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HOMES AND REAL ESTATE NEWS

THE HINDU

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ORAGADAM
— New Chennai —

DTCP No.: SWP/BPA/0125870/2024
RERA No.: TNRERA/1/BLG/0397/2025
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The apartment building, Parkville (stilt floor + 13 floors with 180 dwelling units), has been approved under DTCP, with the approval numbers DTCP No: SWP/BPA/0125870/2024 dated 20.02.2025, and has been registered vide TNRERA project registration number: TNRERA/1/BLG/0397/2025 dated 27.11.2025, and the same is available on the website <https://rera.tn.gov.in/> under registered projects. The President of Vadakkupattu Village Panchayat has issued building permission vide letter No. 005 dated 28.06.2025. The said project is mortgaged to Axis Trustee Services Ltd. and financed by Axis Bank, Aditya Birla Finance Ltd., and Axis Finance Ltd. NOC/ROC shall be provided on demand from the lenders. The contents, information, images and visuals or sketches, including landscaping in this material, are only an architect's impression, representative images or artistic renderings for general informational purposes only, unless stated otherwise. Nothing contained in this material is intended to constitute a legal offer and does not form part of any legally binding agreement and/or commitment of any nature. Every endeavour has been made to keep the information updated. However, the recipient(s)/viewer(s) accessing this material are advised to exercise their own discretion in relying on the information shown/provided and are requested to verify all the details, including area, amenities, services, terms of sales and payments and other relevant terms independently with the Promoter Company, have a thorough understanding of the same and take appropriate advice before concluding any decision for buying any unit(s) in the Project. Price calculated for the 1st floor.

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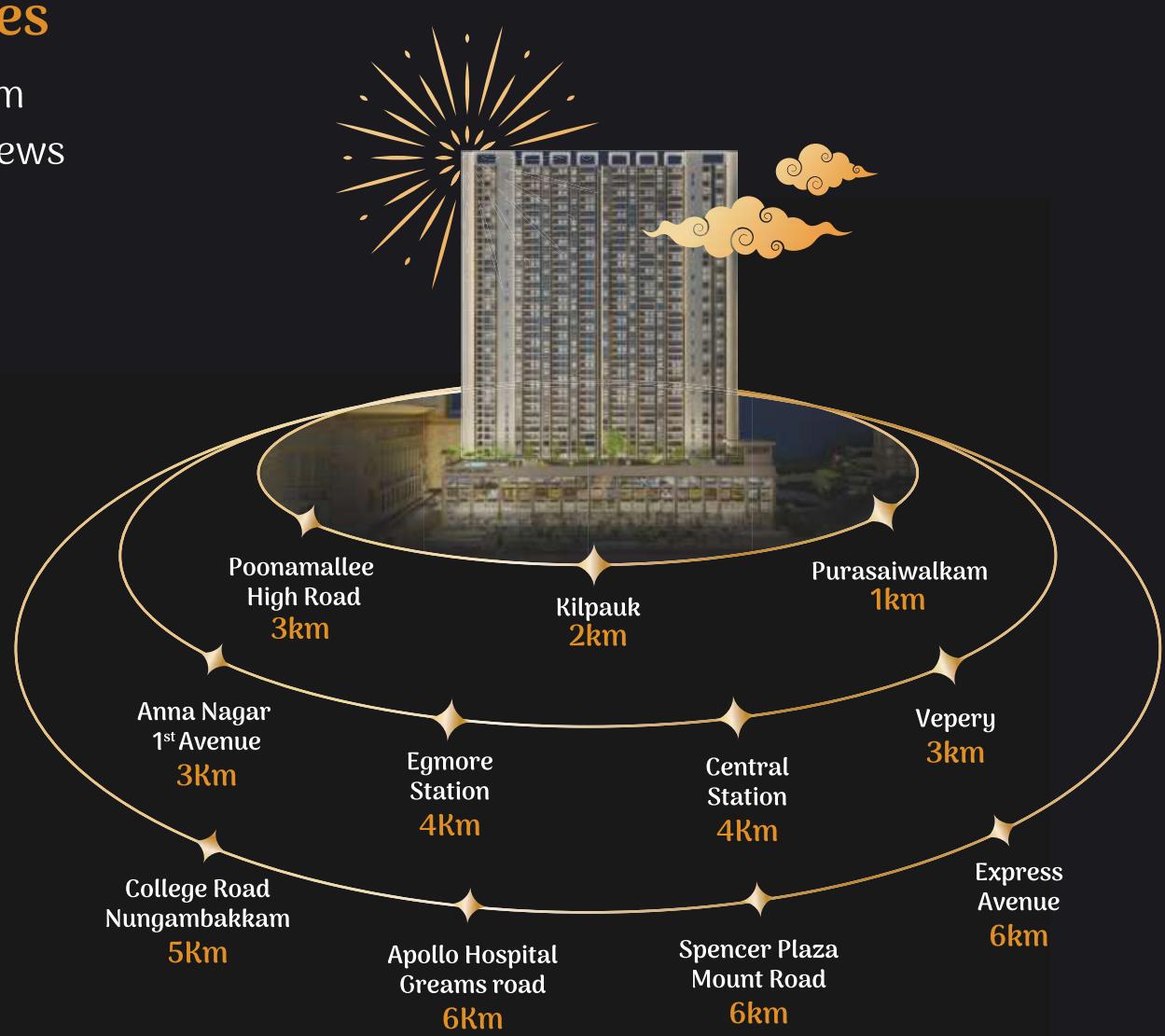
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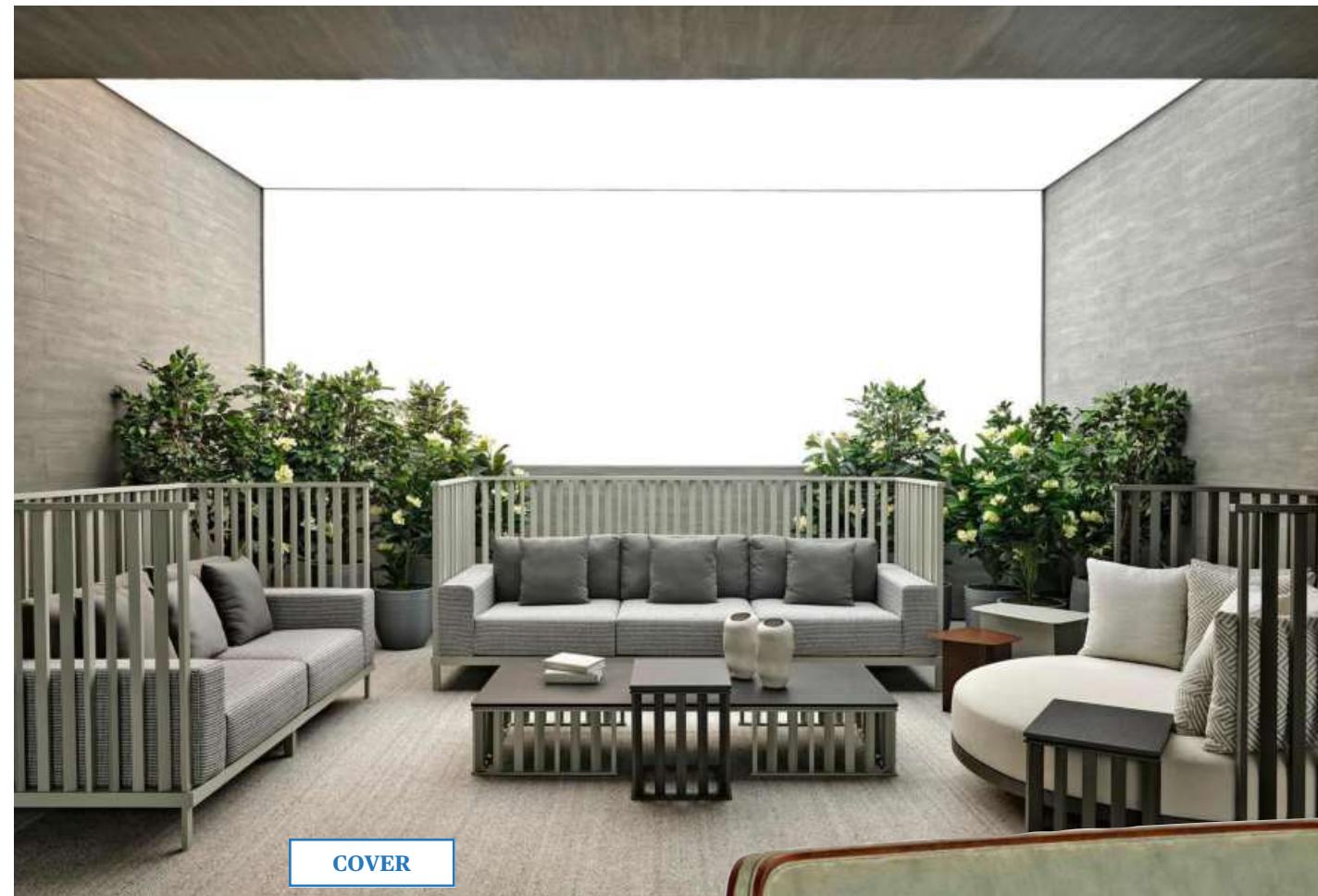


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THE HINDU



COVER

The sofa in focus

From relaxed silhouettes to modular forms, how seating design is evolving in 2026



Rashmi Gopal Rao

It is not an understatement to say that the sofa is the most frequently used and the most visible piece of furniture in any home. It is almost the functional and emotional anchor of the living space. "It is often the first thing you see when you enter a home. Choosing a sofa is less about simply filling up a space but more about shaping how the room is experienced, every single day," says Angelique Dhama, president, Obeetee Carpets and Home, headquartered in New Delhi.

It is significant to note that a sofa also occupies a lot of visual space.

Long way to go

"Its scale, shape and material influence how the entire room feels and functions. It often becomes the reference point around which the rest of the furniture is arranged. Thus,

choosing the right sofa is all about understanding how you live, whether you entertain often,

Popular trend

Modularity is the most preferred. The most popular sofas are those with modular configurations, extended lounging formats, and integrated functionality that supports different moments of the day. Modular sofas are gaining prominence, allowing spaces to adapt as living patterns evolve. Sections can be reconfigured for lounging, hosting, or even work-from-home setups, reflecting the multifunctional needs of modern homes.

prefer lounging, or need something more structured. When it aligns with your daily habits, the sofa then naturally becomes a strong, long-term foundation for the space," says Somya Vohra, co-founder of Ravoh, a Gurugram-based contemporary luxury brand.

Jack of all trades

A sofa should be chosen with equal attention to form, function and intent. "The sofa should always be proportionate to the space of the home and aligned with its overall décor sensibilities. Equally important is its functionality and timeless appeal, as a well-made sofa should balance everyday comfort with enduring style and remain relevant for years to come," says Anurag Kanoria, director of The Great Eastern Home. Located in Mumbai, the space showcases a collection of antiques, handcrafted furniture, vintage collectibles, and fine art, drawing inspiration from global styles such as Art Deco, French, and Colonial. Comfort is non-negotiable and

must be felt every time you lounge on your sofa, as has been rightly pointed out.

Materiality is important in fabrics and finishes should age gracefully, and the sofa should converse naturally with its surroundings, especially with elements like rugs, lighting and architecture.

"Beyond that, the quality of internal construction, joinery and cushioning determines longevity. Upholstery should be selected based on use, climate and maintenance requirements, while the structure should allow for repairs rather than replacement. We also need to consider flexibility: whether the sofa can adapt to changing layouts, growing families, or evolving lifestyles," says Joya Nandurdikar, founding partner, Furgonomics, a product design brand located in New Delhi.

According to Amit Pai, managing director, Poltrona Frau India – an Italian company with stores in Surat, Bengaluru, Hyderabad, Delhi and its flagship in Mumbai – the current sofa design trends are centred on comfort-driven aesthetics and modular versatility. There is also a renewed emphasis on personal expression, seen in bold yet inviting forms. Along with this, there is a clear move towards restraint, softness and materials.

Here is a look at some key trends expected in the sofa space this year.

Shift incoming

There is a definite shift towards softer, more generous forms that encourage lounging rather than formal sitting.

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» PAGE 9

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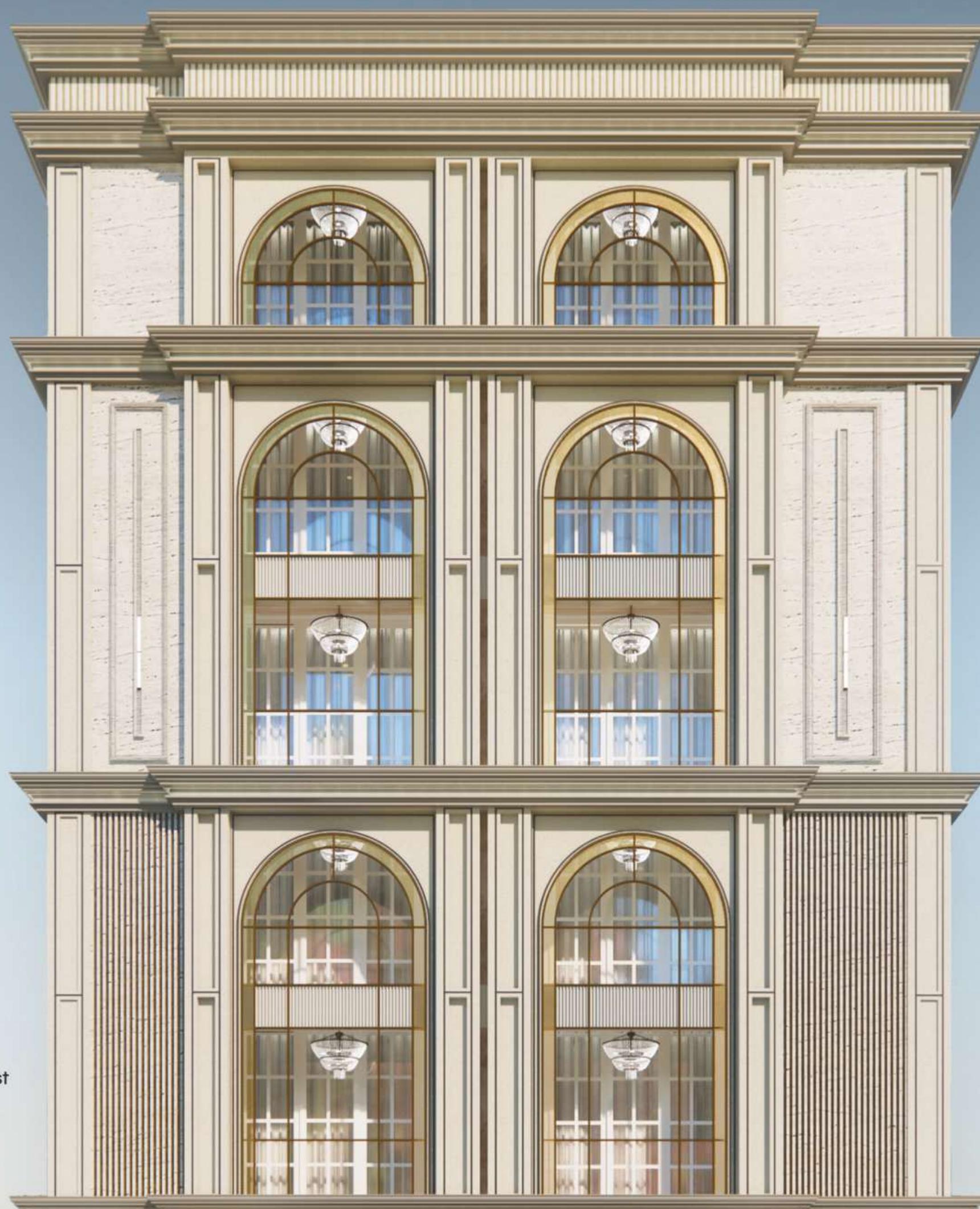
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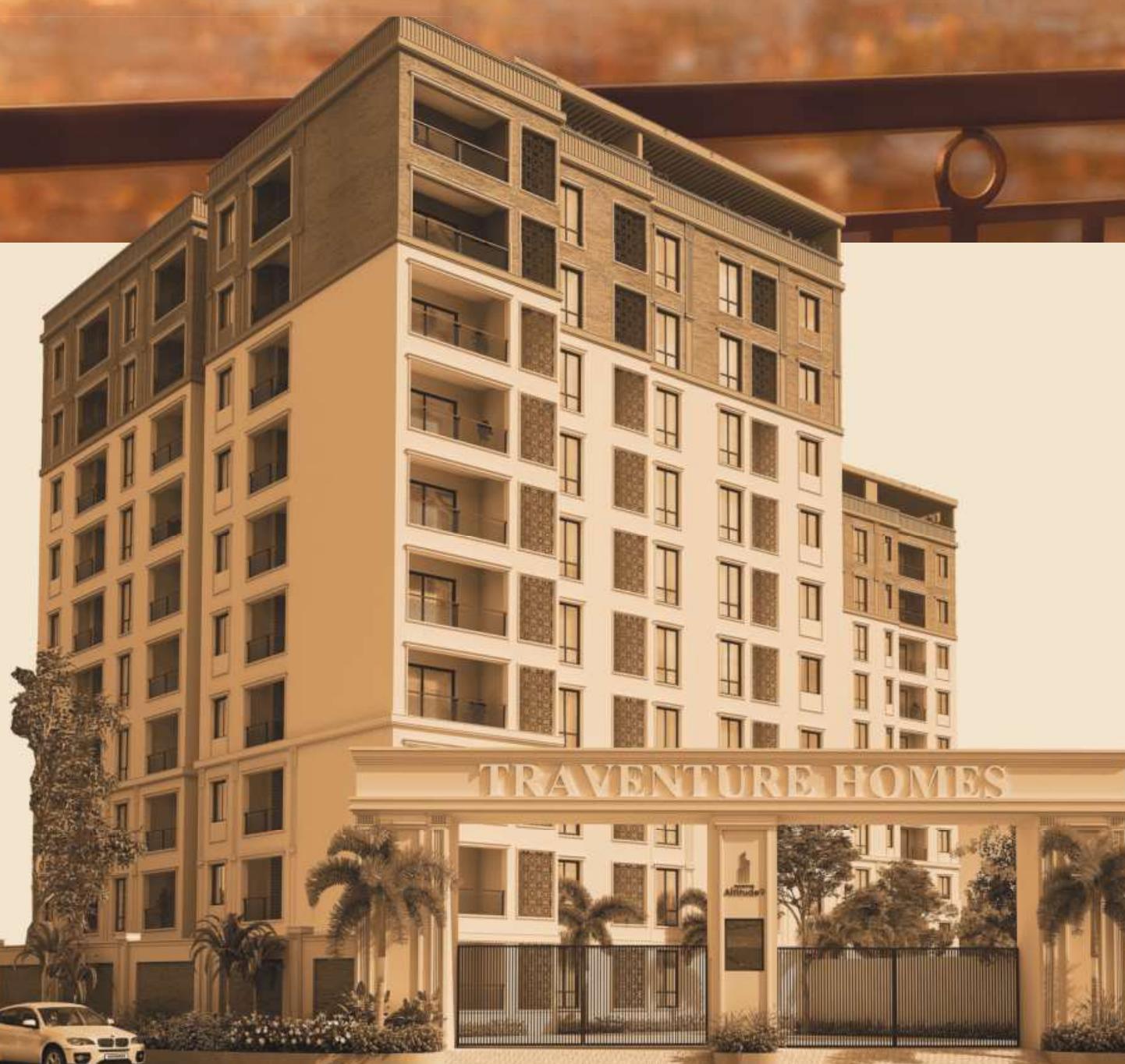
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The hidden costs buried in your home loan

Why the structure of a home financing, not just the EMI, decides what you really pay over 20 years

Vikas Tarachandani

Buying a home is often seen as the biggest milestone in a family's financial journey. Most people focus on the down payment, stamp duty, registration costs and an EMI that "fits the budget". What many borrowers miss is that the real cost of owning a home is often decided by the home loan structure, not just the EMI.

A home loan isn't just a rate or an EMI to be paid. It's a long-term contract with several moving parts such as tenure,

benchmark, reset dates, fees, bundled insurance and other add-ons. These details can quietly add several lakhs to the total outflow over 15-20 years. Sometimes this happens because borrowers don't know what to look for. Sometimes, because sales teams are rewarded for closing fast. Often, lenders and agents highlight what sounds convenient upfront, while the real costs stay buried in the fine print.

One of the most common hidden cost traps begins even before the interest rate discussion, at the stage where a bor-



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rrower chooses a lender. Many borrowers don't pick lenders purely on pricing. They choose quicker approvals, doorstep service, higher loan-to-value ratios, fewer questions, faster disbursals or a smoother overall experience during a time-sensitive home purchase.

The catch is that these "benefits" are rarely free. They are often packaged with a higher interest rate, additional charges or a less transparent benchmark and reset structure. What feels like a small premium for

convenience in the moment can quietly turn into a long-term cost, as the borrower continues paying for that ease month after month across the life of the loan.

Another overlooked factor is how the loan's interest rate is structured and reset over time. Borrowers often track their "interest rate" but very few track what that rate is actually linked to and how often it resets. The effective rate a borrower pays is influenced by the benchmark design used for the loan, the

frequency of resets, and the credit risk premium charged over the benchmark. This creates a subtle but meaningful outcome: two borrowers with the same lender can end up paying different rates for long periods, simply based on when they borrowed and how their loans are structured.

Why spread matters

The most under-discussed part of a home loan is often the spread. Spread sounds like bank jargon, so most borrowers ignore it, but it is frequently the main reason a borrower's home loan rate stays high even when interest rates are falling. It is the extra margin the bank adds over the benchmark, such as the repo rate. For example, if a borrower's home loan rate is 8.25%, it could be structured as repo (5.25%) plus a spread of 3%. While the benchmark may fall, the borrower's spread does not automatically reduce, and banks rarely revise spreads for existing customers on their own. Therefore, older borrowing customers continue to pay the same premium, while new

borrowers with similar profiles may receive lower spreads. This is how two similar borrowers can borrow from the same bank and still pay different rates.

Bundled products, especially insurance, are another major source of hidden cost. Insurance is important and often advisable given the size and duration of home loans. The issue arises when borrowers are led to believe that a particular insurance product is mandatory or when the premium is bundled in a way that inflates the financed amount. If an insurance premium is financed through the loan, the borrower doesn't just pay the premium, rather they pay interest on that premium for years. Even if the EMI impact appears small, the total outflow over time can increase significantly. The worry here more than insurance is how it is packaged, priced and disclosed.

The fee trap

Moreover, fees and charges also tend to be underestimated. Home loans often involve pro-

cessing fees, legal and valuation fees, documentation charges and administrative costs. Borrowers typically negotiate the interest rate aggressively but don't always negotiate the fee structure with the same intent. Over the lifetime of the loan, these costs compound and reduce net savings, even when a borrower believes they have secured a competitive rate.

The hidden cost isn't borrowing but borrowing without clarity. Home loans are not expensive debt in India and are often the most efficient way to finance a home. However, that efficiency depends on the structure. Ultimately, the right loan structure depends on the borrower's liquidity outlook, financial strategy and personal priorities. What remains universal is that a home loan is a long-term contract, and small structural details can quietly reshape the total cost of owning a home.

The writer is co-founder of SURE, a liability management platform.

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| BRICKS/CONCRETE BLOCKS |
| BUILDING CONTRACTORS |
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| HOME DECOR |
| PUBLIC NOTICE |
| HOME FINANCE |
| JOINT DEVELOPMENT |
| BUYING |
| SELLING |
| Classification common for Buying and Selling |
| COMMERCIAL |
| COMMERCIAL BUILDING |
| COMMERCIAL LAND |
| FACTORIES & SITES |
| FARM HOUSE/ LAND/ RESORTS |
| RESIDENTIAL |
| RESIDENTIAL FLAT-NEW |
| RESIDENTIAL FLAT-RESALE |
| RESIDENTIAL HOUSE |
| RESIDENTIAL LAND |
| TIME SHARE |
| GENERAL |

JOINT DEVELOPMENT

MADHAVARAM REDDY St 18000 Sft JV or Investors Reqd. Ph: 9444892265

WANTED JV Land Any Where In & Around Chennai 2-5 Ground.Ct: 984638282

ECR NEELANKARAI CLRI Nagar Approved -257 Sqft JV/Out Rate: 9840032626

WANTED LAND for JV or Outright 200ft Radial Rd, Velachery, Tammaram, Medavakkam. Ph: 9677196666

SELLING

COMMERCIAL

NANGANALLUR PRIME Commercial/Pretail Land 1610Sft on MGR Road Ct: 9962105374 brokers excuse

ANNANAGAR SHANTHI Colony Main Road 80X100 North facing. Ct: 9150858977

MANNUR BT2 2250sf shed, Land 10ft on 50ft & 30ft rd corner Rs90L 9566068418

✓ WATER PLANT CHENNAI 4.4Grd.Land Full setup. 5-8L.Income 7.7Cr.Ct.77 08080016

INDUSTRIAL SHED FOR SALE

Ambattur Industrial Estate

North Phase

11.2 GROUNDS

➤ Factory - 24000 sq ft including mezzanine floor of 4000 sq ft.

➤ Office - 3000 sq ft

➤ 3-Ton scissor lift

➤ 10 Ton Crane

➤ Industrial flooring

➤ 120 KW Roof top solar

97909 01255

COMMERCIAL BUILDING

LADIES HOSTEL @ Urappakkam 3600 Sft land, 5500 Sft Buildup 40Beds 3lacr/pm rent Nr.Rly.Stn. Ct: 9840274814

T NAGAR Opp Vidyaodaya 100% Vastu Office 650 Sft, Rent yield.

9403326240

WASHERMENET BASIN Bridge Rd, Land 4000ft, Builtup 3700Sft 2Pfs, 45ft Front, Well Maintained

9444835235

W.MAMBALAM 40FT MN Rd L:3218ft, B:650sf, Rental income 1.5L

9952101069

NEW ECR Thennattinam Seaside 30Ft Road DTCP 5Grds,77L Neg.97908

91218

RESIDENTIAL

VELACHERY- ANNANAGAR New 2BHK flats: Plots at Urappakkam nr Kilaankkam bus stand. 9943445454/ 8438769669

ECR VETTUVANKENI 2.25 Ground, Sea Side, CMDA, 3.25Cr/Ground.

8940200333

RESIDENTIAL FLAT - NEW

NUNGAMBakkAM, SUBBARAO Avenue Penthouse 4100 sf 4BHK, UDS 1452 Premium Fully Furnished, 5th Flr, 3CCP Piped Gas Ct: 9500110077

PURASAWAKAM/ ANNANC 3&4BHK Lavish Urg.Del/Serius by Only 9444987664.

ALWARPET TTK Road 1275sf Flat UDS 706sf, 2.10cr.Nego. 9940013221.

AMBATTUR 10GRD Building with Rental Income 80ft. Road No Brokers 984065678

POONAMALLEE - Sriperumbudur around 3 Acres Land required. 96774 27575

WANTED RENTAL Income Commercial Building or Warehouse 8438823345

REQ 1T06GR In & Around 5K Mtr Chennai Showroom Develop Land 9840055868

RESIDENTIAL

SALIGRAMAM On 30ft Road 1BHK Flat in Gr.Flr less than 15Yrs Old And Vacant Land 1200Sft. Plt. Ct.968640 94700

REQ. 1 to 5Gr Good Bungalow T.Ngr AshokNgr Alwarpet RA Purn 9440757777

RESIDENTIAL HOUSE

LAND REQUIRED 1 to 1.5 acres in and around Sriperumbudur / Oramadam for hotel business. Clear titles. Owners / ConsultantsWhatsApp details to: 9843960401

REQ. 1 to 5grs Res/Comm In & around Chennai Immediate Reg Jayashankar Properties 770841713, 904560044

NEEDED 10T05CR Budget Rent Income Com Bldg Or G/F Showroom 9840055888

COMMERCIAL LAND

LAND REQUIRED 1 to 1.5 acres in and around Sriperumbudur / Oramadam for hotel business. Clear titles. Owners / ConsultantsWhatsApp details to: 9843960401

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REQ. 1 to 5Gr Good Bungalow T.Ngr AshokNgr Alwarpet RA Purn 9440757777

RESIDENTIAL LAND

OAGADAM, PADAPPAI, Gudivanchery, Urappakkam Land Buy / Sell 9003010906

WANTED 3/4 to 1 Ground Adyar to Neelangai KabaleeswaraNgr 960144778

WANTED

700 to 1000 SQ.FT. RESIDENTIAL LAND in and around Mogappair, Padi & Korattur

Ct: 98410-11845

WANTED- LAND Oramadam,Sriperumbudur Vadagal,Valam, Ezhuchur:950093444

WANTED LAND Kovalam Nemelli Mahalipuram Poornjeri Mamai-950093444

AT ECR - INJAMBakkAM to KOVALAM need 1 to 1.5Gr @ 24'-30' feet. Road. Agent - 9444022995, 988178443

WANTED DTPC/DMCA Layout & Rental Plots for Marketing in & Around South Chennai. 9894736756, 9949194859

WANTED 2.5 Grounds Land in Velachery-Dhaneswaram, Nanganallur around Anjaneyar Temple, 5 Grounds in Guindy Industrial Estate & 3 to 5 Grounds around Adyar Areas. 9710156179

CONSULTANTS

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FACTORIES & SITES

MADHAVARAM NR 100ft Rd 5100sf Blp 4700sf New Gdw/Warehouse 7092275398

10560 SQFT 60 X 176 50ft road viachor vilivoyal chennai kosapur Ct: 9040303135

Industrial Land 10232 Sq. Feet Rcc Building 17 Feet Height for Sale at near Oragadam (Padappai) 9884691427

FARMHOUSE / LAND / RESORTS

KANATHUR BEACH View 11,049sqft corner Plot Sale Rs.1 Cr. Ct: 9786535795

TINDIVANAM 13 Kms. Bit parcel Land 40 Acres various S. Nos. Per Acre 15 Laks. Negotiable Sam 9962399133

SRIPERUMBUDUR nr dry port beauty orchards layout 10900sf grow trees Rs 600/sft. Ct: 98408 89797

COONOR THAMBATTI Resl PLOT 7CENTS 0.005Acre Rd 35L. 98412 81747

ECR MUGAIYUR Opposite Seaside 1.5Acre 80Lakhs Per Acre. 9894603338

ECR MARAKKANAM Seaside 500mtrs 30Cent 55Lakhs 9894603338

ECR 9KMS From Marakkam 1 to 5Acre, 25 to 45Lakh Per Acre. 9894603333

ON BANGALORE Highway 9 Acres with 2500 Trees Well Free EB 9960595935

KANCHIPURAM OCHERI NH 75cents Suits Farm/Godown 1.10cr 93600

KODAIKANAL VILLUPATTI Naidupuram 1.35 Acre North 9840461868

PAVUNIY ORCHARDLANE Off ECR 5Acres Macoris, Gated Comm. With Club house, Japanese Garden, Pond, Tennis & Pickleball court 9789522759

CHENGELPET SP Kovil Farmlands Invest in Farm Lands N Proposed Chennai Peripheral Ring Road (CPRR) Passing Through SP Kol to Mahabalipuram Cosmic Properties 95000 80999

KOTURRATHI KOLATHUR Nr water canal Rd behind Darwin school & N Kapada Rd. Perumal Ngr 2BHK Flats. 9790471981

VIRUGAMBakkAM NEW Launch Under Construction 2 & 3 BHK Residences in a Prime Residential Neighbourhood. Contact : 9840472738 / 626257561 / 9789527678

NUNGAMBakkAM - Last Residence Available Exclusive 2/3 BHK, Under Construction in a Sleuth-After Central Address.Ct: 626257561 / 97894072738

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ADAMBAKKAM NEAR Alandur Court 2 BHK with Lift, CCP, Ready to Occy. Ct: 9781052345

MOGAAPPAR GOLDEN Colony Indpt. House Land Area 2700 sf Total build up 3500 sf, 1Ground 6Crone. Ngt. 9791052345

HARRINGTON RD 3BHK sale Brokers excuse 9841208460 (under construction)

THIRUVANMIYUR READY to Occupy 2 & 4 BHK Flats for Sale - 9840664978

MADURAVOYAL - BANG on 2BHK Apartments with 817 Sqft, opposite to Velammal School @ 69 Lakhs onwards. Only 4 Units left. Call: 90424-24090

CHOLAIMEDU RAJAVEEDHI Street, 3BHK, 1390sf, East Facing, Lift, CCP, WPV. Power Backup Contact: 984120852 / 9080650425

ECR KOTTIVAKKAM 3/4BHK Flat 1200 sf Fully furnished 2.2 Cr Prime location Call Vinodini: 9840919009

ADYAR 2.5 BHk flat 1200 sq ft Fully furnished 2.2 Cr Prime location Call Vinodini: 9840917544

WASHERMENET BRINDAVAN Apts Cross Road, 1000sf 2BHK, 3rd Flr UDS 549sf. Carpark. Rs.75L. Ct: 99620

PURASAWAKAM/ ANNANC 3&4BHK Lavish Urg.Del/Serius by Only 9444987664.

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AMBATTUR 10GRD Building with Rental Income 80ft. Road No Brokers 984065678</



The sofa in focus



CONTINUED FROM
» PAGE 1

"Designs are shifting away from rigid, formal structures, which leave little room for flexibility or nuanced living, and are moving towards softer, more relaxed forms. These shapes invite more use and movement," says Sajal Lamba, co-founder & director of Gurugram-based Wrver.

"Sofa designs today favour gentle curves, relaxed silhouettes, and forms that feel intuitive rather than engineered," adds Dhama. Curved and organic shapes as well as rounded edges are replacing rigid, straight lines, making seating more inviting which is again a reflection of how modern homes are becoming more easy-going and lived-in.

Modular, flexible forms

Modular sofas are gaining prominence, allowing spaces to adapt as living patterns evolve. Sections can be reconfigured for lounging, hosting, or even work-from-home setups, reflecting the multifunctional needs of modern homes. "Modular designs are a big shift; people want sofas they can move around, reconfigure, or adapt as their needs change. There's also a noticeable move toward stronger, more architectural forms as well as generous proportions that prioritise comfort," adds Vohra.

Many designs now incorporate deeper seats and extended chaises that make them comfortable for both sitting and reclining. There's also a growing emphasis on built-in functionality, from hidden storage to movable backrests or arm elements that adjust to different postures.

Price points:
Obeete: ₹1,20,000 upwards;
The Great Eastern Home: ₹2,25,000 upwards;
Furgonomics: ₹1,56,000;
Wrver: ₹1,67,000 upwards



(Top) Sofas for hosting, lounging or work-from-home; (clockwise from above) Joya Nandurdikar, Amit Pai, Anurag Kanoria and Angelique Dhamma.



This makes the sofa suitable for working, relaxing, or entertaining without changing the furniture entirely.

Focus on craftsmanship

There is a refreshed interest in craftsmanship, visible stitching, layered upholstery, and thoughtful detailing that is slowly replacing purely minimalist forms.

"Sustainability is playing a vital role in design choices, with more emphasis on responsibly sourced materials and quality craftsmanship.

The focus is on creating sofas that are well-made, durable, and timeless – pieces that are meant to last rather than follow fleeting trends," adds Kanoria. There is also a shift away from



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Tips
Unlike decorative objects, a sofa must endure time, use, and changing rhythms of living. It should feel reassuring on the first day and remain so years later. A sofa must be designed for utility first, offering proper support and ease, but it should do so in a way that also contributes visually to the space. Since it is used for sitting every day, often for long periods, comfort, proportions, and support are critical.

overt statements, towards pieces that feel quietly confident; designed to last, both stylistically and structurally. "There is a renewed appreciation for natural materials like leather, stone and wood when used with clarity and purpose," adds Pai. Natural and tactile materials are leading the conversation – think handwoven textiles, cotton blends, linens, wool, and leathers with a lived-in finish. "Sofas are moving towards softer fabrics

with a natural feel, textiles that invite everyday use and develop character over time rather than needing constant upkeep. You'll often see these paired with visible structural elements like wood or metal, which add contrast and a sense of grounding to the piece," adds Vohra.

Further, tactile fabrics such as linen blends, bouclé, cotton and wool add warmth and depth, helping create textures that feel cosy, layered, and visually interesting.

According to Dhama, solid Indian teak wood and antique-finished woods are in vogue for their natural grain, strength, and ability to age beautifully. Italian Carrara marble is increasingly favoured for its timeless elegance and soft, organic veining, while brass-plated details and metal medallions are being used as refined accents that add character.

Calm colour palettes

Soft neutrals and earthy tones like sun-washed beiges, muted

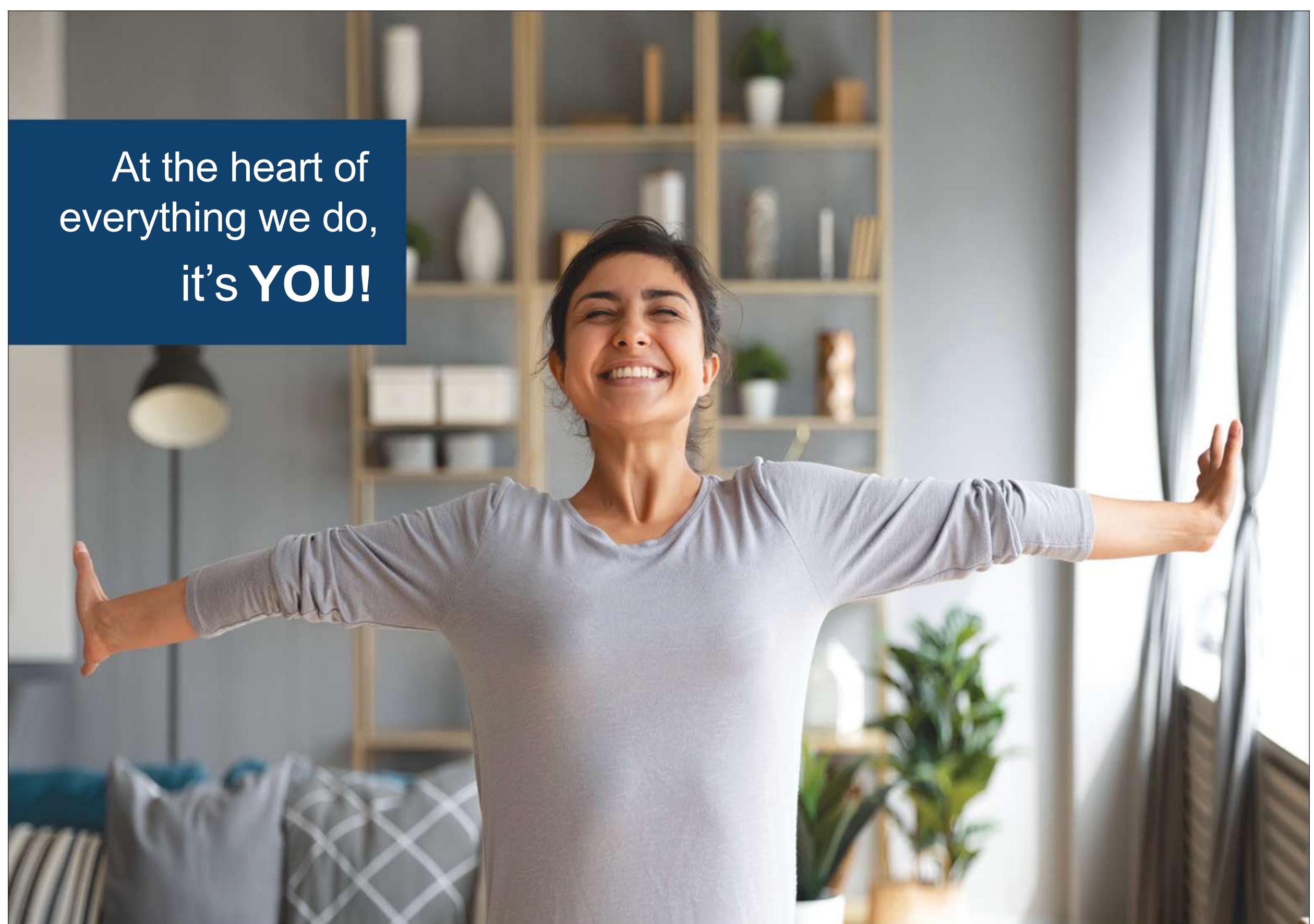
browns, gentle terracotta and subtle greens continue to be popular. "Neutrals have always dominated and for good reason. They work in any setting, and they allow the furniture to move around as homes and spaces change," adds Lamba. Further, these colours feel less rigid than stark whites or greys and are easier to build around as tastes evolve.

The right sofa should stand the test of time, not just in how it looks, but in how it is lived with. As a piece that carries everyday life, everywhere and all at once, it demands a mindful approach. More than a design choice, a well-made sofa quietly shapes how a home is used, experienced, and remembered. Chosen well, it goes a long way.

The Bengaluru-based freelance writer is passionate about all things design, travel, food, art and culture.



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PARKHOUSE MEWS Guindy

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EC/South-II/044/2025 dated 4.2.2025
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Floor rise charges applicable



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TN/29/Building/532/2022
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EC/South-I/260/2025 dated 25.7.2025
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DELMAR Cheran Nagar Coimbatore

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Price Starts at 2.67 Crores**
*Rera Carpet Area 2204 - 2295 sq.ft.



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CONSTRUCTION IN FULL SWING

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KAMADHENU RERA No.
TNRERA/29/BLG/0270/2025
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CONSTRUCTION IN FULL SWING VISIT MODEL APARTMENT

3 & 4 BHKs | 2609 to 3921 sq.ft.
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