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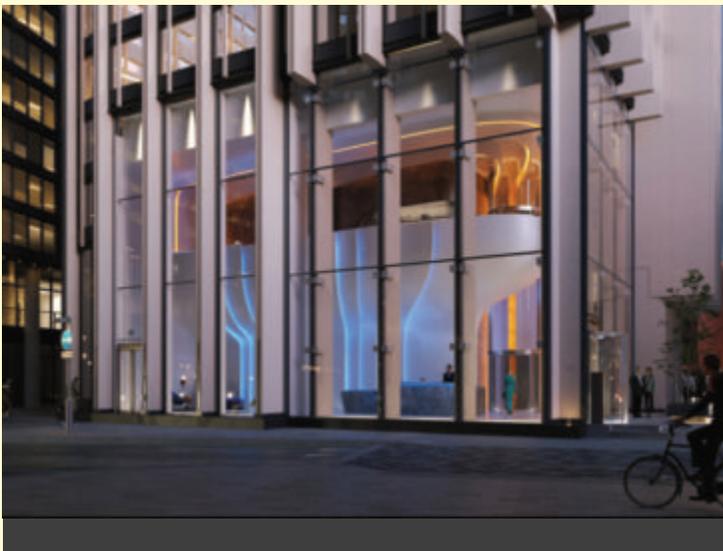


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January 2026



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January 2026

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Sterling Centre, Opp. Hotel
Aurora Towers, M G Road,
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Office Contact No.

☎ or 📞 +91 7028110118

Editor: Mukesh Thakur

☎ or 📞 +91 9822008398

E-mail:

realmagpune@gmail.com

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What You Should Know About Your Real Estate Agent?



The decision is made – you are going in for a property deal and will be considering using a realtor services. The next step is to shortlist agents/agencies operating in the areas of interest – be it buying or selling a property. Finally, how will you hire? A good agent should get your confidence through clean answers to some questions.



Is the company well established? How old is the company?



Are they members of any professional body, where you can seek grievance redress, if required? Standard companies and successful agents in India are slowly getting organized and are part of real estate agent associations. The fees may higher, but your interests are likely to be better protected.



Who is to be your contact in the company?

What are their credentials? The answers should assure you that your case is being handled by an experienced hand. One to one interactions also clarify your requirements, budget etc to the direct contact. It will save time and get you better results.



What is their property evaluation process? Over or under evaluation is undesirable and should create a doubt about the agents' credibility.



What are the charges, agent commissions, overheads that you are expected to bear? Understand any additional charges incorporated in the contract.



What are the terms of contract? While there may be a commitment you should be able to leave them, if the required services are not delivered. □

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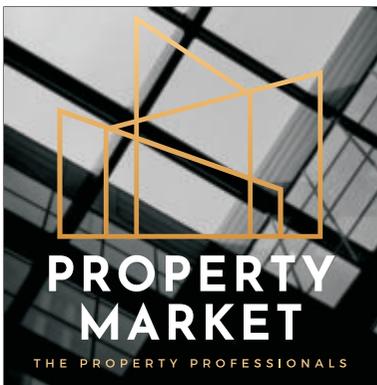
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Go ahead, get a deal on an over priced property

As a seller the risk of over pricing a property may mean a long wait or agreeing to a considerable compromise on the sale price. On the other hand, as a prospective buyer, you have nothing to lose if you do follow up on a long unsold property. Chances are that you could add a jewel to your holdings at a very reasonable price.

Look Beyond The Price

Considering a high priced property, that has stayed on the market for a while, maybe worth it. Fix a viewing to still those rumors about 'there must be something wrong with it'. There is a high possibility that buyers were put off by the expected price and did not shortlist it.

Bargain Convincingly

It will need your bargaining skills in full strength to wear down the owner over the price. Get the market figures, details of the property, if possible numbers for recent sales in the area – in short, all the ammunition you can collect reasonably.

Calculate the highest you are prepared to pay and then sit at the bargaining table. Be patient and reasonable in your expectations.

Scoring Points

It is about being aware of the market trends of the locality. Often a swank colony loses its shine to the new development in the area. Aging buildings or lack of infrastructure is another reason for people to shift, dropping rates in the area. The wise owner would then be ready to stop losses and agree to sell at a lower price.

A shortage of time, say in case a house owner is moving away or needs to pay for a new purchase, is another situation to agree to offer a discount. This is despite common knowledge that he has refused to negotiate earlier.

It is a combination of your skills and the time that you decide to consider a property. The important point is not to stay away from an apparently good option just because the quoted price is above your budget. It is always worth trying. □

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**‘REAL Properties’
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check points

For Buying A Property

There are various factors to consider before buying a property that you intend to call 'home'. It has been seen that many people get caught up in the small or cosmetic details of the purchase and search and in the process forget the primary needs of the family. Keeping some points in mind, when considering purchasing a property, will help you take the right decision in terms of investment and family comfort.

LOCATION

This is one of the most important factor to consider, when buying a

property. The quality of the neighborhood in which a home is situated, is paramount when investing in a property. This influences its current and future value.

ACCESSIBILITY / TRANSPORTATION

Easy accessibility and transportation will certainly make your life comfortable. These factors should be given priority while selecting a house.

EDUCATIONAL INSTITUTES

Quality of local state schools in

the vicinity exerts a major influence on property prices. A house or flat in a reputable school catchment area will always be easier to resell. Besides, it will save the everyday hassle of long distance travel for both the child and parent.

LIVING/MAINTENANCE COSTS

In addition to a loan/mortgage, there are also other regular costs which home owners bear water /electricity, property tax and maintenance costs. A long-sighted approach of living /maintenance

Between Dreams And Reality



Achieving the perfect balance between the ideal and practical is the key to owning your own property without jeopardizing future financial security

All of us would love to have a palace we call home. In reality the majority juggles with budgets and family responsibilities to get the best possible – and our homes become our palaces. The sense of security comes from a wise decision taken to buy a property without going overboard to meet false standards of lifestyle. Buying a house is often the largest personal purchase most of us carry out, mostly once in a life time.

What needs to be addressed

Prime addresses, spread out interiors – are they essential? Are they a better option to the convenience of moving to the outskirts? Honest answers will result in future peace and comfort in daily life coming out of a compromise between funds and dreams.

A budget that caters for family growth, job insecurity, legal charges and inflation may sound like a lot of planning, but it will be well worth the effort, Go for it!

A price for security

Besides financial security, physical safety for you and your family is a vital consideration. The cheapest area may not be the best to live in. A congenial community environment showing growth of conveniences like shopping, education institutes and other facilities may be worth that little extra payment.

Areas with security problems are likely to add to your headache with the realization that reselling may mean a loss or little profit. And this above the discomfort faced while actually living in the area.

Take a while; look around before you sign on the dotted line. It's a home you are looking at, not a wardrobe addition that may be discarded at the end of the season. □

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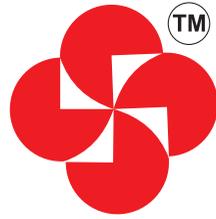
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- Clean the kitchen, especially the sink and garbage areas.
- Stow away bedroom clutter under the bed, as visitors may open wardrobes or built-in storage.
- Dry and lower toilet lids.

- Use the opportunity to take the family shopping or grab a quick snack.
- Finish with a light room freshener spray.

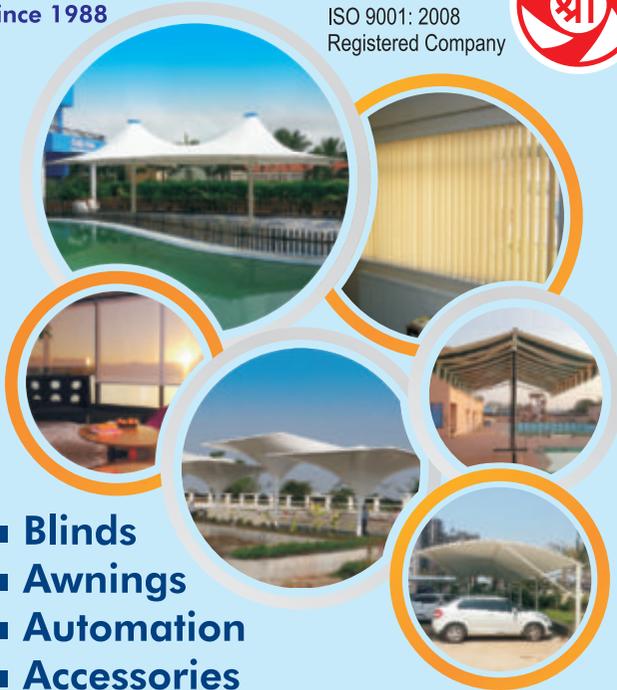
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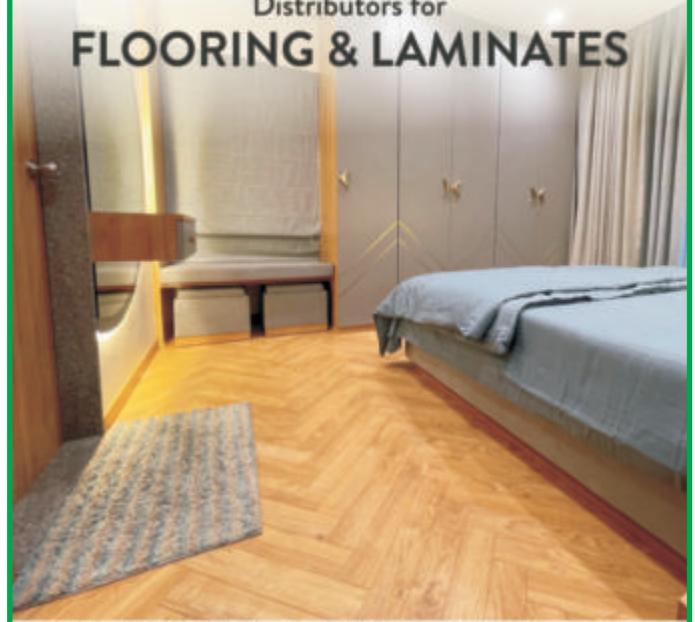
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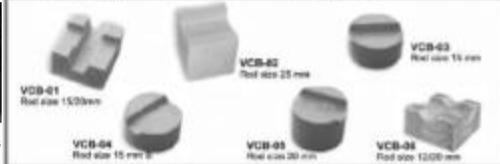
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who let the dogs out?

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- Give yourself plenty of time to look for a property, and be prepared to move fast if you find a place where your pet is equally accepted.

- Look for landlords who are pet friendly.

- The best thing to do is to be honest about the fact that you have a pet. Tell the landlord that

you have a pet before starting the deal. Do not hide the fact as later when they come to know about the pet, it might create complications.

- Ask if you can introduce your dog to the landlord. Once they see how well-behaved it is, even a landlord who has said 'no' to pets just for an easy life may come to reconsider.

- House-training is a must and obedience-training, for dogs, is an added bonus. Make sure that fleas and ticks are under control, and let a prospective landlord know about all of it.

- The more they feel you are a conscientious pet-owner, who takes their concerns seriously, the more likely they are to agree to let to you in.

- Probably you can make a

written agreement with the landlord that covers every precaution that you would take in the house.

- Landlords, with less emotional investment in their property can sometimes be more open to pets indoors.

- Again, money plays a vital role. If the tenant can offer some extra money for the damage that might be done, it's not very difficult to convince the landlord.

- Expect to pay a higher deposit - and be prepared to offer to do so, if you sense reluctance on the landlord's part. □

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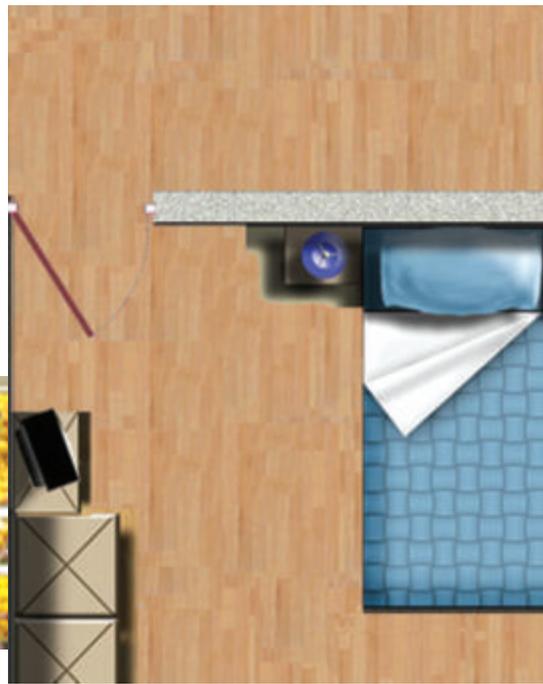
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That done there is still need to align your parameters to balance your requirements and finances. Here is a checklist guideline.

MONEY FIRST

Take a deep review then set a budget. Include renovations, moving and overhead costs.

LOCATION

Is the address your topmost priority or managing commutes to school and office more critical?

Most of us would want some basics like daily shopping and medical help in the vicinity.

IN AND AROUND

The size and type of the house, number of rooms or bathrooms, a garden patch or gated community are some elements you must include in your list of requirements. Any particular requirement like, physically challenged access, pet friendly society, or separate office/servant room? Add that too.

Type of fitments, an old property or only brand new will do are also important.

Prioritize as must have or nice to have to help finalizing. □

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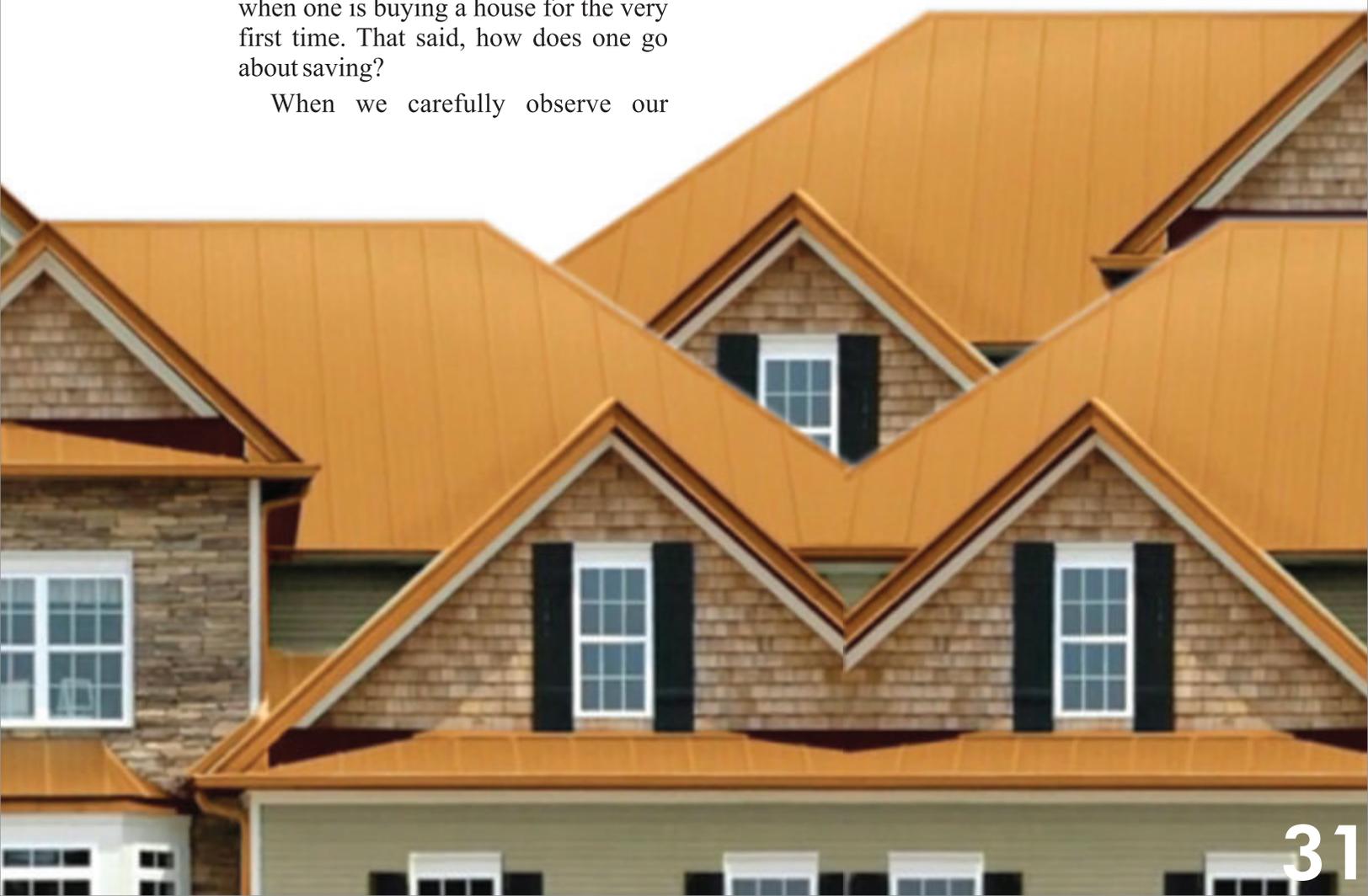
Everyone has realized the importance of savings especially during the recession period. The impact of slowdown was felt on almost all the sectors of the economy, but not much on the real estate segment in the city of Pune. The housing rates continued to rise regardless of the lull in the market. For those who wanted to buy a house, their savings came as the only rescuer.

With loan regulations becoming stringent, buying a house became further difficult. In this situation, only those who had made savings in their life could afford to buy a house and fulfill their dream. Savings are more important when one is buying a house for the very first time. That said, how does one go about saving?

When we carefully observe our

spending habits, we notice that we spend a lot of our hard-earned money on needless items. By cutting down on these unnecessary expenditures, we can save a great deal of money. Likewise one can cut down on shopping, phone, holidays and other such bills.

The bottom line is that saving for a house is a very personal experience—what one person is willing to give up, another person may not. If you keep your goal set on purchasing a house, for yourself and your family, and soon become the proud owner of some property, you'll find that the effort to get there is not nearly so much as you think. It's sooner you realize that there are more places to cut costs than you thought, and you'll certainly fulfill your dream of owning a house. □





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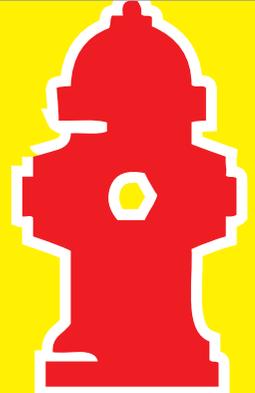
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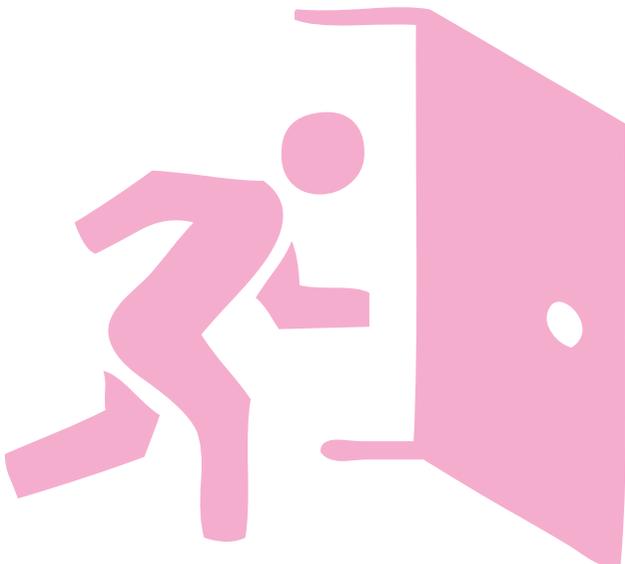
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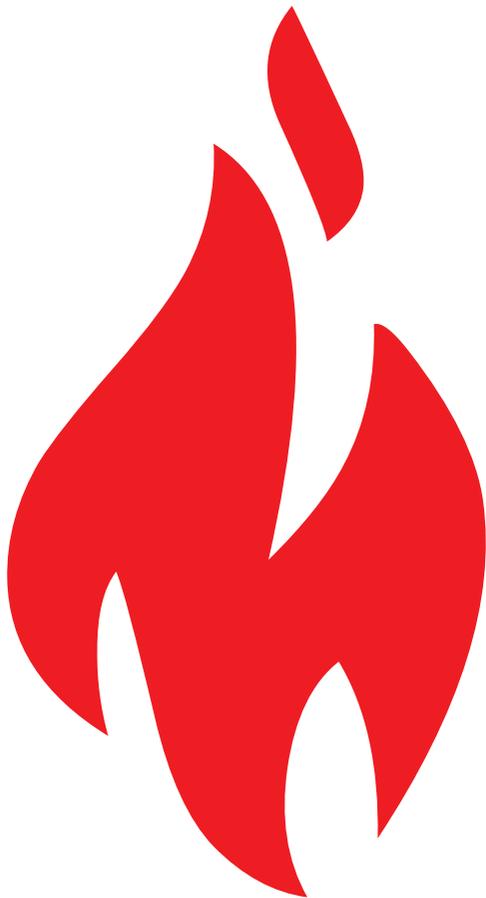
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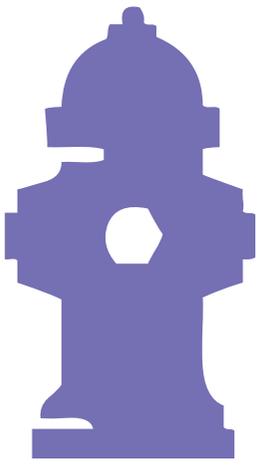
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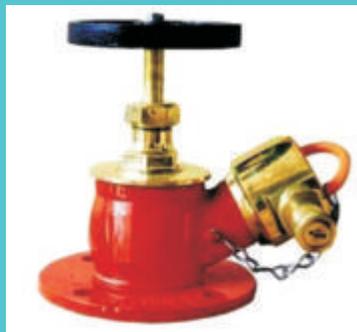
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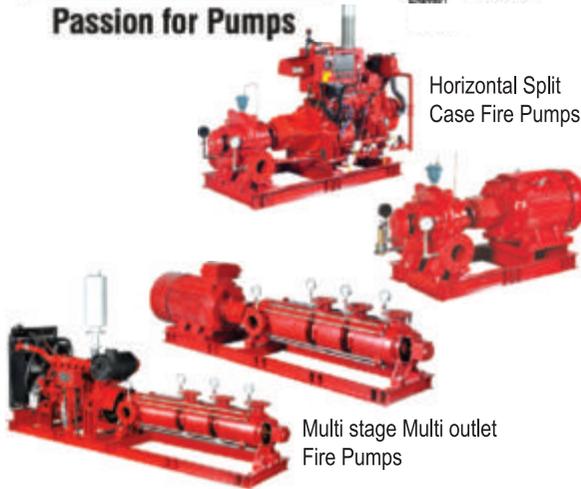
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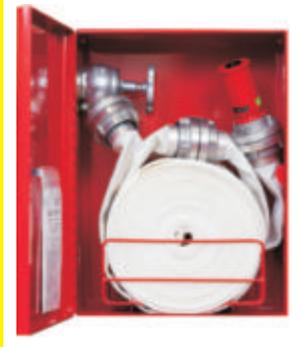


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