

# In sync with environment

High-performance buildings are characterised by their integrated, future-ready approach to energy efficiency, occupant comfort, and structural durability

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At a time when sustainability has taken centre stage of all economic activities, high-performance buildings (HPBs) have caught the attention of developers. Such buildings are designed to optimise resource efficiency, cost-effectiveness, and above all the well-being of the residents. They go beyond basic building codes by integrating energy efficiency, and advanced technologies to achieve peak performance.

Elaborating further, Mehul Parikh, president of the Customer Service Group at Pidilite, says, “High-performance buildings are thoughtfully engineered structures that go beyond conventional construction to deliver superior energy efficiency, occupant comfort, and long-term sustainability. These buildings are designed with a clear focus on minimising energy consumption by reducing heat gain and optimising indoor climate control — critical requirements in a country like India, where rising temperatures and urban heat islands are increasing the pressure on cooling systems.”

By adhering to frameworks like the Energy Conservation & Sustainable Building Code (ECSBC), these buildings integrate advanced insulation, efficient HVAC systems, smart material choices, and climate-responsive design.

## DEFINING FEATURES

“High-performance buildings are characterised by their integrated, future-ready approach to energy efficiency, occupant comfort, and structural durability. They are not just about ticking compliance boxes — they represent a shift towards smarter, more sustainable construction practices that minimise energy consumption and enhance long-term resilience,” adds Parikh.

## Thermal Performance of Building Elements:

These buildings use high-efficiency insulation systems across roofs, walls, and windows to significantly reduce unwanted heat ingress, thereby lowering the need for artificial cooling.

**Daylighting and Shading Design:** Thoughtful architectural strategies leverage natural daylight while minimising solar heat gain, striking a balance between illumination and thermal comfort.

**Optimised Building Envelope:** A well-designed envelope that integrates



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## GOING GREEN

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insulation and waterproofing helps resist thermal shocks, reduce heat transfer, and improve the overall energy performance and lifespan of the building.

**Integrated Roofing Systems:** One of the most critical yet often overlooked features is the application of insulation over the roof slab, paired with robust waterproofing. This not only ensures internal thermal stability but also protects the building structure from long-term thermal and moisture damage.

Tejas Chavan, director, Green Spaces, says, “High-efficiency buildings are not just about reduced energy consumption, they are about intelligent, holistic design that respects nature and works with it. These structures optimise natural light, ventilation, and temperature control, often integrating renewable energy, water conservation systems, and native landscaping.” Developers believe sustainability must go beyond compliance; it should be intuitive and sensory. While the upfront investment in sustainable construction may be slightly higher than conventional buildings, the long-term savings both economic and environmental are significant. Efficient energy use, lower maintenance costs, and healthier indoor environments make them a far

more responsible and rewarding choice in the long run.”

Sahil Verma, COO of Shray Projects, says, “There has been a major shift in the real estate market these days, earlier buyers used to focus on size and aesthetics whereas now the focus is on performance. Both buyers and investors are increasingly interested in how well a home performs. This has led to a significant rise in the number of high-performance homes, they are designed to be energy efficient, improve AQI, sustainable use of resources, and provide comfort without excessive inorganic or artificial intervention. These homes centre on four essential elements: energy efficiency, air quality, water management and wind management.”

High performance homes provide

sustainability at lower operational costs and expecting a higher demand in the future and enhanced longevity.

Jash Choraria, vice president, Crest, says, “High-performance buildings stand apart through their thoughtful design, sustainability, and user-centric features that collectively enhance comfort, efficiency, and wellbeing. These buildings are more than just structures. They are intelligently engineered ecosystems designed to perform at the highest levels across multiple dimensions. By maximising daylight and airflow, high-performance buildings reduce dependence on artificial lighting and HVAC systems, driving significant energy savings while improving occupant health. These buildings employ advanced materials and construction technologies that enhance durability, thermal insulation, and acoustic comfort.”

In essence, high-performance buildings seamlessly combine technology, sustainability, and design excellence to deliver superior living experiences that stand the test of time. This philosophy guides developers as we create future-ready, award-winning projects that redefine modern living.”

# How to reduce land use loss

Land use loss is a crucial aspect in real estate and the same can be dealt with stringent laws, suggest experts



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Land is a limited resource, and the optimum use of land is key for any real estate development. In urban India, the pressure on land is immense. The cities are growing fast, but the peripheries often lack proper infrastructure, connectivity, and planning.

Elaborating further, Shekhar Patel, president CREDAI, says, “India’s growth journey is at a defining stage, and how we plan and manage land across cities, towns, and villages will shape the strength of our economy and society. Prime Minister Modi’s vision of Viksit Bharat 2047 places strong emphasis on balanced, sustainable development, and at CREDAI, we believe smart land use is central to achieving this. Growth can’t be left to chance it needs guided, thoughtful planning.”

As land is limited and real estate growth has reached a saturation point in the main city centres, there is an unbalanced growth where city centres thrive, but outskirts remain neglected. Here the implementation of by-laws becomes significant so that vertical development is possible.

## KEY FOR VERTICAL DEVELOPMENT

By-laws need to be updated to encourage vertical development, mixed-use

projects, and better public transport links. “The government is moving in this direction with digitisation of land records, GIS mapping, and stricter land use monitoring but policy enforcement needs to be consistent and transparent to truly reshape urban growth,” points out Patel. In rural and peripheral areas, land is still an underutilised asset. With the government’s focus on infrastructure expansion through PM Gati Shakti and rural road programs, there is an opportunity to integrate these regions into mainstream growth corridors. Land pooling models in Gujarat and Delhi NCR show promise when designed with community participation and clear policies.

Anshuman Magazine, chairman & CEO - India, South-East Asia, Middle East & Africa, CBRE, says, “Effective regulation is crucial to ensuring that growth does not come at the expense of sustainability or equity. Land, once lost to unplanned or inefficient development, is rarely reclaimable, making it imperative that every parcel is used judiciously. Over the years, we have seen how ambiguity in zoning laws, inconsistent implementation, and lack of long-term planning have contributed to underutilised or

misused land parcels, particularly in India’s rapidly growing urban and semi-urban regions.”

## PROGRESSIVE BYLAWS ENCOURAGE MIXED-USE DEVELOPMENT

However, this scenario is steadily evolving overtime. Cities that are embracing progressive bylaws, those that encourage mixed-use development, incentivise transit-oriented planning, and preserve critical green and floodplain zones, are demonstrating a more responsible and balanced land-use strategy.

These regulatory advancements not only optimise land use but also enhance the efficiency of infrastructure deployment and urban liveability. Minimising land use loss will require a collaborative mindset, one that views bylaws not as bureaucratic hurdles, but as essential instruments for sustainable urban growth.

## A CRITICAL CHALLENGE

Raghav Malhotra, founder and director of PRIME Developments, avers, “Land use loss is a critical challenge in today’s rapidly urbanizing world. As a real estate industry expert, I

firmly believe that the implementation and rigorous enforcement of effective by-laws are fundamental to safeguarding our valuable land resources. By-laws act as the backbone of responsible development, clearly defining permissible uses, densities, and environmental protections. When thoughtfully designed and strictly enforced, these regulations prevent haphazard construction, illegal encroachments, and the conversion of agricultural or green spaces into unsanctioned developments.”

Effective by-laws also empower local authorities to hold violators accountable, ensuring that land is utilized in alignment with long-term community plans and sustainability goals.

Ultimately, minimising land use loss is not just about legal frameworks — it is about fostering a culture of compliance and stewardship, where every stakeholder recognizes the value of land as a finite, shared resource for current and future generations.

## EFFECTIVE IMPLEMENTATION IS CRUCIAL

Payas Agarwal, director, Great Value Realty, says, “Minimising land use loss requires effective implementation and enforcement of regulations. While many urban areas already have land use by-laws in place, enforcement often remains weak due to limited institutional coordination and resource constraints. Strengthening regulatory oversight, supported by transparent governance and inter-agency collaboration, is critical to ensuring these laws serve their intended purpose. Enforcing well-designed land use policies helps preserve green spaces, prevent unplanned urban sprawl, and protect agricultural land, all of which are vital for sustainable development.”

Moreover, thoughtful planning ensures that urban growth is inclusive, providing equitable access to infrastructure and public services across socio-economic groups.

Land use by-laws, when properly implemented, support environmental conservation, enhance urban aesthetics, and improve overall livability. They also promote the efficient use of land and resources, which directly contributes to economic resilience. As cities continue to expand, integrating land use policies with broader development plans ensures that growth is not only efficient but also just and sustainable.

# Right time to invest in a commercial property

The commercial real estate market is gaining traction due to investor confidence, and supportive government policies

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The commercial segment has gained tremendous traction recently. Thus, as per a Knight Frank report, from January to June 2025 (H1 2025), total office space absorption surged to an unprecedented 48.9 million square feet (mn sq ft) — marking the highest-ever half-yearly volume recorded across the country. Kushal Kunder, COO – ANJ Group, elaborates, “Commercial real estate continues to prove its strength as an investment class, particularly when it comes to thoughtfully designed, future-ready office spaces. The sector stands out because commercial assets offer stability and long-term value, and office spaces in prime locations consistently deliver higher rental yields compared to residential properties.”

Commercial real estate offers resilience and diversification. In a volatile economic environment, offices, particularly those that are well-located and well-built, have proven far more resilient than other asset classes. They provide a strong hedge against inflation and serve as a stabilising force in a diversified investment portfolio.

A well-designed commercial project is not just a physical asset but a long-term business enabler. When you bring

together strong design, efficient planning, and executional rigour, you are not just building offices but assets that stand the test of time for both investors as well as occupiers.

Jason Samuel, director, House of Swamiraj, “The market is seeing strong demand, better investor confidence, and supportive government policies. Reforms such as wider access to REITs and InvITs have made it easier for both institutional and retail investors to participate. Large

players are expanding to meet the growing demand. Growth is now spreading beyond metro cities. Tier-2 hubs like Lucknow, Indore, Surat, Coimbatore, and Ahmedabad are seeing rapid infrastructure development and corporate interest, giving early investors an advantage. However, careful selection is key. Prioritise quality, sustainability, and location, and ensure thorough due diligence. Strategic investments made now are well-positioned to deliver strong, long-term returns in this growth cycle.”

Ashish Sharma, AVP Operations, Brahma Group, says, “Given the current market dynamics, this is an opportune time to invest in commercial real estate. With strong demand across office and retail segments, particularly in emerging micro-markets — commercial real estate is delivering healthy rental yields and long-term capital appreciation.”



# Do you know about these home loan charges?

While applying for a home loan, get ready to pay several charges. Read on to know more...

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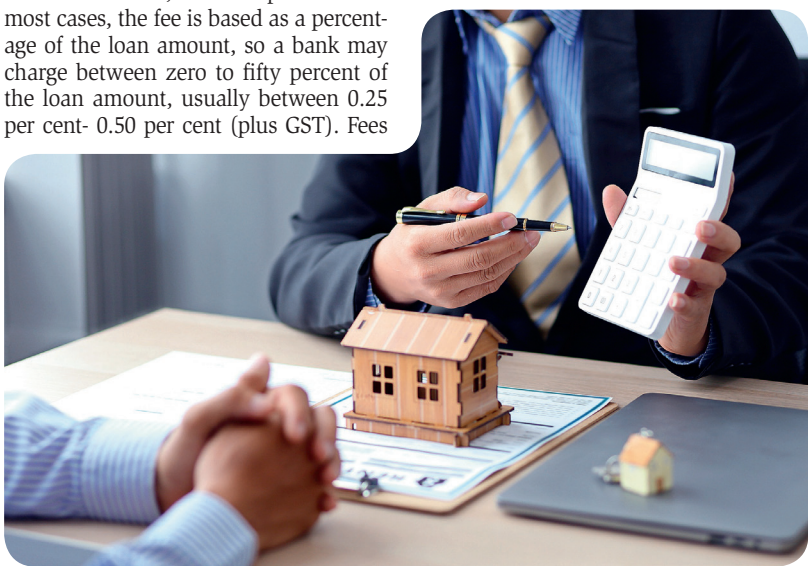
If you are applying for a home loan or planning to do so, keep a tab on the charges you need to pay. It is not just EMIs, a number of charges are there. Home loans come with multiple charges that borrowers have to incur during the loan application process as well as the loan tenure. The charges vary across financial institutions.

Pramod Kathuria, founder and CEO, Easiloan, says, “Banks usually charge a non-refundable fee to cover its administrative costs, paperwork verification, document review, and KYC processes. In most cases, the fee is based as a percentage of the loan amount, so a bank may charge between zero to fifty percent of the loan amount, usually between 0.25 per cent- 0.50 per cent (plus GST). Fees

ditionally, stamp duty incurs a 1 per cent fee for registration.

**Conversion / switch charges:** A lender will charge you a fee to switch to a fixed rate or from a fixed rate to a floating rate (or vice versa). You should expect the conversion fees to be in the range of at least 0.50 per cent to 2.00 per cent of your outstanding loan amount, depending on which lender and their respective policies.

Adhil Shetty, CEO, Bankbazaar, says, “While applying for a home loan, there are various applicable charges you need to pay to the bank or other financial institution from where you are borrowing. These charges will vary across different



can be flat, capped, upfront once-off, or discounted from refundable components to be disbursed.”

**Legal and technical charges:** It represents a fee for property title verification, legal due diligence, and technical inspection. Legal and technical charge amounts typically range from ₹4,000 to ₹15,000 depending on the lender, and properties complexity.

**Stamp duty and registration charges:** These fees are legally mandated by the government to be paid at the time of property registration and paid outside the loan amount. As of (2025), the stamp duty in Delhi has been determined to be equal to 6 per cent of the property value for male buyers, 4 per cent for a female buyer. Ad-

banks. Some banks will charge you separately for each service while others might club all the charges. Expect to pay around 0.2 per cent to 0.4 per cent of your loan value as various charges.”

Charges you will have to pay may include for processing, documentation, and legal services that the lender would provide. Typically, you pay application fee, loan processing fee, technical assessment fee, insurance premium if you choose to buy the insurance along with your home loan but that is not mandatory. Legal charges may include stamping charges for loan agreement, and registry cost paid to the bank lawyer who assist you in the registration of your property process.