.

From colourful traditional attire to energetic Garba and Dandiya, teams across VJ & Sankalp celebrated Navratri together at the East and West Offices.

Navratri at VJ & Sankalp is not just about celebrating a festival. It is also about bringing people together, taking a break from everyday routines and creating memorable experiences with colleagues. This year, the festive spirit came alive at both East and West Offices, where team members gathered for music, dance and celebration.

Two Offices, One Festive Spirit!

Both offices were filled with excitement as employees arrived dressed in colourful traditional attire, ready to enjoy Garba and Dandiya. The celebrations brought together colleagues from different departments, giving everyone an opportunity to connect beyond their regular work responsibilities.

As the music began, the dance floors came alive with enthusiastic participation.

From experienced Garba dancers to those trying their steps for the first time, everyone joined in, adding their own energy to the celebrations.

The colourful outfits, lively music and cheerful atmosphere made the celebrations even more enjoyable. Colleagues encouraged one another, shared laughter and made the most of the festive occasion.

Celebrating the Stars of the Evening

Adding to the excitement were special recognitions for employees who stood out with their dance performances and festive attire.

Best Dancers:

1. Siddharth Jambhulkar
2. Diksha Kulkarni
3. Sakshi Rakhewar
4. Adesh Kalyan Nanware
5. Avinash Panjabi
6. Dipali Shamrao Molawade

Best Dressed:

1. Urvashi Prashant Shelar

Their enthusiasm and festive spirit added to the celebrations, making the occasion even more memorable.

Beyond the dance performances and recognitions, the celebrations reflected the sense of togetherness shared by VJ & Sankalp teams. Such occasions offer employees an opportunity to interact, celebrate traditions and strengthen connections across departments.

With happy faces, energetic performances and plenty of memorable moments, Navratri at the East and West Offices was a wonderful celebration of culture, colleagues and the joy of being one VJ & Sankalp family!



VJ Achieves IGBC Platinum Certification for Yashwin NuovoCentro

A recognition of VJ's commitment to sustainable development and responsible building practices.

VJ has added another achievement to its journey with Yashwin NuovoCentro receiving the prestigious Platinum certification under the Indian Green Building Council's (IGBC) Green Homes Rating System. This recognition reflects VJ's continued focus on incorporating sustainable practices into its developments and creating spaces that consider both people and the environment.

At VJ, responsible development goes beyond building homes. It involves making thoughtful choices about natural resources, energy consumption, waste management and the everyday living experience of residents. The IGBC Platinum certification for Yashwin NuovoCentro recognises the integration of these considerations into the project's design and infrastructure.

Green spaces form an important part of the development, with native and drought-tolerant plants helping reduce maintenance and water requirements. Tree cover, shaded outdoor areas and cool roof solutions contribute to reducing heat absorption and improving the surrounding environment.

Water conservation measures include water-efficient plumbing fixtures, rainwater harvesting and the treatment and reuse of wastewater for flushing and landscape irrigation. Drip irrigation systems further support responsible water use.

The project also incorporates energy-efficient solutions, including solar photovoltaic panels for common-area lighting and solar water heating systems. Efficient building services and automated management systems help optimise energy use.

VJ's approach to sustainability extends to construction materials and waste management. The use of eco-labelled and locally sourced materials helps reduce environmental impact. Natural daylight, cross-ventilation and low-VOC paints and coatings support healthier indoor environments. An on-site organic waste converter enables household wet waste to be processed into compost.

The IGBC Platinum certification for Yashwin NuovoCentro is another meaningful milestone for VJ, recognising the importance of integrating environmental responsibility into real estate development.

As VJ continues its journey of building better, this achievement reinforces its commitment to creating thoughtfully designed developments where everyday comfort and responsible resource management go hand in hand.



IGBC

CII Confederation of Indian Industry

Indian Green Building Council (IGBC)

hereby certifies that

Yashwin NuovoCentro

S. No. 172/1B, 172/1C, village Wakad, Tal. Mulshi, Dist. Pune

Registration Id: GH2200127

has successfully achieved the Green Building Standards required for the following level of certification under the

IGBC Green Homes Rating System

Platinum

September 2026

(This certification is valid for next 3 years)

C Shekar Reddy
Chairman, IGBC

K S Venkatagiri
Executive Director, CII-Godrej GBC

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Presidential living.

HADAPSAR CENTRAL

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Clubhouse Experience

3-4 LEVEL
of Structured Parking

CURATED AMENITIES
for The Presidential lifestyle

CLOSE TO IT HUBS
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SEAMLESS CONNECTIVITY
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VJ VILAS JAVDEKAR DEVELOPERS

Safety Is Not Just a Requirement. It Is Our Responsibility!

A construction site is a workplace for thousands of people. Every day, workers take on different responsibilities, operate equipment, work at heights and contribute to bringing projects to life. Making sure they can do this safely is a responsibility we take seriously at Sankalp Contract Pvt. Ltd.

Over the last six months, our work across ongoing projects has covered six important areas: safety, health, skill development, labour welfare, education and statutory compliance. These are not independent activities. They are connected to how we manage our sites and, more importantly, how we look after the people working there.

Here is what the last six months have looked like.

Safety in Numbers. Commitment in Practice.

74,12,630 safe man-hours were recorded across our projects during this period.

This number reflects thousands of everyday actions: safety inductions before work begins, toolbox talks at sites, job-specific training and regular safety meetings. Each has a role in helping workers recognise risks and follow the right practices.

The numbers behind these efforts:

- 11,416 safety inductions for new workers
- 14,564 toolbox talks
- 630 job-specific trainings
- 166 safety meetings

Safety cannot depend on instructions alone. It needs to become part of how work is planned, supervised and carried out every day.

Setting Standards Beyond the Workplace

The PN-PKC Labour Colony received the Gold Award at the CREDAI Best Facility Award for its standards in safety, labour welfare, hygiene, facilities and overall labour colony management.

For us, this recognition is significant because the working conditions of labourers cannot be viewed separately from their living conditions. Access to essential facilities, hygiene and a safe place to stay are equally important.

One of our sites also participated in the PCERF Safety Award, presenting its Safety Management System and safety practices to industry peers.

Skills That Stay With the Worker

Training should do more than meet a requirement. It should give workers skills and knowledge that remain useful throughout their careers.

During the last six months, 623 labourers received NSDC-approved skilling training, supporting their competence, productivity and employability.

We also worked with NGO Synergie to reach 480 labourers through awareness sessions on safety, government facilities, welfare schemes and benefits available to them.

Additionally, 686 labourers were registered under BOCW, helping them access applicable welfare benefits and ensuring statutory compliance.

Health Checks That Make a Difference

Working conditions, weather and the nature of construction work make regular health monitoring important.

- 7,193 labourers underwent health check-ups.
- 720 labourers were screened for dengue and malaria through PMC and PCMC hospitals.

Regular screening allows health concerns to be identified and addressed in time. It is a practical step towards keeping the workforce healthy

Education: An Important Part of Labour Welfare

Across our projects, we supported 9 labour children's schools, benefiting 302 students.

Providing access to education is one way of extending our support to families and creating opportunities for children beyond their parents' work at construction sites.

What We Continue to Work On

The next six months will see continued attention to:

1. Safe working conditions and a zero-harm culture.
2. Regular safety inductions, toolbox talks and job-specific training.
3. Labour health, welfare and preventive screening.
4. Education for labour children.
5. Skill development and awareness of government welfare schemes.
6. BOCW registration and statutory compliance.
7. Regular safety meetings and inspections.
8. Safety and welfare standards in labour colonies.
9. Continuous improvement in EHS performance.

The Work Behind the Numbers

The 74,12,630 safe man-hours are an important measure of progress. But the real test of our efforts is in the everyday working conditions at our sites — whether safety practices are followed, whether workers have access to the right facilities, whether health concerns are addressed and whether they know about the benefits available to them.

I would like to acknowledge the contribution of our site teams, supervisors, workers and partners. These efforts require consistency and participation at every level.

At Sankalp Contract Pvt. Ltd., we will continue to give equal importance to the work being done and the people doing it. Because safety is not simply a site requirement. It is a responsibility that comes with every project we undertake.



JOHN MARIAN
VP — Human Resource
Sankalp Contracts Private Limited



Activity	Achievement
Total safe man-hours	74,12,630
Safety inductions	11,416
Labour health check-ups	7,193
Toolbox talks	14,564
Job-specific trainings	630
Safety meetings	166
BOCW registrations	686 labourers
NSDC-approved skilling training	623 labourers
Safety and welfare awareness (NGO Synergie)	480 labourers
Dengue and malaria screening	720 labourers
Labour children's schools	9 schools / 302 students

Beyond the Show Flat : Experiencing the Promise of Palladio Balewadi Central



PBC
PALLADIO
BALEWADI CENTRAL

An exclusive Mock Floor & Engineering Expo brought homeowners closer to their future homes through a firsthand experience of VJ's commitment to quality and transparency.

There is something special about watching your dream home take shape. The anticipation of seeing its spaces, understanding its details and imagining life within its walls makes the journey to homeownership truly memorable.

On 31st October 2026, homeowners of Palladio Balewadi Central experienced this journey at VJ's signature Mock Floor & Engineering Expo.

Going beyond the familiar experience of visiting a show flat, VJ prepared an entire floor as per the committed specifications, allowing homeowners to explore what their future living environment would look like. From flooring, doors and windows to plumbing fixtures, electrical fittings, lift lobbies, common passages and staircases, every detail offered a clear understanding of what they could expect in their homes and the surrounding spaces.

The experience was designed to give homeowners greater clarity and confidence by bringing the commitments made during their purchase journey to life. They could see the specifications firsthand, understand the finishes and experience the spaces rather than relying only on plans and descriptions.

The Engineering Expo offered another perspective on homebuilding. Inside a specially prepared bare-shell apartment, homeowners discovered the engineering systems and processes that remain largely unseen in a finished home. From construction materials and technologies to plumbing and electrical systems and quality checks, the showcase highlighted the thought, expertise and precision that go into building every VJ home.

Homeowners also interacted with VJ's Engineering, Design, Customisation, Plumbing, Electrical and Firefighting teams. These conversations gave them an opportunity to ask questions, understand technical details and gain insights directly from the teams involved in creating their homes.

With construction progressing steadily, visitors could also witness how the project had transformed since its launch.

At VJ, trust goes beyond promises. It comes from giving homeowners the opportunity to see, understand and experience what has been committed to them. The Mock Floor & Engineering Expo reflects this approach, making transparency a tangible part of the homebuying journey.

Celebrating the 'Jal Se Jeevan' Winning Moments!

yashwin ORIZZONTE





Jal se Jeevan..

A thoughtful theme, a meaningful message and a well-deserved recognition!

This Ganpati festival, our Yashwin Orizzonte Parivaar beautifully brought the message of water conservation to life through their "Jal Se Jeevan" theme, reminding us that every drop saved today contributes to a better tomorrow.

Among the wonderful Ganpati celebrations across VJ societies, Yashwin Orizzonte emerged as the winner for their creativity, collective efforts and meaningful message.

Team VJ recently had the pleasure of presenting the winning trophy to our Yashwin Orizzonte Parivaar. Sharing a few memorable moments from the prize distribution, filled with smiles, pride and the joy of celebrating this achievement together!

Congratulations to the entire Yashwin Orizzonte Parivaar!

Here's to celebrations that bring us closer, inspire positive change and make our communities even stronger.

Jal Hai, Toh Jeevan Hai!





9 Days. 9 Colours. One Vibrant VJ Parivaar!

From Divine Blessings to Joyful Smiles, Embracing the Nine Colours of Navratri and Celebrating the Bonds That Make Our VJ Parivaar Special.

Navratri is a celebration of devotion, positivity and the divine feminine energy of Maa Durga. Each of the nine days honours a different form of the Goddess, reflecting virtues such as courage, wisdom, compassion and strength. Adding to this festive spirit, our VJ Parivaar came together to celebrate the nine days in all their vibrant colours!

We invited residents across our societies to dress in the colour of the day and share their group photographs with us. From the energetic Orange of Maa Shailputri to the peaceful White of Maa Brahmacharini, the courageous Red of Maa Chandraghanta and the joyful Yellow of Maa Skandamata, each colour carried its own significance. Royal Blue, Green, Grey, Purple and Peacock Green added further vibrance to the celebrations, reflecting confidence, growth, resilience, spirituality and harmony.

These photographs beautifully capture the festive spirit, devotion and togetherness of our VJ Parivaar. Just as each form of Maa Durga represents a unique virtue, every member and every society adds something special to our growing Parivaar.

> Bringing Navratri festive spirit alive, our VJ Parivaar residents dressed in the colour of the day and shared their group photographs with us. From Orange and White to Purple and Peacock Green, every colour added vibrance and meaning to the celebrations.
> These beautiful moments reflect the faith, joy and togetherness that make our VJ Parivaar special.

"As we celebrate the beautiful spirit of Navratri, I am delighted to share photographs of the wonderful ladies of Yashwin Enchanté, who celebrated all nine days of Navratri in nine vibrant colours. These photographs capture more than just festive attire; they reflect our devotion, togetherness, cultural traditions, confidence, and the beautiful energy of women coming together to celebrate the divine feminine power.
It would be wonderful to see these special moments featured in the November edition of VJ CONNECT. The ladies participated with great enthusiasm and excitement, making this nine-day celebration truly memorable for our community.

- Tanmai Dharmadhikari | Yashwin Enchanté

DAY 1 – ORANGE



Maa Shailputri

Energy, Strength & New Beginnings

Maa Shailputri, the first form of Goddess Durga, symbolises strength, purity and spiritual awakening. Orange represents enthusiasm, warmth and positive energy, setting an uplifting tone for the nine-day celebration. The Goddess inspires us to stay grounded in our values while embracing new beginnings with courage. Just as Orange brightens the festive season, the smiles of our VJ Parivaar bring warmth and joy to our communities.


YASHWIN 2.0


YASHONE INFINITEE


YASHWIN ENCHANTÉ


YASHWIN SUPERNOVA


YASHONE PIRGUNT

DAY 2 – WHITE



Maa Brahmacharini

Peace, Devotion & Self-Control

Maa Brahmacharini represents devotion, wisdom and perseverance. White symbolises peace, purity and serenity, reminding us of the beauty of a calm and compassionate heart. The Goddess inspires us to remain patient and dedicated as we navigate life's journey. Her form teaches us that strength often lies in discipline, faith and quiet determination. Much like White, the warmth and harmony within our VJ Parivaar reflect the beauty of coming together with understanding and kindness.


YASHWIN ENCHANTÉ


YASHWIN 2.0


YASHONE PIRGUNT

YASHONE HINJAWADI




YASHONE INFINITEE

YASHWIN SUPERNOVA




YASHWIN ENCHANTÉ


YASHONE INFINITEE




YASHONE WAKAD CENTRAL


YASHWIN 2.0


YASHWIN SUPERNOVA

DAY 3 – RED

Maa Chandraghanta

Courage, Passion & Protection

Maa Chandraghanta symbolises bravery, strength and the courage to overcome challenges. The Goddess inspires us to face difficulties with confidence and stand strong in the face of adversity. Her divine presence reminds us that courage grows when we believe in ourselves and support one another. The vibrant Red of Navratri mirrors the enthusiasm and spirited togetherness of our VJ Parivaar.

DAY 4 – ROYAL BLUE



Maa Kushmanda

Creation, Vitality & Positivity

Maa Kushmanda is believed to have brought the universe into existence through her divine smile, symbolising creation, vitality and life-giving energy. Royal Blue represents confidence, grace and strength, adding a sense of elegance to the festivities. The Goddess reminds us of the power of positivity and the possibilities that emerge when we approach life with an open heart. In our VJ Parivaar, every smile and shared celebration adds its own brightness to the community we build together.


YASHWIN 2.0


YASHWIN ENCHANTÉ


YASHONE INFINITEE


YASHONE HINJAWADI

VJ परिवार


YASHWIN SUPERNOVA


YASHONE INFINITEE


YASHWIN ENCHANTÉ

Our VJ Parivar came together in the colour of the day and captured the festive spirit. We are excited to stay vibrant for all 9 days!

Thank you for this wonderful initiative to bring all society members together during Navratri.

- Priyanka Desale
Yashwin 2.0




YASHONE WAKAD CENTRAL

DAY 5 – YELLOW

Maa Skandamata

Motherhood, Love & Happiness

Maa Skandamata, the mother of Lord Skanda, represents motherly love, compassion and protection. Yellow radiates happiness, warmth and optimism, reflecting the nurturing spirit of the Goddess. Her form reminds us of the unconditional love and care that help families flourish. Just as Yellow brightens the day, the laughter and togetherness of our VJ Parivaar fill our celebrations with warmth and happiness.

DAY 6 – GREEN



Maa Katyayani

Courage, Growth & Prosperity

Maa Katyayani embodies courage, determination and the strength to overcome evil. Green symbolises growth, harmony, prosperity and renewal, reflecting the promise of new possibilities. The Goddess inspires us to stand firm in our beliefs and face challenges with confidence. These values resonate with our VJ Parivaar, where every connection nurtures a stronger, more harmonious community


YASHONE INFINITEE


YASHWIN ENCHANTE

DAY 7 – GREY

Maa Kalaratri

Fearlessness, Strength & Resilience

Maa Kalaratri is revered as the destroyer of darkness and fear, symbolising the triumph of courage over adversity. Grey represents balance, resilience and inner strength. The Goddess reminds us that even in challenging moments, faith and determination can guide us forward. As our VJ Parivaar comes together in celebration, we are reminded of the support and solidarity that help communities grow stronger.




YASHWIN ENCHANTÉ


YASHONE INFINITEE

DAY 8 – PURPLE



Maa Mahagauri

Purity, Serenity & Compassion

Maa Mahagauri symbolises purity, peace and compassion. Purple represents spiritual depth, wisdom and dignity, bringing a sense of grace to the celebrations. The Goddess inspires us to embrace kindness, nurture inner peace and approach life with a compassionate heart. In our VJ Parivaar, these values shine through the friendships, shared traditions and thoughtful connections that bring residents closer.


YASHWIN ENCHANTÉ


YASHONE INFINITEE

DAY 9 – PEACOCK GREEN



Maa Siddhidatri

Wisdom, Fulfilment & Divine Grace

Maa Siddhidatri, the ninth form of Goddess Durga, is associated with wisdom, spiritual fulfilment and divine blessings. Peacock Green reflects harmony, freshness and renewal, celebrating the beauty of diversity and the promise of new possibilities. Just as every shade contributes to the beauty of a peacock's feathers, every resident and society adds something unique to our vibrant VJ Parivaar.


YASHONE INFINITEE


YASHWIN ENCHANTÉ

YashONE Eternitee Pre-Possession Visit : Bringing Homeownership Closer

YashONE Eternitee homeowners experience their homes before possession through a visit built on trust and transparency.

The Pre-Possession Visit gave homeowners an opportunity to explore their homes, get their questions answered and understand the essential services and safety features before the formal handover.



At VJ, we believe that the journey of owning a home is as special as the home itself. In keeping with our values of Trust and Transparency, the Pre-Possession Visit at YashONE Eternitee, A and B Buildings, offered homeowners a unique opportunity to experience their soon-to-be homes before the formal handover.

Accompanied by their families, homeowners visited the site with excitement and anticipation. As they stepped into their homes for the first time, every room, fitting and minute detail became part of their dreams. They explored their spaces, planned their interiors and imagined the countless memories they would create with their loved ones. The smiles, selfies and family photographs captured the joy of being one step closer to their dream home.

To make this experience meaningful, our teams from Engineering, Plumbing, Electrical, Firefighting, Customer Experience, Facility Management and other departments were present to address queries related to technical specifications, facilities, services, documentation and the upcoming possession process. Customers were also briefed on essential services such as water, electricity and piped gas, ensuring greater clarity about the arrangements for their homes.

A key highlight was the live testing of plumbing systems and electrical points by our technical teams. Essential safety devices, including Gas Leak Detectors (GLDs) and smoke detectors, were also checked for proper functioning. These demonstrations gave homeowners greater confidence in the readiness and functionality of their homes.

Every question was an opportunity to clarify, every demonstration an opportunity to build confidence, and every interaction a step towards a stronger relationship.

The Pre-Possession Visit reflects the VJ commitment to making homeownership a journey built on trust, transparency and care. Because at VJ, handing over a home is not just about delivering a space; it is about helping families begin a new chapter of life with confidence, happiness and pride.







From Rural Supply to Urban Power : A Better Living Experience for Yashwin Enchanté

A dedicated 6.1 MVA urban power supply marks another important milestone in VJ's People First approach, ensuring dependable infrastructure for our growing VJ Parivaar.

At VJ, building homes is only one part of our commitment. Equally important is ensuring that the families who live in these homes enjoy a comfortable, convenient and fulfilling everyday life. From the smallest details to major infrastructure improvements, our efforts are guided by a simple belief — our VJ Parivaar deserves the best possible living experience. One such important milestone has recently been achieved at Yashwin Enchanté, where VJ has successfully commissioned a dedicated urban electricity supply, replacing the earlier rural power supply arrangement.



A Significant Upgrade for Everyday Living

Electricity plays an essential role in almost every aspect of modern living. From lighting our homes and operating everyday appliances to supporting lifts, water pumps and other essential services, a dependable power supply contributes significantly to the comfort of every family.

As Yashwin Enchanté prepared to welcome more families into its growing community, VJ recognised the importance of strengthening the electricity infrastructure to meet their present and future requirements.The transition from a rural power supply arrangement to a dedicated urban power supply was therefore undertaken with one clear objective — to provide our VJ Parivaar with a more dependable electricity infrastructure that supports a better everyday living experience.

What Has Changed at Yashwin Enchanté?

On 18 October 2026, VJ successfully commissioned a dedicated 6.1 MVA urban power supply through two feeders, exclusively for the project.

This is a significant infrastructure improvement for Yashwin Enchanté. The dedicated arrangement provides electricity supply infrastructure specifically planned for the project, helping support the requirements of its residential community. For homeowners, this means an improved power supply arrangement designed to meet the needs of their homes and common facilities. While actual electricity availability remains subject to utility operations and maintenance, the new infrastructure is an important step towards greater reliability and long-term convenience.

Behind the Milestone: A Commitment to Our Parivaar

Making this transition possible was no small task. It involved detailed technical planning, coordination with multiple authorities, infrastructure execution and consistent follow-ups. Our teams worked closely with the concerned authorities to complete the necessary processes and successfully commission the new arrangement.

Throughout this journey, the motivation remained the same, making everyday life better for our VJ Parivaar.

People First, Beyond Possession

Our relationship with customers goes well beyond the day they receive the keys to their homes. We understand that a truly satisfying homeownership experience depends on much more than the apartment itself. It is also about the infrastructure, facilities, services and everyday conveniences that make community living enjoyable.

The dedicated urban power supply at Yashwin Enchanté is another example of this approach in action. As our VJ Parivaar continues to grow, so does our responsibility to support the evolving needs of the community. Every such improvement is a step towards creating an environment where families can live with greater confidence, comfort and peace of mind.

Celebrating the Victory of Good, Together!



Dasara celebrations across VJ Parivaar societies brought residents together through creativity, tradition and the joy of celebrating as one community.

From creating colourful Ravana effigies to celebrating the spirit of Vijayadashami, VJ Parivaar societies came alive with festive enthusiasm, shared efforts and moments of togetherness.

A Festival That Brings Neighbours Together

Some festivals are celebrated within our homes, while others bring the entire neighbourhood together. Dasara is one such occasion. Across VJ Parivaar societies, the festival became an opportunity for residents to come together, celebrate age-old traditions and create memorable experiences within their communities.

The celebrations reflected the true spirit of Vijayadashami, a festival that symbolises the victory of good over evil. What made the occasion special was not just the celebration itself, but the collective enthusiasm and creativity that went into making it happen.

Bringing Ravana to Life, One Effort at a Time

One of the highlights of the celebrations was the creation of colourful Ravana effigies within the societies.

From arranging bamboo frames and preparing the basic structure to decorating the figures with colourful materials, the preparations reflected considerable effort and imagination.

The completed effigies featured Ravana's iconic ten heads, elaborate crowns, swords and vibrant costumes. Each creation had its own character, reflecting different approaches to bringing this traditional symbol of Dasara to life.

In one society, a striking Ravana figure was decorated with bright golden and red materials, while another featured a colourful costume and ten expressive faces. The creativity extended beyond the effigies themselves, with details that added meaning to the overall presentation.

The photographs also captured residents gathering proudly beside the completed creations, making the preparations an experience worth remembering.

Ten Heads, Ten Lessons

An interesting element visible in one of the celebrations was the representation of Ravana's ten heads through different negative human qualities.

Words such as anger, greed, ego, jealousy, arrogance and selfishness accompanied the display, adding a thoughtful dimension to the festivities.

Rather than simply presenting Ravana as a character from the Ramayana, the display encouraged reflection on the qualities and behaviours that people should strive to overcome.

This interpretation connected the traditional significance of Dasara with everyday life. It reminded everyone that the victory of good over evil is not limited to mythology but is also about the choices we make, the values we practise and the way we treat others.

Such thoughtful touches make community celebrations more meaningful, particularly for younger generations who experience these traditions within their own neighbourhoods.

More Than a Celebration

What stood out in the photographs was the sense of community surrounding the preparations.

Residents came together around a shared activity, turning familiar society spaces into places of celebration. The photographs captured neighbours standing alongside one another, families sharing festive moments and children being part of the occasion.

These are the experiences that make residential communities special.

A festival like Dasara creates opportunities for neighbours to connect beyond their everyday routines. It encourages participation, brings different generations closer and gives residents another reason to spend time together.

For children, such celebrations offer an opportunity to discover traditions beyond textbooks and stories. For adults, they create occasions to reconnect with neighbours and contribute to the community in a meaningful way.

Keeping Traditions Alive Across VJ Parivaar

At VJ, the idea of a home has always extended beyond the four walls of an apartment. The relationships, experiences and traditions shared within a society are equally important in creating a sense of belonging.

Through celebrations like Dasara, VJ Parivaar continues to encourage community connections and provide opportunities for residents to celebrate their cultural heritage together.

Every colourful effigy, shared photograph and collective effort reflected something larger than the festival itself: the joy of belonging to a community.

As the celebrations concluded, they left behind memories of creativity, enthusiasm and togetherness.









More Than a Possession, A Memory to Cherish

UK1321 – C1C2, Celebrating new beginnings with love, traditions and the warmth of VJ Parivaar

From heartfelt key handovers to Gruha Pravesh poojas and a special rangoli at the doorstep, Navratri possession celebrations at UK1321 – C1C2 made the first steps into a new home even more memorable.

Possession day is a moment families wait for with excitement. It marks the end of a long wait and the beginning of a new chapter filled with dreams, hopes and countless possibilities. At UK1321 – C1C2, the Navratri possession celebrations made this milestone even more special, bringing together happiness, traditions, blessings and moments of genuine connection.

As homeowners stepped into their new homes, the excitement was easy to see. They appreciated the readiness of their homes, the overall site preparedness and the quality of construction, adding to the joy of beginning this new journey.

Every little detail was planned to make the day personal and memorable. Through The Key Is Saying Something to You activity, homeowners picked heartfelt messages that brought a smile to their faces during the key handover. The beats of the dhol added to the festive spirit, while the My Wish Wall gave families a chance to put their dreams and hopes into words. With the Building Wall activity, they added heart-shaped stickers, each one a small expression of love for their new home.

The Gruha Pravesh poojas brought families together to seek blessings and welcome positivity into their homes. These were moments filled with faith, emotion and the happiness of finally having a place to call their own.

But some of the most beautiful memories came from the simplest gestures.

When a member of the VJ Parivaar drew the first rangoli at a homeowner's doorstep, it became much more than a festive welcome. It was a warm, personal gesture that made the family feel celebrated. For a moment, it felt as though someone from their own family had arrived to share in their happiness.

The rangoli may fade with time, but the feeling behind it will stay. It was a reminder that being part of someone's homeownership journey means being there for the little moments that make it truly special.

At VJ Parivaar, we believe that possession is not just about handing over keys. It is about understanding what this day means to every family and doing our little bit to make it memorable.

Because a home begins with a set of keys, but the memories, relationships and warmth that follow are what make it truly special.







Kharadi Central: The Next Address for Retail Brands

New retail brands are set to become part of Kharadi Central, with more additions on the way and the first openings tentatively expected in early 2027.

A New Chapter for Kharadi Central

Something exciting is taking shape at Kharadi Central! New retail brands are preparing to become part of the development, marking the beginning of an evolving retail destination in one of Pune's prominent commercial and residential neighbourhoods.

While the names of the upcoming brands will be revealed in due course, the announcement marks an important step in bringing new retail experiences to Kharadi Central. And this is just the beginning, with more brands expected to come on board in the coming months. The first openings are tentatively planned from the beginning of 2027, giving residents, professionals and visitors something new to look forward to.

Why Kharadi? Why Now?

Over the years, Kharadi has emerged as one of Pune's important business and residential locations. With established IT parks, commercial developments, growing residential communities and a large working population, the neighbourhood has witnessed considerable transformation. As more people choose to live and work in Kharadi, their expectations from the surrounding neighbourhood are also changing. Convenient access to shopping, dining, services and places to spend time has become an important part of everyday urban living.

Kharadi Central aims to become part of this evolving neighbourhood by introducing retail options that complement the needs and lifestyles of the people around it.

Bringing More Choices Closer

A good retail destination is not simply about the number of stores it offers. It is about how well those stores fit into people's everyday lives.

Whether it is a quick visit after work, an everyday purchase, a weekend outing or simply discovering something new, accessible retail spaces can make neighbourhoods more convenient and engaging.

As the retail mix develops, the focus will be on creating a destination that people have reasons to return to, not just for shopping but also for the experiences and convenience it can offer.

An Opportunity for Growing Retail Brands

For retail brands, choosing the right location is an important decision. Beyond the physical space, factors such as the surrounding population, commercial activity, accessibility and long-term growth potential play a role.

Kharadi's combination of established businesses, residential developments and a growing professional population makes it an interesting market for brands exploring opportunities in Pune.

With new brands joining Kharadi Central and further additions anticipated, the development is steadily building its retail identity.

Each new addition has the potential to contribute to a more varied retail mix, while creating opportunities for brands to reach customers from the surrounding neighbourhoods.

PKC PALLADIO KHARADI CENTRAL

More Names. More Experiences. More to Come.

The journey at Kharadi Central is only beginning.

With the first openings tentatively expected in early 2027, the coming months will bring further updates on the brands joining the development and the experiences they plan to introduce.

For the people of Kharadi, it means more choices to look forward to. For retail brands, it represents an opportunity to explore a growing destination in Pune's eastern corridor. And while the names are still under wraps, one thing is certain: there's more to look forward to at Kharadi Central.

COMMING SOON

Levi's

U.S. POLO ASSN. SINCE 1890

#SNITCH

UNITED COLORS OF BENETTON.

adidas

The Souled Store

VJ | Sankalp

WE'RE HIRING

ALREADY PART OF VJ PARIVAAR?

NOW BE PART OF OUR

TEAM

You've been a valued VJ Parivaar member. Now, take that connection a step further with exciting career opportunities!

We're looking for passionate individuals who want to grow, contribute and build a rewarding career with us.

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Built Tall, Built Right : How VJ Engineers High-Rise Homes You Can Trust

High-rise living is reshaping the skyline and homebuyers' expectations. Views, natural light and fresh breezes make tall towers aspirational, but buyers also ask: How safe is it? Will the building sway? What about water, lifts and fire safety? At VJ, every high-rise is designed to address these concerns long before construction begins.

Why high-rise, and what counts as one?

Under development regulations, buildings above 24 metres are classified as high-rises, roughly eight or nine floors. Mumbai has been a high-rise market for over two decades, while Pune's skyline has climbed steadily, with towers reaching around 150 metres. VJ's tallest delivered buildings exceed 28 floors, with upcoming projects planned for 33 floors and beyond.
Every VJ tower is planned around four parameters: safety, quality, cost and time.

Structural safety begins underground

VJ works with experienced structural consultants and uses advanced modelling software to assess wind and earthquake forces.

Three elements ensure stability:

1. **Strong rock foundations:** Pune's rock offers high bearing capacity, safely transferring building loads into the ground.
2. **A robust lift core:** Acting as the building's spine, it absorbs lateral forces from wind and seismic activity.
3. **Earthquake-resistant detailing:** Closely spaced reinforcement, aligned with the latest codes, helps prevent sudden brittle failure.

VJ IndiWorks Baner Central



The structure is engineered to minimises way and disturbance, even in strong winds.

Fire safety that targets the real risk

RCC construction uses minimal flammable materials, while concrete cover protects steel reinforcement. Such structures typically offer four to six hours of fire resistance.
Since smoke poses the greatest danger during a fire, VJ focuses on containing its spread through sealed duct and service shafts, which restrict smoke movement between floors, and pressurised staircases and lift shafts, where fans help keep smoke out of escape routes.

Managing water at height

In tall towers, excessive water pressure strains pipes and fittings, while pumping consumes significant power. VJ uses a two-zone system with dedicated pressure-breaking tanks. Government guidelines require these tanks in buildings above 100 metres, alongside additional firefighting water reserves.
To prevent leakage, vibration and noise, tanks feature epoxy and membrane waterproofing, vibration-isolating pads, and double-thickness walls—twice the normal requirement.
Located on dedicated service and refuge floors, tanks and pumps have separate manhole access, never through residences. Fire pump rooms receive acoustic treatment.



VJ IndiLife Wakad

Pumps operate during emergencies, with brief periodic circulation to maintain water freshness. Firefighting reserves remain separate from domestic water.

Everyday convenience, thoughtfully planned

VJ high-rises feature :
High-speed, high-capacity lifts: Travelling at around 2 metres per second, lifts accommodate 15–18 passengers. Odd-even floor zoning reduces waiting times.

Smarter waste handling :
A developing system will have trained housekeeping staff operate garbage chutes, keeping waste out of lifts and simplifying segregation.

Reliable sewage treatment :
STPs use an aerated moving-bed biofilm process, supported by ultrafiltration and media filters. Air scrubbers are being explored to minimise odour.

Quality you can see and feel

VJ manufactures its own uPVC windows, enabling tighter quality control, reinforced frames and better timelines. High-rise windows face stronger wind pressure, making quality essential. Timely installation also allows internal finishing to begin sooner.
Construction progresses at roughly one floor per month. After structural completion, four to six months are allocated for finishing, deep cleaning and detailed inspections. Heavy mechanisation, including concrete placing booms, improves speed and consistency.

Portia Grandé



Safer sites, better homes

Upcoming towers above 30 floors will use building cage systems to protect workers at height. VJ is investing in well-designed labour camps and transitioning site equipment towards electric vehicles to reduce emissions and diesel dependence. Safe, respectful worksites attract skilled workers who build better homes.

Securing water and power

VJ is working on water metering, ultrafiltration and reusing treated STP water for construction, already piloted at one site. The company maintains around 11 STPs across its projects.
At Wagholi, our team has completed well over a hundred statutory applications and permissions to secure reliable electricity. The project will be among the first with three independent power sources, demonstrating the importance of thorough groundwork.

Terraces, heat and the road to net zero

Top-floor homes feature properly sloped, thicker terrace build-ups with insulation. VJ is exploring heat-reflective coatings and green terraces to reduce heat gain.
VJ is also working towards net-zero-energy communities, using large-scale renewable generation to supply housing societies with clean, low-cost electricity. While policy support is still evolving, we remain committed to making this a reality.

Built on trust

Height should feel like a privilege, not a concern. Behind every VJ tower stands an engineering team of over 800 professionals. From structural and fire safety to water, power and everyday comfort, homebuyers' concerns are addressed through thoughtful engineering. High above the city, you should feel only the view, never a worry.

The Force Behind Our Forward Journey



Ashpak Shaha
Site In Charge

From Site Experience to Bigger Aspirations

Originally from Yeola, Nashik, Ashpak Shaha now lives in Pune with his spouse, children and parents.
At VJ, he has completed two projects: VJ Mitcon and VJ Happiness Street Multiplex. Working on these projects has given him valuable experience in handling different types of construction and addressing on-site challenges.
He appreciates the decision-making authority given by the Project Director (PD), which supports smooth site operations. He also values the direct access to management for guidance on important decisions.
Ashpak believes that good planning and timely identification of constraints are essential for minimising delays and ensuring steady progress.
Outside work, he enjoys spending time on site, playing cricket occasionally and exercising regularly.
Looking ahead, Ashpak aims to become a General Manager (GM), a goal he committed to achieving when he interviewed with John Sir. With three years remaining to reach this milestone, he is determined to pursue it with dedication.
Honest. Hardworking. Calm. These qualities reflect Ashpak's approach to his work and professional growth.



Vaibhav Aher.
Building In-Charge

Building with Responsibility and Teamwork

Vaibhav Aher's journey reflects his belief in hard work, honesty and positivity. Living in Pune since 2004, he cherishes time with his spouse and two daughters.
With 12 years of professional experience, including five years with VJ, Vaibhav enjoys seeing projects progress from planning to completion and contributing to their success.
In July 2024, heavy rainfall flooded the excavated area of Commercial 2 near the IHP building pump room at VJ Infinittee, Pune. With his site team and guidance from the project directors, he worked late into the night to clear the water and prevent major damage. This experience reinforced the importance of teamwork, quick action and responsibility.
Outside work, he enjoys exploring places with his family, playing cricket and reading historical books. He aims to strengthen his technical knowledge, take on greater responsibilities and help his team secure a top-three position in SPL through dedication and teamwork.
Hardworking. Responsible. Positive. These qualities define Vaibhav's approach to work and growth.



Bhagwat Patil
Building In-Charge

From Junior Engineer to Future Project Manager

Bhagwat Patil hails from Gugalgaon, near Omarga, Maharashtra. His roots have taught him the importance of family, hard work and honesty, values that guide his professional journey.
At VJ, Bhagwat began as a Junior Engineer and has grown into a Senior Engineer. This journey has strengthened his technical skills, experience and confidence.
What he enjoys most about working on-site is tackling challenges and finding practical solutions. Seeing plans turn into reality gives him a sense of achievement and motivates him to keep learning.
Managing unexpected site issues while maintaining quality and timelines has taught Bhagwat the importance of planning, teamwork and quick decision-making, helping him become a more responsible engineer.
Outside work, he enjoys playing cricket. Looking ahead, he aspires to become a Project Manager and one of the best civil engineers by improving his technical knowledge and leadership abilities.
Hardworking. Dedicated. Honest. These qualities reflect Bhagwat's commitment to his work and professional growth.



Vishal Mahadik
Site In Charge

Strength Through Every Challenge

For him, family is his biggest motivation and hard work is the foundation of growth. Originally from Nagorli, Solapur, he completed his B.E. in Civil Engineering in 2013 and joined VJ in 2019.
Starting as a Senior Engineer at Wakad Central, he progressed to Assistant Project Manager and then Project Manager. One of his proudest achievements was handing over 1,100 units at Infinitee, Punawale.
He enjoys working on-site, solving challenges and seeing projects progress towards completion. During heavy rainfall at Infinitee, his team arranged a 40 HP dewatering pump to protect the IHP pump room. At YUC, in July 2026, following the collapse of an adjacent PCMC boundary wall, the team restored the society's water supply on the same day and completed the plinth wall casting within three days. These experiences strengthened his skills in planning, teamwork and quick decision-making.
Currently managing the YUC project at Bhumkar Chowk, he aims to deliver quality projects, enhance his management skills and take on greater responsibilities.
Outside work, he enjoys family time and exploring new places.
Dedicated. Responsible. Resilient. These qualities define his approach to work and professional growth.



Bharat Karv
Building In-Charge

Turning Responsibility into Results

Originally from Jaysingpur in Kolhapur district, Bharat Karve believes in treating people with kindness and approaching life positively. His caring nature and willingness to learn guide him in his personal and professional journey.
His time at VJ has helped him grow in confidence and handle challenges. One memorable achievement was completing 150 possessions in a single day at the Yashwin Orizzonte project. This experience taught him the importance of teamwork, coordination and staying focused under pressure.
Bharat enjoys seeing plans transform into completed structures. Contributing to meaningful projects, achieving team targets and learning every day keep him motivated.
One important lesson he has learned is that completing a task is not enough; finding long-term solutions and ensuring customer satisfaction are equally important.
Outside work, Bharat enjoys exploring new places, listening to music and watching movies. Looking ahead, he aims to strengthen his technical and project management skills, take on greater responsibilities and build a stable future for his family.
Kind-hearted. Punctual. Hardworking. These qualities reflect Bharat's approach to work and continuous growth.

Care Beyond the Workplace : VJ Wins Gold for Best Labour Camp Facility

CREDAI PUNE



Palladio Kothrud Central is recognised for its commitment to the well-being of construction workers and their families.

From healthcare and education to skill development and recreation, the labour camp at Palladio Kothrud Central goes beyond basic amenities to support workers and their families. The efforts have earned Vilas Javdekar Developers the Gold Award for Best Labour Camp Facility at the CREDAI Best Facility Awards 2026, organised by CREDAI Pune Metro.

A Better Living Environment for Those Who Build Our Spaces

Every building begins with a vision, but bringing that vision to life takes the hard work and dedication of hundreds of people. Construction workers play a vital role in shaping our cities, creating spaces where families live, work and build their futures. Their contribution deserves not only recognition but also care, respect and a living environment that supports their everyday needs.

At Vilas Javdekar Developers, this belief has guided the efforts to improve the living conditions of workers and their families at Palladio Kothrud Central. These efforts have now received recognition through the Gold Award for Best Labour Camp Facility at the CREDAI

Best Facility Awards, organised by CREDAI Pune Metro in October 2026. The award was presented by Mr Prataprao Jadhav, Minister of State for Health and Family Welfare of India.

For the team, the recognition is more than an award. It reflects a commitment to ensuring that the people who help build our projects have access to facilities that support their health, safety, dignity and quality of life.

Making Every Space Count

The labour camp at Palladio Kothrud Central operates within limited space. However, the team was determined that space constraints should never become a limitation on the care provided to workers and their families.

The camp has been planned to address essential daily needs while creating an environment where workers can live with greater comfort and peace of mind. Clean RO drinking water, separate washrooms and bathing areas, and sanitary dispensing and disposal units help maintain hygiene and promote better health practices.

A grocery store within the premises makes everyday essentials accessible, while a common kitchen provides a shared space for cooking. The facility also has round-the-clock security and free Wi-Fi, adding to the convenience and safety of residents.

Together, these amenities help make daily life at the camp more comfortable and organised. They also reflect an important principle: a worker's well-being should remain a priority even beyond working hours.

Healthcare That Is Close at Hand

Access to timely medical care is an essential part of a safe living environment. Keeping this in mind, the camp has an in-house doctor room to support workers' healthcare needs.

A doctor visits the site on alternate days and remains available on call in case of emergencies. A tie-up with a hospital provides access to further medical care when required.

This arrangement helps workers access medical support without having to navigate every healthcare need on their own. It also provides reassurance to their families, knowing that medical assistance is available when needed.

By making healthcare a part of the camp's facilities, the initiative recognises that the people who contribute to a project's progress need care and support for their own well-being too.

Education for a Better Tomorrow

For families living at the camp, children's education is an important part of building a secure future. To support this need, a school located at the camp's doorstep provides educational access to workers' children within the premises.

Having a school nearby makes education more accessible for families and helps children continue learning while their parents work on site. It also brings an important sense of continuity to their everyday lives.

The initiative reflects the understanding that caring for workers also means paying attention to the needs of their families, particularly the opportunities available to the next generation.

Building Skills and Independence

Creating opportunities for growth is another important aspect of the camp's approach to welfare. A dedicated skilling area, equipped with sewing machines, enables workers' wives to learn sewing and develop practical skills.

The intention is to help them explore opportunities for greater financial independence and contribute to their families' well-being.

Such initiatives can make a meaningful difference by providing women with opportunities to learn, build confidence and consider ways to supplement their household income. They also recognise that a family's well-being is closely connected to the opportunities available to every member.

Making Room for Recreation

Life at a labour camp should not be limited to work and daily responsibilities. Opportunities to relax, socialise and enjoy leisure time are equally important.

The camp includes an entertainment area with a carrom board and other indoor games, giving workers a space to unwind and spend time together after a long day. A cricket pitch provides another avenue for recreation, encouraging workers to enjoy the sport and connect with one another outside their working routines.

These spaces add a human dimension to the camp, creating opportunities for relaxation, companionship and a welcome break from the demands of construction work.

Recognition That Belongs to the Entire Team

The Gold Award at the CREDAI Best Facility Awards is a recognition of the collective effort that goes into making the camp a better place to live. From planning and maintaining the facilities to ensuring that workers' everyday needs are addressed, the initiative involves people working together with a shared sense of responsibility.

The recognition belongs to the workers who are at the heart of these efforts, the site Engineering Team, the EHCS Team and everyone who contributes to their welfare.

At Vilas Javdekar Developers, the award reinforces a simple belief: those who help build our projects deserve an environment that looks after them and their families.

Because creating better spaces is not only about the buildings that take shape. It is also about the lives, dignity and well-being of the people who make them possible.

> At Vilas Javdekar Developers, we believe our responsibility extends beyond building quality spaces. It lies in creating an environment where every individual feels valued and cared for. This recognition encourages us to keep raising the bar and finding meaningful ways to improve the everyday experiences of our workers and their families.



JOHN MARIAN
VP — Human Resource
Sankalp Contracts Private Limited

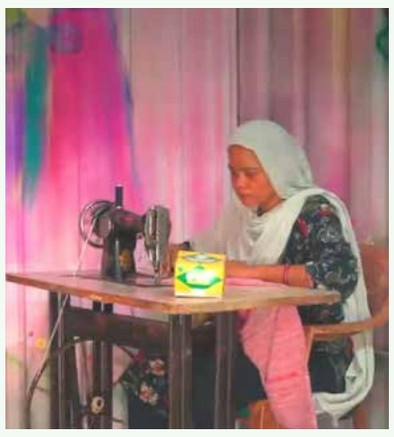
PRATIK NAGAR
PKC
PALLADIO
KOTHRUD CENTRAL

CLICK HERE

to watch the Palladio Kothrud Central's Labour Camp Facility













Young Minds Celebrate Gandhi Jayanti at VJ Sanjeevan School



Students at VJ Sanjeevan School, Yashwin Urbo Centro, celebrate Gandhi Jayanti through storytelling, poetry and creative activities inspired by Mahatma Gandhi's teachings.

Celebrating the Hands That Gandhi Jayanti was celebrated with enthusiasm and respect at VJ Sanjeevan School, located at Yashwin Urbo Centro (YUC), Bhumkar Chowk. The day brought together learning, creativity and meaningful conversations as children explored the life and values of Mahatma Gandhi through various classroom activities. The celebrations began with the morning prayer and National Anthem, followed by the regular classroom routine. Students then participated in chart reading and poem recitation activities, making the morning an engaging learning experience.

To mark Gandhi Jayanti, teachers introduced the children to Mahatma Gandhi, fondly remembered as Bapu, and explained his contribution to India's freedom struggle. Through simple examples and conversations, students learned about his teachings of truth, non-violence, cleanliness and respect for others.

The teachers also encouraged children to understand how these values can become part of their everyday lives, whether through speaking the truth, keeping their surroundings clean or treating others with kindness.

One of the highlights of the celebration was the drawing activity organised in the second half of the day. Children enthusiastically expressed their understanding of Gandhi Jayanti through colourful drawings of Mahatma Gandhi, the Charkha and his famous three monkeys. The activity gave students an opportunity to connect what they had learned with their own creativity and imagination.

> Little hands, colourful drawings and curious minds made Gandhi Jayanti special at VJ Sanjeevan School. Through engaging activities, children discovered the importance of honesty, kindness and cleanliness, making the celebration both enjoyable and educational.

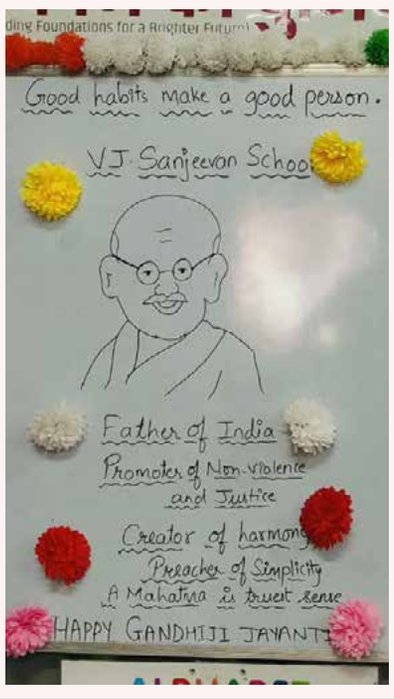
The day concluded with the evening prayer and Vande Mataram, bringing the celebration to a meaningful close.

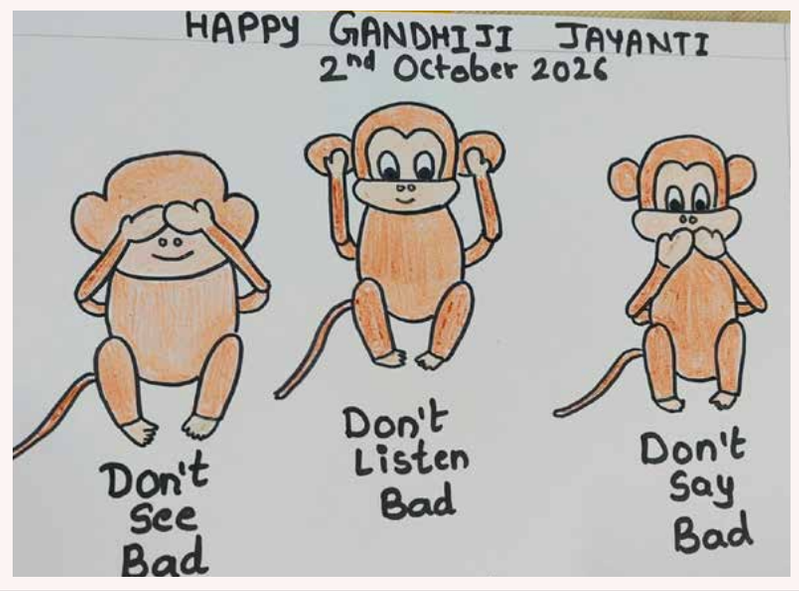
At VJ Sanjeevan School, such activities are an important part of creating a positive and engaging learning environment for children. Beyond classroom education, the school encourages students to participate in cultural celebrations, develop good habits and learn values that will guide them as they grow.

The Gandhi Jayanti celebration was another opportunity to make learning enjoyable while introducing young minds to the ideals of one of India's greatest leaders.









A Meal Served with Love : VJ Parivaar Shramaseva at Palladio Balewadi Central

Homeowners and their families came together to express gratitude towards construction workers through VJ Parivaar's monthly Shramaseva initiative.

Celebrating the Hands That Build Our Homes

Behind every building are hundreds of hardworking individuals whose efforts, skills and dedication help turn architectural plans into reality. Recognising their contribution and expressing gratitude towards them is the thought behind VJ Parivaar Shramaseva, a monthly initiative that brings homeowners and construction workers together.

More Than Just Serving a Meal

What made the occasion special was the personal involvement of homeowners and their families. Rather than simply contributing to the initiative, they spent time serving meals, interacting with workers and appreciating the people working behind the scenes to build their future homes.

Children were among the most enthusiastic participants. With excitement and energy, they joined their parents in serving meals to construction workers. It was a wonderful opportunity for them to experience the joy of giving and understand the importance of respecting every individual's contribution.

The kindness extended beyond the meal service. Several homeowners contributed groceries for construction workers, while one homeowner thoughtfully purchased clothes for their children. These gestures added a personal touch to the initiative and reflected the genuine care within the VJ Parivaar.

A Monthly Tradition of Gratitude

VJ Parivaar Shramaseva is not a one-time activity. Conducted every month across VJ projects, the initiative encourages homeowners to acknowledge and appreciate the construction workforce through simple yet meaningful acts of kindness.







> A simple act of serving a meal became a meaningful experience at Palladio Balewadi Central, as VJ Parivaar members came together to thank construction workers through food, thoughtful contributions and personal gestures of care.





Connecting Learning with the Real World : From Classrooms to Construction Sites

At VJ, learning goes beyond the classroom. It is about sharing experience, understanding needs and building capabilities for the future.

The construction industry is built on knowledge, experience and the ability to turn plans into reality. For students preparing to enter the profession, understanding how construction works beyond textbooks can make a real difference. At the same time, employees on site need opportunities to strengthen their skills while managing the demands of their daily work.

At VJ, both these needs are being addressed through two initiatives: Industry–Academia Connect and L&D Connect at Sites. While one brings students closer to the realities of construction, the other brings relevant learning opportunities directly to employees at their workplace.

Industry–Academia Connect: Bringing Classroom Learning to Life

Understanding construction becomes more meaningful when students can see how concepts are applied in real projects. Through Industry–Academia Connect, VJ is building stronger connections with educational institutions and creating opportunities for aspiring architects and engineers to learn from industry professionals.

Recent engagements with BSOA College and COEP gave students an opportunity to explore VJ's construction practices, materials, methodologies and execution processes.

At BSOA College, 25 B.Arch students participated in interactive sessions led by Mr Girish Brahme, Mr Bhagwan Shelke and Mr Arun Kulkarni. The discussions covered VJ's work processes, high-rise construction, waterproofing, Aluform methodology, finishing activities and construction practices. VJ is also exploring a focused site visit for 10–12 interested students, based on their performance and academic schedules.

At COEP, 23 students and two faculty members took part in a session titled **"Construction Journey at VJ: From Foundation to Possession."** The session introduced them to the different stages of construction, followed by a visit to the Centre of Excellence and Experience (COEE).

Students explored construction materials, electrical and fire-fighting accessories, Aluform shuttering, waterproofing systems, waste management solutions, kitchen drainage arrangements, window glass frame structures and invisible grills. These demonstrations helped them understand how different materials and systems come together in the construction of a building.

Such interactions give students more than technical exposure. They help them appreciate the coordination, planning and attention to detail that construction demands. They also create space for questions, discussions and the exchange of knowledge between academic institutions and industry professionals.

For VJ, Industry–Academia Connect is an opportunity to share practical experience with the next generation and help them build a clearer understanding of the profession they aspire to join.

L&D Connect at Sites: Learning That Works Around the Work

Learning is equally important for employees who are already delivering projects. However, finding time for training alongside site responsibilities can be challenging.

This is where L&D Connect at Sites makes a difference. The Learning and Development team visits sites, interacts with employees and site seniors, and understands their learning needs. Based on these discussions, relevant training sessions are organised at the workplace, keeping site requirements and project priorities in mind.

The initiative has reached 9 locations, with 10 on-site sessions and 173 employees covered across five topics: Material Planning & Reconciliation, Engineer's Edge Workshop, Reporting Excellence, Workplace Communication &





Interaction Skills, and Email Etiquettes.

By bringing training to the sites, VJ helps employees save productive time that would otherwise be spent travelling to a central training location. It also reduces disruption to site activities and makes it easier for teams to participate in learning without losing focus on their responsibilities.

The approach is simple: understand what employees need, provide relevant learning and make it easier for them to apply that learning at work.

One Commitment: Helping People Grow

Although these initiatives serve different groups, they share a common purpose—making learning practical, relevant and accessible.

Industry–Academia Connect helps students understand the realities of construction before they enter the workforce. L&D Connect at Sites helps employees continue developing their skills as they take on responsibilities and challenges on the ground.

Together, they reflect VJ's commitment to creating opportunities for people to learn at every stage of their journey. Because stronger capabilities do not develop through theory or training alone. They grow when knowledge is shared, questions are encouraged and learning connects directly with real work.

Key Highlights

- **Industry–Academia Connect:** Engaging with educational institutions to bridge classroom learning and practical construction experience.
- **BSOA College :** 25 B.Arch students participated in sessions on construction practices and methodologies.
- **COEP:** 23 students and two faculty members explored the construction journey from foundation to possession.
- **Practical exposure :** COEE demonstrations helped students understand materials, systems and their applications in VJ projects.
- **L&D Connect at Sites:** The L&D team visits sites to understand employee learning needs and organise relevant on-site sessions.
- **Learning at the workplace:** 9 locations covered, 10 sessions delivered and 173 employees reached across five training topics.
- **Time well spent:** On-site training saves travel time and helps employees learn while minimising disruption to site activities.

Learning Playlist - The Digital Detox & Reset

Every Diwali, we clean our homes, clear out things we no longer need, organise our spaces and make room for something new. But have you ever thought about doing the same with your digital life?

Every day, we are exposed to thousands of ideas, opinions, trends and recommendations. But how much of what we consume actually helps us learn, grow or become better at what we do?

This Diwali, let's take a moment to clean up not just our homes, but also our digital exposure.

Why a Digital Detox & Reset?

Our digital environment influences what we see, what we think about and, to some extent, what we learn. The videos we watch, the accounts we follow, the websites we visit and the content we engage with all play a role in shaping our online experience. Over time, our feeds can become filled with distractions, repetitive content and information that adds little value to our lives.

But what if we could change that?

What if our YouTube recommendations introduced us to inspiring podcasts, our social media feeds exposed us to new ideas, and our daily reading helped us understand global trends, business practices and the world around us? A digital reset is not about disconnecting from technology. It is about becoming more intentional about how we use it. It is about moving from consuming content just to pass the time to discovering content that helps us think better, learn continuously and become a better version of ourselves.

What This Month's Playlist Covers

This month's Learning Playlist brings together six videos to help you rethink your digital habits, discover valuable online resources and build a digital environment that supports your growth.

1. Best Podcasts to Watch

Discover podcasts that offer insightful conversations, fresh perspectives and valuable lessons from experts, entrepreneurs and thought leaders.

2. Websites That Give You Access to a World of Knowledge

The internet is home to an incredible amount of knowledge, from research and educational resources to expert insights and industry reports. Explore websites that can help you learn beyond your usual sources and discover information you may not have known existed.

3. The Internet's Hidden Brain: 15 Elite Sites

Go beyond the websites you visit every day. Discover useful online platforms that can help you explore new subjects, find information and uncover resources that make learning easier and more interesting.

4. 10 Websites That Will Make You Smarter Than 99%

Explore websites that can help you expand your knowledge, challenge your thinking and learn something new. Sometimes, finding the right resource can make all the difference between endlessly scrolling and genuinely learning.

5. Stay Ahead of 99% of People | How to Stay Updated

Staying informed does not mean spending hours consuming news and information. It means knowing where to look, which sources to follow and how to stay updated on the developments that matter. This video encourages you to build better habits for continuous learning.

6. How to Save Yourself from the Algorithm

Our digital feeds are shaped by the content we consume and the signals we give platforms. This video explores how to become more aware of these patterns and take a more intentional approach to what appears on your screen.

The aim is simple: to help you discover better sources, make more conscious choices and create a digital environment that supports your personal and professional growth.

Build an Algorithm That Works for You

You don't have to let your digital feed be shaped entirely by chance.

Start by unfollowing accounts that add little value, exploring creators who teach you something useful, subscribing to newsletters that keep you informed and saving content you want to revisit. Be curious. Search for topics beyond your usual interests. Explore different perspectives. Follow credible sources. And when you come across something valuable, take a moment to reflect on what you have learnt and how you can apply it.

Remember, the goal isn't to consume more content. It is to make the content you consume more meaningful.

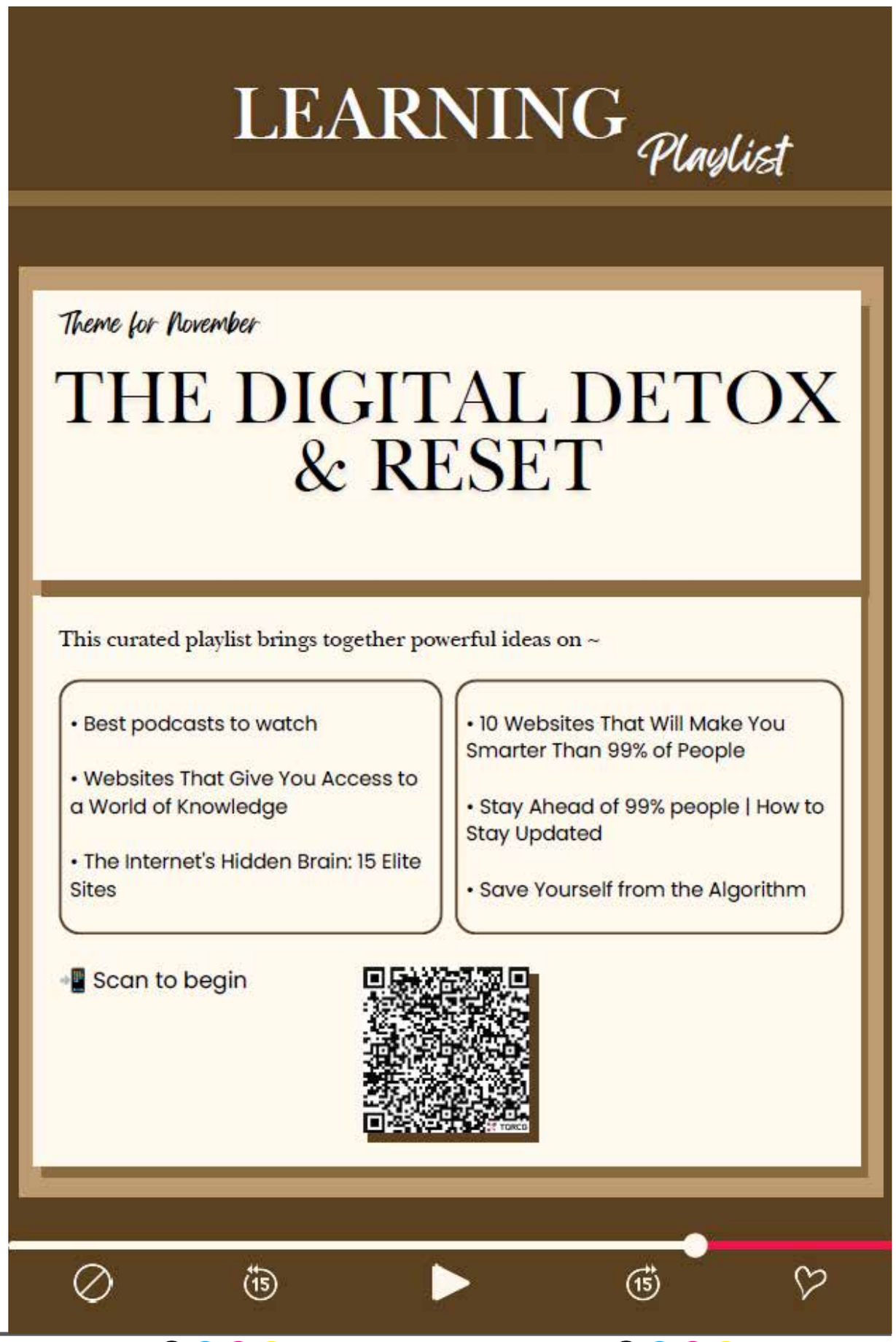
Because the right video can introduce you to a new idea. The right article can change your perspective. And the right source, followed consistently, can help you keep learning long after this month's playlist ends.

Begin Your Learning Journey

The Learning Playlist continues to make learning simple, relevant and accessible by bringing together carefully curated content from across the digital world.

Scan the QR code, explore this month's playlist and discover how small changes to your digital habits can open the door to better ideas, new knowledge and continuous growth. This Diwali, clean your space, curate your feed and make room for a better you.

Watch. Reflect. Apply. Grow.



A Canvas of Joy, Filled with Bright Colors

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



Suhas, 11 Years
Yashwin Sukniwas



Niyati Rathi, 7 Years
Palladio Tathawade



Reva Lolage, 7 Years
Yashone Eternitee



Anvesha Hiwase, 8 Years
Yashwin Orrizonte



Hetvi Acharya, 10 Years
Yashwin Orrizonte



Tia Kalaria, 8 Years
Yashwin Supernova

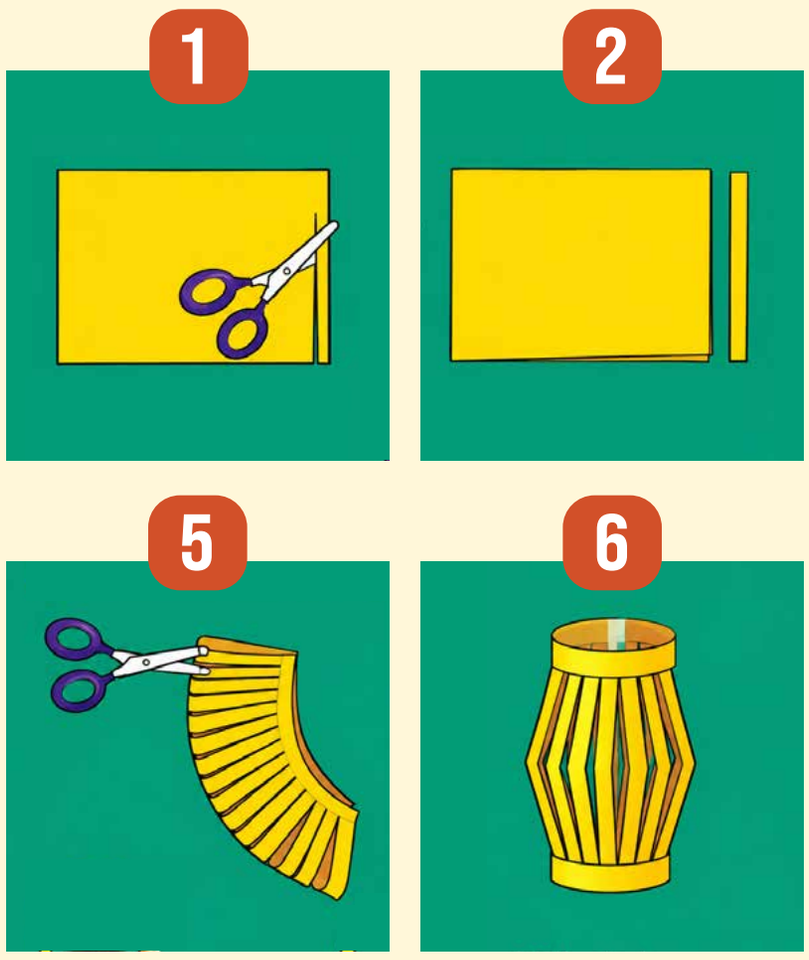
Let's Make a Paper Lantern!

A fun and easy DIY activity for kids!



What You'll Need

1. Colourful paper
2. Child-safe scissors
3. Glue or tape
4. Pencil and ruler



Read. Imagine. Colour.

Bring your favorite stories to life with colours.

CLICK HERE

upload your artwork



The Diwali That Made a Difference

Diwali was approaching, and kids—Meera, Aarav, Riya, Kabir, and —were excited to decorate their neighbourhood. Every year, they saw colourful plastic decorations and lots of waste left behind after the celebrations.

"This year, let's celebrate Diwali differently!" suggested Meera. "Let's make our festival beautiful and friendly to nature."

The friends decided to start the Green Diwali Challenge. They made colourful lanterns from old newspapers, decorated glass jars with ribbons, and created beautiful rangolis using flower petals. Instead of electric decorations, they placed traditional clay diyas around their homes.

They invited their neighbours to join the challenge. At first, some people thought handmade decorations would be difficult and less attractive. But when they saw the children's creative ideas, everyone wanted to participate.

Soon, the entire neighbourhood was filled with beautiful handmade lanterns, glowing diyas, and colourful rangolis. Families shared homemade sweets and reusable gift bags instead of plastic packaging.

On Diwali evening, the society's chairman praised the children. "You have shown us that celebrating responsibly can be just as joyful and beautiful!"

The kids smiled proudly. Their little idea had inspired an entire neighbourhood to make better choices.

As the diyas glowed in the night, they realised that even small actions could make a big difference.

Small choices can help protect our planet.

PALLADIO KOTHRUD CENTRAL

KOTHRUD

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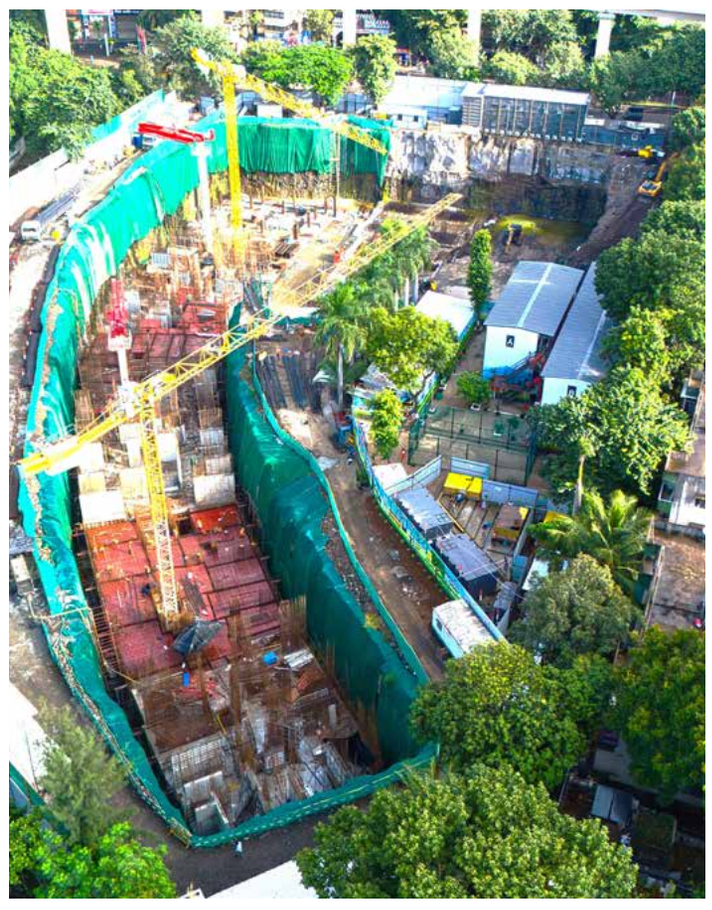


Actual site photos taken in Sept 2026.

A Building
Basement 2 floor slab work completed. Basement 1floor slab shuttering work in progress.

B1B2 Building
Basement 1 floor slab casting work completed. Ground floor slab shuttering and reinforcement work in progress.

C Building
Basement 1 floor slab casting work completed. Ground floor slab shuttering and reinforcement work in progress.



PALLADIO BALEWADI CENTRAL

BALEWADI

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TOWER 1
Block work is in progress on the 30th floor.
Gypsum plaster, Kitchen Platform work is in progress on the 29th floor.
Waterproofing work is in progress on the 25th floor.

TOWER 2
Block work completed on the 34th floor.
On the 34th floor Electrical work and Kitchen platform work in progress. Gypsum plaster work is in progress on the 34th floor. Fire fighting work is in progress on the 32nd floor.
Floor screeding work completed on the 28th floor.

TOWER 3
Electrical work is in progress on the 19th floor. Fire fighting work on 34th floor work completed . Flooring work is in progress on the 29th floor.

TOWER 4
Electrical work is in progress on the 19th floor.
Waterproofing work completed on the 34th floor. Flooring work is in progress on the 31st floor.

TOWER 5
Block work on 10th floor work is in progress, Electrical work on 10th floor and Gypsum plaster work on 9th floor is in progress.



Actual site photos taken in Sept 2026.

PALLADIO LAVIENTO
BANER MHALUNGE

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AS ON 15 OCT 2026

A1A2 BUILDING
1st Floor Pour 1 & 2 casting work completed. Pour 3 shear wall shuttering, reinforcement & casting work in progress. 2nd Floor Part 1 Mivan shuttering work in progress.

B1B2 BUILDING
Ground floor slab Pour 1 & pour 2 work completed. Pour 3 slab shuttering work in progress. 1st floor slab Pour 1 & 2 reinforcement binding work in progress.





Actual site photos taken in Sept 2026.

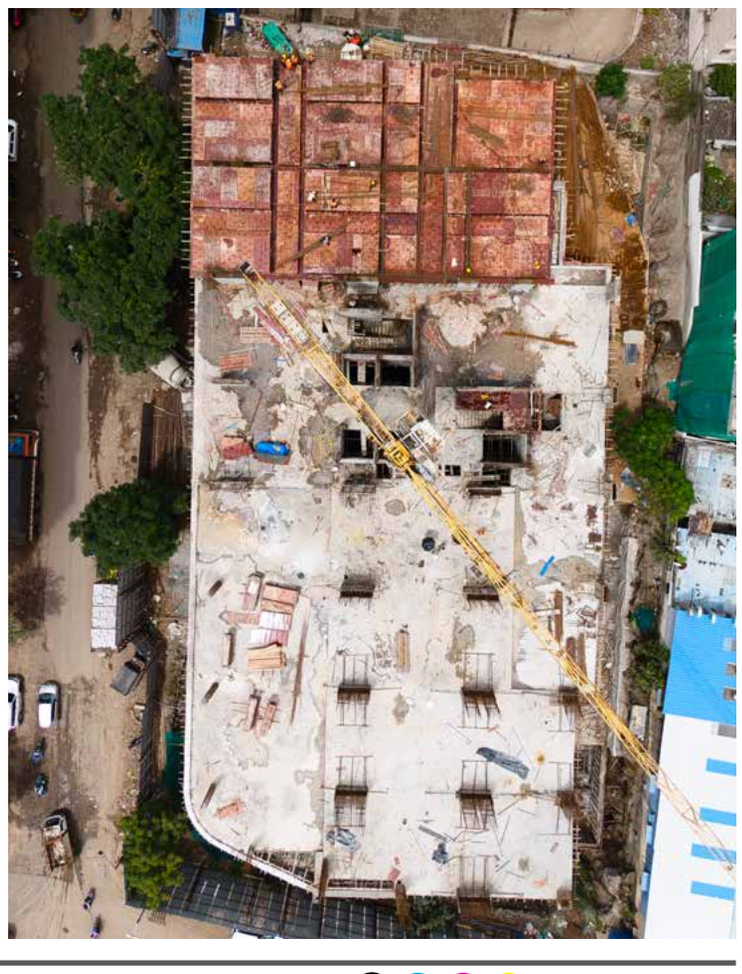
VJ INDIWORKS KHARADI CENTRAL
KHARADI

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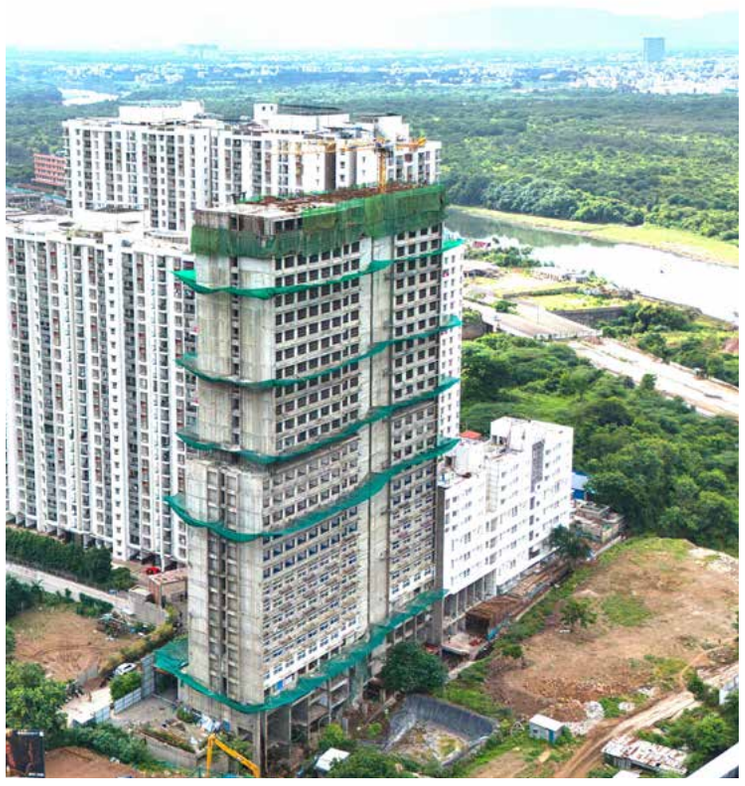
Actual site photos taken in Sept 2026.

RCC work on 3rd floor slab work completed. 4th floor slab, Pour 1 slab reinforcement work in progress. Pour 2 slab shuttering work in progress.



VJ INDILIFE
KHARADI

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AS ON 15 OCT 2026





Actual site photos taken in Sept 2026.

WING1
Block work 23st floor is in progress .
Waterproofing work 19th floor is in progress.
Gypsum plaster work 16th floor is in progress.

WING 2
RCC Work on Terrace slab and OHWT top slab work completed. Block work, plaster work, gypsum plaster work, waterproofing work are completed from the ground to terrace floor. Passage ceiling work and Rolling shutter work is completed from the Ground to 3rd floor.

VJ INDIWORKS KOTHRUD CENTRAL
KOTHRUD

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AS ON 15 OCT 2026



Actual site photos taken in Sept 2026.

Basement 2 floor level of shuttering and reinforcement work in progress.



PALLADIO KHARADI CENTRAL

KHARADI

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TOWER 1
Block work up to the 23rd floor is completed. Gypsum plaster, Kitchen otta, and Internal plaster work are completed. External plaster work is 95% completed. Lobby flooring 23rd floor work in progress.

TOWER 2
Block work on the 23rd floor completed. Gypsum plaster work, Kitchen otta work, Lobby flooring and Internal plaster work are completed. Staircase railing work is completed from the 3rd to 23rd floor.

TOWER 3
Block works, Fire fighting, Internal plaster, Satircase railing work on 23rd floor is completed. Internal flat flooring on the 23rd floor work in progress. Lobby flooring 5th to 11th floor work in progress.

TOWER 4
Block work, electrical conducting, fire fighting, kitchen otta, internal plaster, staircase railing, balcony, kitchen utility & terrace waterproofing work are completed up to the 23rd floor. Door frame fixing work on the 23th floor work is in progress.





Actual site photos taken in Sept 2026.

PORTIA GRANDÉ

BANER

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Actual site photos taken in Sept 2026.

TOWER 1
Tostem window installation work 100% completed. 66/66 Units 1st coat paint work completed. Sky deck glass railing installation work 100% completed. Modular Kitchen Installation Work In Progress.

TOWER 2
Sky deck glass railing installation work 100% completed. 66/66 Units Marble Polishing Work Completed. Tostem window installation work 100% Completed. Modular Kitchen Installation Work In Progress.



VJ CENTRAL AVENUE
KHARADI

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TOWER 5
Block work, Gypsum work from Ground to 11th floor are completed. Toilets waterproofing work is completed for 1st to 11th floor. A Lobby area cable tray installation work completed. Switch socket & DB dressing fixing work completed.

TOWER 6
Block work and internal plaster work are completed from the 1st to 22nd floor. Carpentry door frames are completed from the 1st to 22nd floor. Toilet false ceiling work completed from the 2nd to 22nd floor.

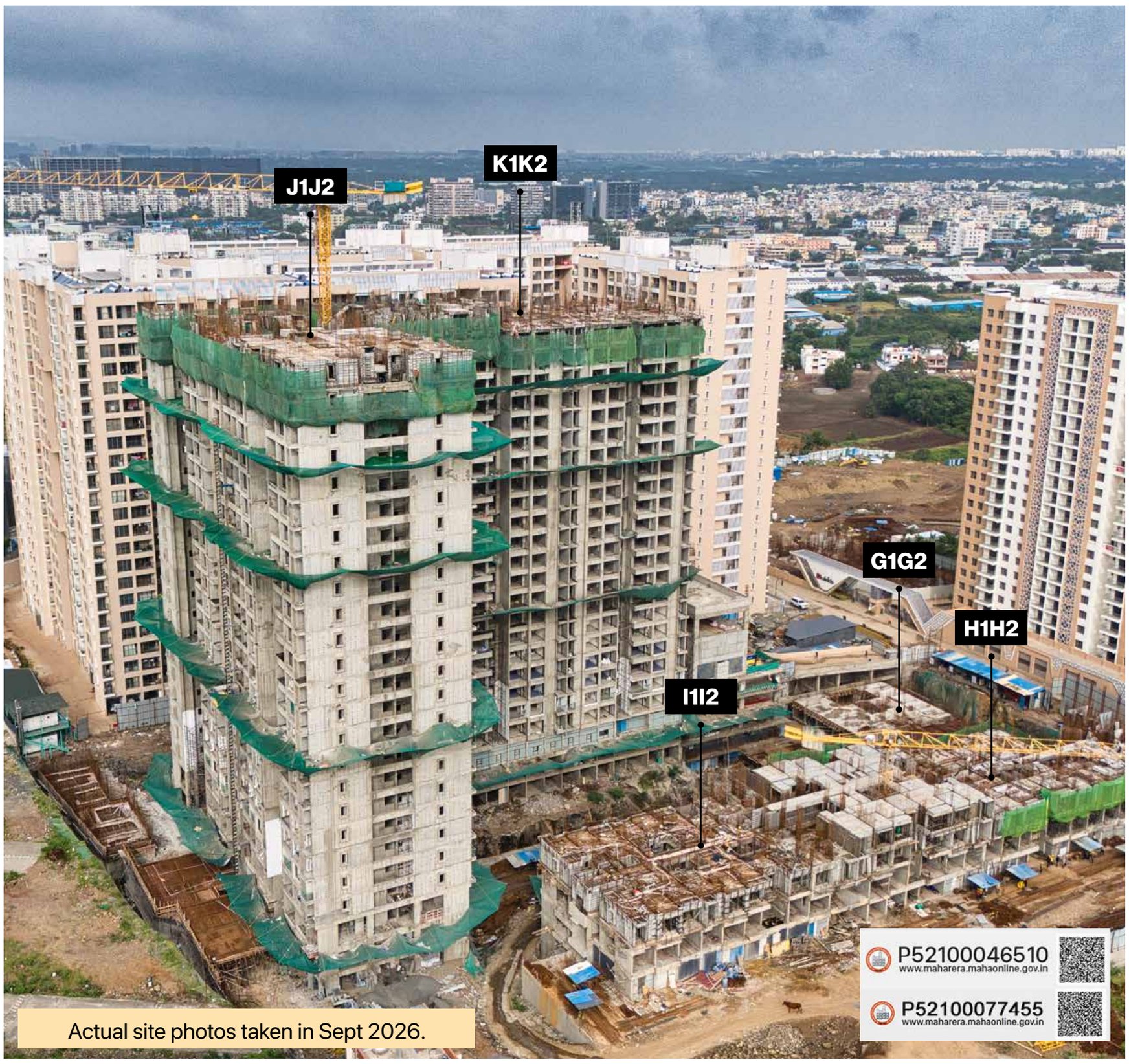




Actual site photos taken in Sept 2026.

YASHWIN ENCHANTÉ
UPPER KHARADI

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Actual site photos taken in Sept 2026.

G1G2 BUILDING
RCC work 1st floor slab work in progress.

H1H2 BUILDING
RCC work 3rd floor slab work in progress.

I1I2 BUILDING
RCC work 6th floor slab work in progress.

J1J2 BUILDING
Block work is in progress on the 18th floor.
Gypsum plaster work is in progress on the 13th floor.
Floor tiling work is in progress on the 10th floor.

K1K2 BUILDING
Block work is in progress on the 16th floor.
Gypsum plaster work is in progress on the 9th floor.
Floor tiling work is in progress on the 7th floors.



YASHONE ETERNITEE
HINJAWADI

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AS ON 15 OCT 2026



A BUILDING

SHUBHAM BHAVATU | *COMING SOON*

E BUILDING
Gypsum work on 16th floor lobby work in progress. 16th floor lobby flooring work completed. Aluminium window framing work is in progress on the 22nd floor. Fire fighting internal work on the 16th floor in progress.



Actual site photos taken in Sept 2026.

YASHWIN URBO CENTRO
WAKAD

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AS ON 15 OCT 2026



Actual site photos taken in Sept 2026.

A1A2 BUILDING
Electrical work 28th floor is in progress. Gypsum plaster for the 27th floor is in progress. Fire fighting on 25th floor and Waterproofing work on 24th floor is in progress

B1B2 BUILDING
Gypsum plaster work, kitchen otta, waterproofing work, and fire fighting work on the 34th floor are completed. Lobby flooring on 25th floor work in progress.

C1C2 BUILDING
Block work, internal plaster, gypsum plaster, kitchen platform are completed. Electrical work 25th floor wiring is in progress.

D1D2 BUILDING
Block work, internal plaster, gypsum plaster, kitchen platform, flooring work are completed. Electrical work on the 25th floor work is in progress.

E1E2 BUILDING
RCC work 15th floor slab work is in progress. Block work 7th floor work in progress. Gypsum plaster work is in progress on the 5th floor.

F1F2 BUILDING
RCC Work 6th floor pour 1 shuttering work in progress.

G1G2 BUILDING
RCC 1st floor slab work completed.
2nd floor shear wall casting work in progress.



PALLADIO KHARADI CENTRAL - II

KHARADI

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E2 TOWER
RCC Work on 17th floor slab casting work completed.
Block Work on 14th floor work in progress.
Gypsum Work on 12th floor work in progress.
Kitchen Otta Work on 10th floor work in progress.

E3 TOWER
RCC Work on 14th floor slab work in progress.
Block Work on 10th floor work in progress.
Gypsum Work on 8th floor work in progress.
Waterproofing Work on 5th floor work in progress.
Kitchen Otta Work on 6th floor work in progress.





P52100077759
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Actual site photos taken in Sept 2026.

PALLADIO PRESIDENTIAL SUITES

BALEWADI RIVERFRONT

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PR1260002502961
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Actual site photos taken in Sept 2026.

TOWER 1
Pile breaking work in progress.

TOWER 4
Ground floor slab casting work completed.

TOWER 5
Raft work completed. Ground floor slab column reinforcement work in progress.



VJ Partners with TruLIV for an Upcoming Living Experience in Kharadi Central and Baner–Sus

Around 1,050 beds across two locations, with single, twin-sharing and triple-sharing accommodation options launching at the start of the New Year.

VJ has partnered with TruLIV for an upcoming offering in Kharadi Central and Baner–Sus, adding another dimension to the living options available in these parts of Pune. With the launch of both locations expected at the start of the New Year, the association brings together VJ's developments and TruLIV's managed accommodation model.

As Pune continues to attract professionals and individuals from different cities, the need for convenient and well-managed accommodation remains relevant. For people relocating for work, beginning a new role or looking for a ready-to-use living arrangement, the ease of settling into a space and managing everyday needs can make a difference.

Two Locations, Flexible Accommodation Options

The upcoming offering will be available across two locations, with room configurations designed to accommodate different preferences.

At Kharadi Central, the facility is planned to have approximately 344 rooms, with a capacity of around 800 beds. In Baner–Sus, the offering will include approximately 101 rooms, accommodating around 250 beds.

Together, the two locations will provide approximately 445 rooms and 1,050 beds, subject to final capacity and operational details.

Residents will be able to choose from single-room, twin-sharing and triple-sharing options. This range allows individuals to consider different accommodation arrangements depending on their preference for privacy, sharing and budget. The availability of these configurations also provides flexibility for people with varying living requirements.

With both locations expected to launch at the start of the New Year, the partnership is moving towards making these accommodation options available to prospective residents.

A Managed Approach to Everyday Living

TruLIV operates in the managed accommodation and co-living space, with an approach that combines living spaces with services intended to simplify everyday routines.

Its broader offering includes furnished accommodation, high-speed Wi-Fi, housekeeping, security and shared spaces. Depending on the property and selected package, managed living arrangements can help reduce the effort involved in setting up and maintaining a home independently.

For working professionals, this can mean fewer day-to-day arrangements to manage while settling into a new city or focusing on their work. For those moving away from home for the first time, a managed accommodation option can offer a more organised starting point.



The specific facilities, service inclusions and rental terms applicable to the Kharadi Central and Baner–Sus locations will be important in helping prospective residents understand the offering and choose an arrangement that suits their needs.

Accommodation That Fits Different Needs

Not everyone looks for the same kind of living arrangement. While some people prefer a room of their own, others may be comfortable sharing their accommodation.

The single-room, twin-sharing and triple-sharing options planned across the two locations provide alternatives for different preferences. Prospective residents will be able to consider the configuration that works best for them, subject to availability and the applicable rental plans.

The two locations also offer options for people considering accommodation in different parts of Pune. Kharadi Central is situated in Pune's eastern growth corridor, while Baner–Sus connects residents to the western side of the city. The choice of location can be an important consideration for those planning their daily commute and looking for convenient access to their workplace and other everyday requirements.

> A new address for flexible living is on the way! VJ and TruLIV are coming together to offer thoughtfully managed accommodation in Kharadi Central and Baner–Sus, with room options to suit different needs and preferences. A new living experience in Pune is set to begin with the New Year.



Looking Ahead

The VJ–TruLIV partnership reflects an effort to offer additional accommodation choices at Kharadi Central and Baner–Sus. With approximately 445 rooms and 1,050 beds planned across the two locations, the upcoming offering will cater to individuals looking for single-room or shared accommodation.

Both locations are expected to launch at the start of the New Year. Further details about rental plans, facilities, service inclusions and booking procedures will help prospective residents explore the available options.

As Pune's accommodation needs continue to evolve, the association brings another choice to people looking for a convenient and managed living arrangement in the city.



