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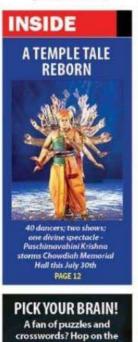


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OURBANGALORE 17

The answer depends on you — and a city where every micro-market tells a different story

Bindu Gopal Rac

here's no one-size-fits-all answer in the rent-vsbuy debate — but let's cut through the fluff. Your choice depends on where you stand in life — financially, emotionally, and professionally

emotionally, and professionally. Take Shridhar Rao, for instance. When house-hunting in Bangalore, he chose to buy — Inspired by a friend who had seen his property value shoot up by Rs 10 lakh in just six months.

"Looking back, it was the smartest move. My EMIs are now about the same as what my friends pay in rent." Rao says. Many (like Sridhar) argue that renting makes sense when you're just starting out, switching jobs. or unsure where life's taking you. It keeps upfront costs low, spares you the headache of repairs, and gives you the freedom to move.

But here's the flip side — rent is a sunk cost. It builds zero equity, and you're always at the mercy of landlords, hikes, and lease terms. "Buying a home, in contrast, means stability, asset-building, and a sense of belonging. In fast-growing pockets like North and East Bengaluru, properties often appreciate sharply. And



let's not forget homeowners get hefty tax breaks under Sections 80C and 24(b), something renters can't claim," says Nagabhushana

Nagabhushana Reddy, MD of NBR Group.

Why buy

While renting offers short-term convenience, purchasing a home in Bangalore is often seen as both emotionally fulfilling and a sound long-term investment. With the city's property prices showing strong appreciation potential, homeownership can be a strategic financial move.

"Renting certainly suits those in

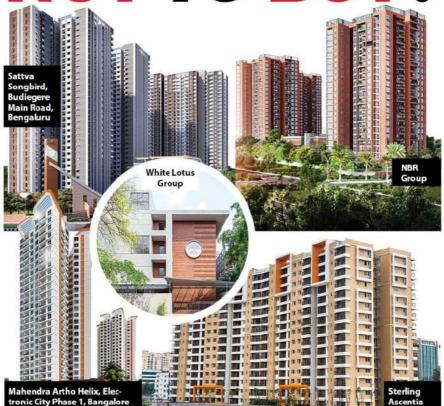


tainly stills those in transitional phases or who need flexibility," says **Anjana Sastri**, Director of Marketing at Sterling Developers. But she believes buying a

home offers more than just bricks and mortar — It's an asset that steadily grows in value, bringing financial security and a sense of stability.

According to her, anyone weighing the decision between renting and buying must consider factors like job stability, financial readiness for a down payment and ongoing costs, long-term plans in the city, and evolving family needs.

"Location is critical," she adds. Proximity to workplaces and schools, access to quality healthTO BUY OR NOT TO BUY?



care and social infrastructure, connectivity through sustainable options like the metro, and the area's potential for future growth — all these play a role in delivering comfort, convenience, and long-tern value in a vibrant and expanding city like Bangalore.

Renting cues

Renting is often the strategic choice for young professionals, students, and individuals navigating transitional phases in life. It offers unmatched flexibility, minimal upfront costs, and convenient access to central business districts and educational hubs.

Without the burden of longterm financial commitments or property maintenance, renting suits those who prioritise mobility or anticipate major life changes — such as career relocations or higher education.

Karishmah Siingh, President – Sales, Marketing & CRM at Sattva Group, says renting works best for people in fluid life stages — especially students, young professionals, or those relocating for work. It allows

them to live in prime areas near business centres, academic institutions, or key transport corridors without being locked into ownership.

"Renting offers greater flexibility, reduced initial investment, and freedom from long-term obligations. They're also spared expenses such as property tax, maintenance costs, and EMI commitments," she explains. According to her, this makes it an ideal option for those prioritising short-term convenience over

ownership.
Singh further highlights that
government-led initiatives like
the Affordable Rental Housing
Complex (ARHC) under the
PMAY-Urban scheme are steadily

improving rental access — particularly for migrant workers and lower-income urban populations — making the rental model more inclusive and practical in today's housing landscape.

What should you do?

If you're at the crossroads of deciding whether to rent or buy, it's worth remembering that this choice goes beyond just finances. It's about your lifestyle, aspirations, and the legacy you want to build. A home offers more than a physical space — It brings emotional security, a sense of pride, and a lasting asset for you and your family.

Pavan Kumar, Founder and CEO



of White Lotus Group, believes that in a dynamic city like Bangalore, where real estate prices appreciated by 13% year-onyear in Q1 2025,

buying continues to be a strong long-term decision — particularly for those who are financially stable. He notes that with rising demand in the Rs 1–5 crore segment and steady increases in land value, homeownership offers not just capital appreciation but also a sense of permanence and autonomy.

"Buying a home allows you to shape your space and create life experiences on your terms," he says, adding that renting often comes with compromises, where people settle for what's available "rather than what they truly desire"

than what they truly desire".
Maninder Chhabra, Director
of Sales, Marketing & CRM at
Century Real Estate, echoes this
sentiment. According to him, the
right decision depends on factors
like financial preparedness, how
long one plans to stay in a city, and
future life goals. "Renting brings
lexibility and ease," he explains,
"but buying delivers stability and
long-term value." The most prudent choice, he adds, is one that
aligns with both your current situation and long-term aspirations.

The verdict

Homeownership continues to offer long-term financial and lifestyle benefits—especially in Bangalore, where the Rs 3–5 crore housing segment saw a staggering 119% year-on-year growth in Q1 2025, signalling strong confidence among end-users.

With capital appreciation averaging 7-10% annually and rental yields at 3-4%, buying a home tends to outperform renting over time—particularly in micro-markets with expanding infrastructure and constrained supply.

According to ANAROCK's H1
2024 Homebuyer Sentiment Survey, 59% of respondents view real
estate as a safer bet than volatile
assets such as equities or gold.
The market is also seeing a rise
in women-led home purchases,
aided by stamp duty concessions and proposed lending
relaxations in the Union Budget
2024–25—signs of a growing
push for inclusive ownership.

"If your EMI is close to or less



than the rent you're paying, it makes sense to buy," says Yathish Kumar, Group Marketing Head at M5 Mahendra Group. He adds that if you're

planning to stay for five to seven years or more, buying becomes the more financially rewarding option. "In high-growth corridors like those in Bangalore, strong infrastructure development and rising property values make own-

ership a smart move," asserts.
Bangalore is in a sweet spot.
Still driven largely by end-users,
the city is drawing global capital
into its residential and plotted
segments. While rental yields
remain modest, capital gains—
particularly in outer zones—are
accelerating.

Renting may offer short-term convenience, but buying is increasingly the smarter long-term call. In much of Bangalore to-day—especially its fast-growing edges—buying early and holding is the winning strategy.

The market is also seeing a rise in women-led home purchases, aided by stamp duty concessions and proposed lending relaxations in the Union Budget 2024–25—signs of a growing push for inclusive ownership