



In Tandem
Global Consulting

Garhmukteshwar The Site of Moksha

A white paper on the economic and cultural relevance of
Garhmukteshwar as an emerging business and eco-tourism hub

August 2025



Foreword



**Shormishtha Ghosh,
Founder-MD,
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When Gandhiji said, "India lives in its villages" and advocated for gram swaraj, he was actually setting the tone for a developed nation of a century later.

As we celebrate the grand vision of 'Amrit Kaal- India 2047' we must start looking into the role, that the aspirational smaller cities and towns of India can make towards it. With the small population of about 50,000 people, a tier 3 city might still be developing its economic potential and may seem to not contribute too much. However, if we delve deeper, we can see the potential in terms of the unique experiences, historic and cultural significances and the demographic makeup.

In the pages that follow, you will read and know of the town of Garhmukhteshwar. A tier 3 city by its population and economic impact but of huge cultural and historic relevance.

You will read how the city hosts an annual event 20 times its size year after year. You will get a glimpse how; the mighty river, Ganga, is in the heart and soul of not just the economic pivot but of its people. We will familiarize you with the 'Arth Ganga' initiative and of the river's impact on the economy.

The real estate, as a sector, often more than any other sector, maps the real growth in the aspiration and wealth of a micro economy. Simply because it provides to one of the most basic needs of humankind- a roof over one's head. Hence, in this white paper, we have taken the growth in real estate over the last 5 years and its projected growth as the measure of economic development of Garhmukhteshwar.

Our sincere thanks to Atomoney, developers of residential project "Ganga County" in Garhmukhteshwar, for agreeing to be the active case study for this research. They helped us understand, what the actual pros and cons are to developing real estate in a tier 3 economy.

We hope this white paper will give you all, dear readers, some perspective to what development in a tier 3 city looks like. We also hope, you get a peek in the spiritual soul of India, which lives in its smaller towns and worships a river like a mother and a goddess.



With Gratitude to the Ministry of Jal Shakti - Namami Gange Programme

We extend our sincere thanks to the Ministry of Jal Shakti for its visionary leadership and unwavering commitment to the Namami Gange programme.

The transformative work undertaken under this flagship mission has not only rejuvenated the sacred Ganga but has also laid the foundation for inclusive, sustainable development in river towns like Garhmukteshwar.

This report draws strength and perspective from the initiatives, frameworks, and spirit of the Namami Gange mission. The focus on ecological sustainability, cultural preservation, livelihood generation, and community engagement has helped position towns along the Ganga—such as Garhmukteshwar—not just as places of spiritual significance but as centres of emerging economic relevance.

We are grateful for the opportunity to document a part of this evolving journey.

Other commendable contributions

This report is the result of many conversations, collaborations, and shared experiences, and we are deeply grateful to everyone who contributed along the way.

We would like to express our special thanks to Atomoney and Mr. Navneet for their generous support and insights. The case study on Ganga

County added a valuable on-ground dimension to our research and helped us better understand the development landscape in Garhmukteshwar. Our sincere gratitude goes to the ground team in Garhmukteshwar – Dev and Himanshu – for being the most welcoming hosts we could have asked for.

Their warmth, local knowledge, and unmatched hospitality made our fieldwork not just possible, but truly memorable. From taking us through the ghats to introducing us to the heart of the town and treating us to delicious local meals, they brought Garhmukteshwar alive for us.

We are also thankful to all the local residents who took the time to speak with us. Their generosity in sharing thoughts, stories, and experiences gave this report its most human element.

We would especially like to thank Ms. Sakshi Sharma, SDM of Garhmukteshwar, for offering her time and thoughtful perspectives that helped us understand the town's development outlook from an administrative lens.

Finally, a heartfelt thank you to the people of Garhmukteshwar – for your openness and kindness. This report is ultimately about you, and for you.

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The purpose of this white paper is to map and understand the growth and prospects of the city of Garhmukteshwar. We shall majorly map this through the dynamic sector of real estate.

We shall also consider, the other aspect of river economy, the Arth Ganga initiative. As a prominent river town, Garhmukteshwar's cultural, historic and economic development is very relevant to the river Ganga. An annual event, the Ganga Mela, attracts more than 20 lac devotees in this small town. We shall map its impact to understand the growth potential completely.

Methodology

We have used a mix methodology and carried on both primary and secondary research. As part of the primary research, we have relied on relevant direct interviews with various stakeholders to understand the growth potential.

We have also spoken to the local population as well as visited actual sites to determine the growth over the last few years. Thus the data collected, with predictive statistical tools, have helped us map the growth prospects over the next few years.

We have relied on secondary research for the demographic inputs, for the geographical relevance and various government initiatives of growth.

Introduction and Executive Summary

Shloka No. 16 of the Shiv Purana, which extols the virtues of River Ganga, roughly translated says 'If salvation can be attained by bathing at Prayag and by death at Kashi, it can be attained by mere darshan of the Ganga at Garhmukteshwar.'

Garhmukteshwar has been widely projected to be the alternative of Haridwar, the religious city UP lost to Uttarakhand in the year 2000. While this seems to be a noble initiative, giving its proximity to the national capital, not a lot of substantial work has been done in the direction yet.

The year 2025 saw the unprecedented success of the Maha Kumbh at Prayag marking a new aspect of river festivals and melas. With an annual pilgrimage of 30-40 lac devotees, Garhmukteshwar becomes a very interesting case study and a small town to watch for.

But what drives the city? What are the economic aspects and imperatives?

Are religious and spiritual aspects sufficient to drive the development of a city or should more impetus be given to more grounded development like industry and housing?

These are all pertinent questions we need to explore and understand.

This white paper is an effort to understand how all this can work smoothly, In Tandem. We will try to understand, how the government initiatives like Arth Ganga, brings more richness to the people's lives, who already carry the essence of Ganga in their hearts.

We will explore the changing dynamics of families where a newly married Daughter in law is not considered a home breaker anymore for wishing a separate home for herself. We will understand how development and aspirational mindsets find place in deeply religious and devotional hearts.

We will try to rediscover Garhmukteshwar – The site for salvation (Mukti)

Garh Ganga

The Spiritual and Religious Significance

Garhmukteshwar, often referred to as Garh Ganga, is a sacred town that pulses with devotion, myth, and continuity. Situated on the banks of the Ganga, it holds a revered place in the spiritual imagination of northern India. The town's name itself is linked with moksha—liberation from the cycle of birth and rebirth— attracting pilgrims year-round who seek blessings, salvation, and spiritual peace.

Among the most prominent religious landmarks is the Mukteshwar Mahadev Temple, believed to be the site where Goddess Ganga descended from the heavens. Another key shrine is the Ganga Temple, located near the Brij Ghat, where devotees gather in large numbers for the ritualistic snan (holy dip). The Sati Pillars, dedicated to the memory of women who committed sati, and the Nakka Kuan (a historic stepwell), are also major attractions that blend history with belief.

One of the most significant events in Garhmukteshwar is the Kartik Mela or Ganga Snan Mela, held every year in the auspicious month of Kartik (October–November). Last year, the week-long event drew over 20 lakh pilgrims. The snan is believed to cleanse sins and bring divine blessings, while the surrounding activities—religious rituals, fairs, cultural programs—energize the local economy.

A unique feature of this mela is the cattle fair, which was historically one of the largest markets for buffaloes, cows, donkeys, and other livestock in North India.

Traders and buyers from across the country still gather during this period, reviving age-old commercial traditions that blur the lines between faith and livelihood.

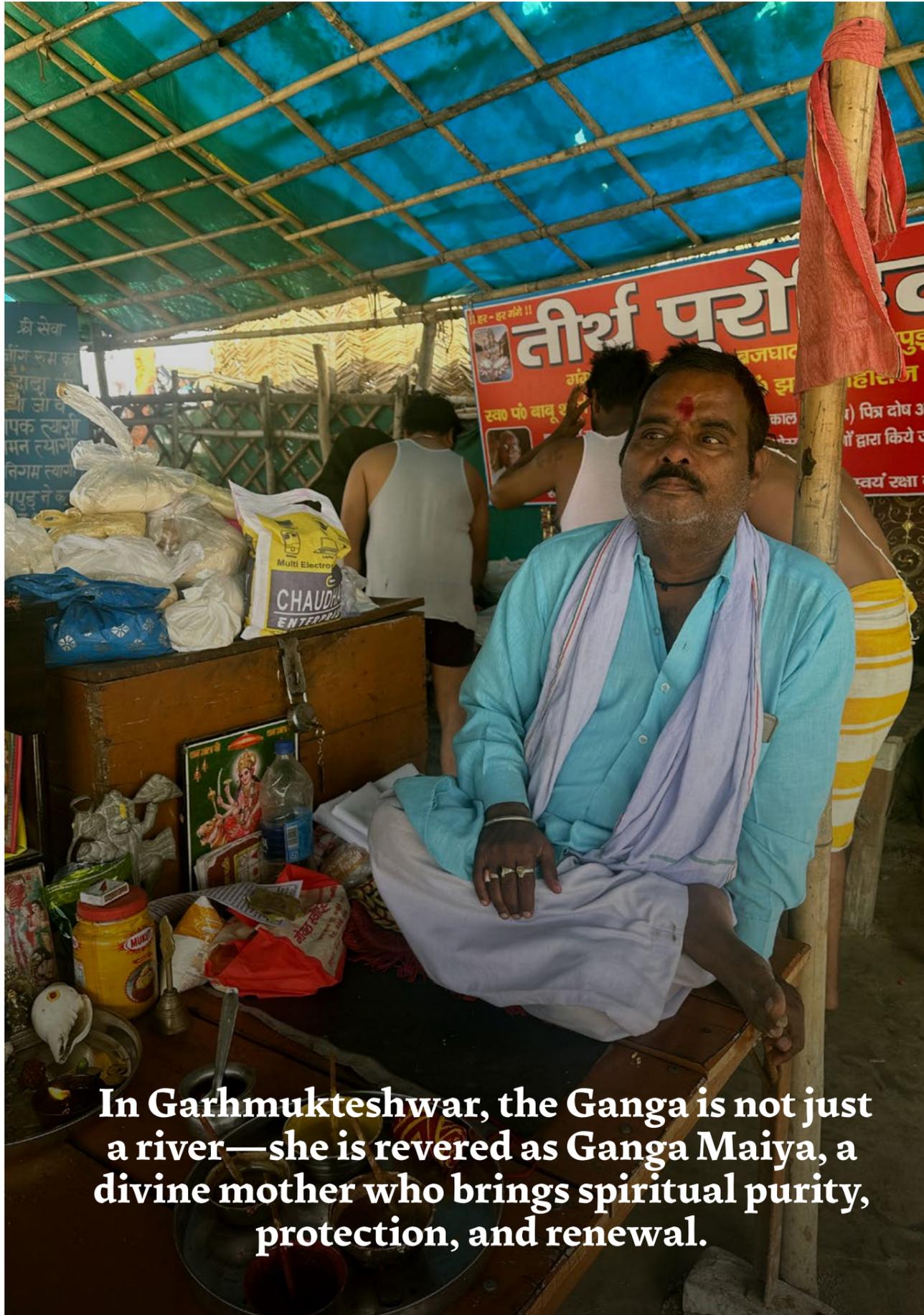
This convergence of dharma and vyapar—faith and trade—continues to define the socio-economic rhythm of the town.

In addition to its religious and cultural heritage, Garhmukteshwar is home to a remarkable practice of genealogy preservation. After performing post-cremation rites, families visit local pandas (priests) to register details of the deceased in ancient hand-written records known as Bahi-Khatas.

Maintained for generations, these registers trace family lineages, connecting people across states like Punjab, Haryana, and Rajasthan to their roots. This informal system, rich in anthropological value, holds untapped potential for academic research in sociology, migration, and family history.

As noted by the local administration, the spiritual aura of Garhmukteshwar is also reflected in the town's peaceful coexistence of diverse communities, making it not only a religious centre but a beacon of cultural harmony.





In Garhmukteshwar, the Ganga is not just a river—she is revered as Ganga Maiya, a divine mother who brings spiritual purity, protection, and renewal.

Bittu Shukla

In a single sentence, how would you define Garhmukteshwar?

Garhmukteshwar is a sacred town where people come in search of salvation and peace.

What is the significance of the river Ganga in your view?

In Garhmukteshwar, the Ganga is not just a river—she is revered as Ganga Maiya, a divine mother who brings spiritual purity, protection, and renewal. Her presence is central to our rituals, beliefs, and identity. She represents both a spiritual force and a nurturing guide in the cycle of life and death.

In your opinion, what is the economic impact of the Ganga on Garhmukteshwar?

The Ganga is the lifeline of Garhmukteshwar's economy. Religious tourism centered around her supports a wide range of livelihoods—from priests and vendors to hotels, guest houses, and ritual services.

The steady flow of pilgrims creates demand for food, accommodation, and religious goods, driving both formal and informal economic activity across the town.

How do you perceive Garhmukteshwar as a potential destination for economic development and investment?

Garhmukteshwar has strong potential to grow as a religious tourism and cultural destination. But to realize this, we need better infrastructure—cleaner ghats, organized accommodations, better sanitation, crowd management, digital facilities, and oversight.

If developed thoughtfully, with respect for its spiritual character, Garhmukteshwar can serve as a model for combining heritage with sustainable economic development.

In your view, how important is Garhmukteshwar as a destination for spiritual and death tourism, especially for those who come seeking peace for their ancestors or liberation (moksha)? And how do such visits impact the local economy and livelihood of people like you?

Garhmukteshwar is a place of Mukti, a place where Pandits and Brahmins have traditionally helped people find peace for their ancestors. That's why it's called Garhmukteshwar—because of its association with Mukti (liberation). People come here from far away for worship, to perform rituals, and to find spiritual peace.

This isn't just a matter of belief—this also creates employment for many people here. The rituals, the pilgrims, the activities around the Ganga, all contribute to the livelihood of those working here. Priest (Bittu Shukla) clearly says, "How can Ganga's business be stopped? Because a lot of people get employment from this."

So, spiritual and death tourism isn't just a religious practice; it's also deeply tied to the economic structure of Garhmukteshwar. Pilgrims come, worship is done, peace is attained, and in that process, people like the priests and locals earn their living.

Disclaimer: This interview was originally conducted in Hindi. It has been translated into English for the purposes of this report. While every effort has been made to ensure accuracy, some nuances of the original conversation may have been adapted for clarity.



Historical Relevance

Garhmukhteshwar is a journey into the heart of ancient India. Located about 120 kilometres from Delhi, this place has a history that goes back thousands of years. As mentioned in sacred texts like the Mahabharata and the Bhagavata Purana, this area was once part of the powerful Hastinapur Kingdom, the land ruled by the Pandavas. That's why many believe Garhmukhteshwar to be a spiritual extension of Hastinapur itself.

In those early times, the town was known as Shivallabhpur due to the establishment of a grand Shiva temple and its connection to the Vallabh Dynasty, as described in the Shiva Purana. This was not just a place of worship, but a land where divine stories unfolded.

One such story is about Jai and Vijay, the gatekeepers of Lord Vishnu. After being cursed by Narad Muni, they wandered from one holy place to another, unable to find peace.

Finally, they arrived at Shivallabhpur and began praying to Lord Shiva. Pleased with their devotion, Shiva appeared and freed them from the curse, granting them moksha (liberation). This is how the town came to be known as Garh (place or home) Mukteshwar (liberation) – the place for salvation.

Another powerful story from this region comes from the time just after the Mahabharata war. Deeply disturbed by the loss of so many lives – including friends, family, and warriors – Yudhishtir, Arjun, and even Lord Krishna felt a heavy burden of guilt.

To find peace for the souls of the dead, they looked through the Vedas and Puranas for answers. Eventually, guided by yogis and scholars, they chose Khandvi Forest – now Garhmukhteshwar – as the place to hold a massive Yagya (sacred ritual) to calm the spirits and restore balance.

So if you're someone who loves history not just in books, but in places that breathe with stories, Garhmukhteshwar is a fascinating place to explore – where ancient legends and spirituality still echos.

Garhmukhteshwar Demographics



Once a quiet town steeped in spirituality, Garhmukhteshwar is now finding its rhythm as an emerging economic node in western Uttar Pradesh.

With its strategic location near Delhi-NCR and a growing network of expressways, this tier-3 town is witnessing a silent yet significant transformation.

The town has an economy primarily anchored in Agriculture, Religious tourism, Real Estate, Small-scale cottage industries (Bamboo and cane furniture), Brick Kilns, Dairy, and Transport Services

The region supports significant agricultural activity due to its fertile land and favorable climate, with many locals engaged in crop cultivation and dairy farming.

The town has a thriving agri-trade industry. A notable cottage industry in the town involves the eco-friendly production of bamboo and cane furniture, which is supplied to cities like Delhi, Meerut, and Lucknow. This sector not only supports household incomes but also promotes sustainable craft-based livelihoods.

The town's religious significance, especially its association with the Ganges and festivals like Ganga Snan, draws thousands of pilgrims annually, boosting the local economy through hospitality, food, and retail services.

Although the town lacks large-scale industries, the combination of religious tourism, cottage enterprises, and agricultural activities forms a balanced and culturally rooted economic base.

This is where Arth Ganga steps in—not just as a scheme, but as a vision that connects culture with commerce. It reimagines Ganga towns like Garh as self-reliant economies, not just spiritual stopovers. With its emphasis on clean rivers, green tourism, and vibrant local markets, Arth Ganga gives Garh Mukhteshwar a new lens—one where the river doesn't just carry prayers, but also livelihoods

The Interplay of Namami Gange, Arth Ganga, and Garhmukhteshwar

Namami Gange Programme is a comprehensive initiative dedicated to the Ganga river's rejuvenation. Building upon this vital foundation is **Arth Ganga**, an innovative approach that seeks to weave economic prosperity into the fabric of the river's revival.

Together, these programs hold immense potential for regions along the Ganga's course, most notably for the historically significant town of **Garh Mukhteshwar**.

The Namami Gange Programme provides the essential groundwork – a cleaner and healthier river environment. Building upon the foundations laid by Namami Gange, **Arth Ganga** emerges as a strategic initiative to foster economic activities intrinsically linked to the Ganga River.

Launched in 2019 as a new vertical under Namami Gange, its core objective is to create a self-sustaining model where economic growth and river conservation go hand-in-hand

The six key pillars of Arth Ganga are:

- Promotion of Natural Farming:** Encouraging chemical-free agriculture along the riverbanks to improve soil health and reduce agricultural runoff into the Ganga.
- Monetization and Reuse of Treated Water and Sludge:** Transforming treated wastewater and sludge into valuable resources for irrigation and industrial use, generating revenue for local bodies.
- Livelihood Generation Opportunities:** Creating marketplaces on river ghats ("Ghat Mein Haat") for local products, promoting handicrafts, and providing skill development to empower local communities economically.

- Promotion of Tourism and Cultural Heritage:** Developing sustainable tourism activities, including river-based experiences, wellness centers, and the showcasing of the region's rich cultural heritage.
- Public Participation:** Fostering active involvement of local communities and stakeholders in river conservation and management.
- Institutional Building:** Strengthening local governance structures to ensure effective water management and the long-term sustainability of Arth Ganga initiatives.

Arth Ganga acts as a catalyst, channeling economic opportunities that are environmentally conscious and contribute directly to the long-term health of the Ganga ecosystem.

Pilgrim Footfall

During the Kartik Purnima fair, nearly 3.5 million devotees were reported to have participated in 2023. Even on regular days ghats see a constant inflow of devotees. The number is even higher on every 'Amavasya' and 'Poornima'.

Key Demographic Data

Total population (Rural and Urban)	3,84,831	Literate population - Person	2,23,264
Total population Males	2,03,458	Literate population - Males	1,35,995
Total population Females	1,81,373	Literate population - Females	87,269
Number of households	64,688	Total worker population - person	1,14,810
		Non-working population	2,70,021





Banaras and Ganga have been a journey of transformation for me. So, the connection with Ganga is very close.

Atharava Raj Pandey

Nodal Officer, Mahakumbh (Namami Gange Program)

What significance does the river Ganga hold for you — personally or professionally?

On a personal level, my connection with the river is deeply rooted — my village lies on its banks, and I studied in Banaras. I used to go to the riverbank to play after school. Banaras and Ganga have been a journey of transformation for me. So, the connection with Ganga is very close.

Apart from that more than 40% of the population of India is dependent on this river. That is why the Government of India has come up with Namami Gange. As someone who is closely working with Namami Gange, Ganga is also a part of my professional life.

What do you think is the current and potential economic impact of the Ganga on Garhmukteshwar or similar cities established on the banks of Ganga?

The Ganga stretches for about 2,525 km across India, flowing through multiple states and supporting countless towns and cities along its banks. For many communities living by the river, religious tourism is a major source of income. Rituals performed on the riverbanks provide livelihoods to a wide range of people — from priests to local vendors. Additionally, famous local crafts and agriculture significantly contribute to the regional economy.

To harness the economic potential, our department has curated an annual calendar of 10–15 major Ganga-centric events. During these occasions, the number of visitors rises sharply, directly boosting local businesses. People from across India and around the world — from different religions and communities — come to take a holy dip in the Ganga, further enhancing its cultural and economic importance.

What specific efforts are being made to position Garhmukteshwar as a key tourism hub under Namami Gange?

In 2019, Prime Minister Modi introduced the concept of “Arth Ganga,” a vision to integrate economic development with the Ganga river basin. Under this initiative, we have prioritized the development of ghats and supporting infrastructure. We’ve built new ghats and installed visitor safety features like chains, addressing long-standing concerns.

Water quality has also been a major focus. Several Sewage Treatment Plants (STPs) have been set up to prevent the entry of polluted water into the Ganga. Regular cleaning of the ghats is being carried out to maintain hygiene and enhance the overall visitor experience.

In terms of broader infrastructure, facilities like airports, bus stands, and railway stations are being

developed or upgraded in key locations. Thanks to improved infrastructure and better cleanliness around the ghats, visitor numbers have been steadily rising. This increasing footfall is clear evidence that the Government of India's and the department's focused efforts are producing positive results.

What upcoming or ongoing projects under Namami Gange are directly benefiting towns like Garhmukteshwar ?

We're addressing long-standing issues around basic amenities. For instance, there were no changing rooms for women earlier, causing major inconvenience. Now, we're constructing changing facilities and modern toilets at all ghats to ensure a more dignified and comfortable experience for all visitors. We've also introduced electronic crematoriums to reduce deforestation.

To prevent water pollution, two STPs have been built, one in Garhmukteshwar and another one on Braj Ghat. Provisions for regular cleaning of ghats are in place. Also, educational programmes for the locals about best practices for river conservation and addressing other issues are held periodically.

Laser shows have also been started at the ghats. All these initiatives together are benefiting the river and towns surrounding it, thus boosting tourism and local economies.

How do you see the role of the private sector in complementing government efforts for sustainable development along the Ganga belt?

Tourism along the Ganga has grown steadily, supported by the development of infrastructure like bus stands and multi-level parking facilities. For example, at Garhmukteshwar, 2-3 new multi-level parking structures are being built near the ghats. This has made the area more accessible to tourists, resulting in increased income opportunities for the local community.

We're even seeing a rise in international tourists. Also, for many people from Delhi, Garhmukteshwar is becoming a convenient alternative to Haridwar.

However, when it comes to private sector participation, there is still limited involvement. While NGOs and local businesses contribute through occasional initiatives, structured partnerships with the government are still lacking. There's vast potential for the private sector to play a more active role in sustainable development.

Do you see a larger vision emerging for smaller river cities like Garhmukteshwar to become cultural and economic hubs in the next decade? What's needed to get there?

Absolutely. A clear vision is emerging to transform smaller river cities into vibrant cultural and economic centers. Significant work has already been undertaken to position Garhmukteshwar as a tourist destination. In recent years, two permanent ghats have been constructed, and two Sewage Treatment Plants (STPs) – one at kaccha ghat and another at Brij Ghat – have been set up.

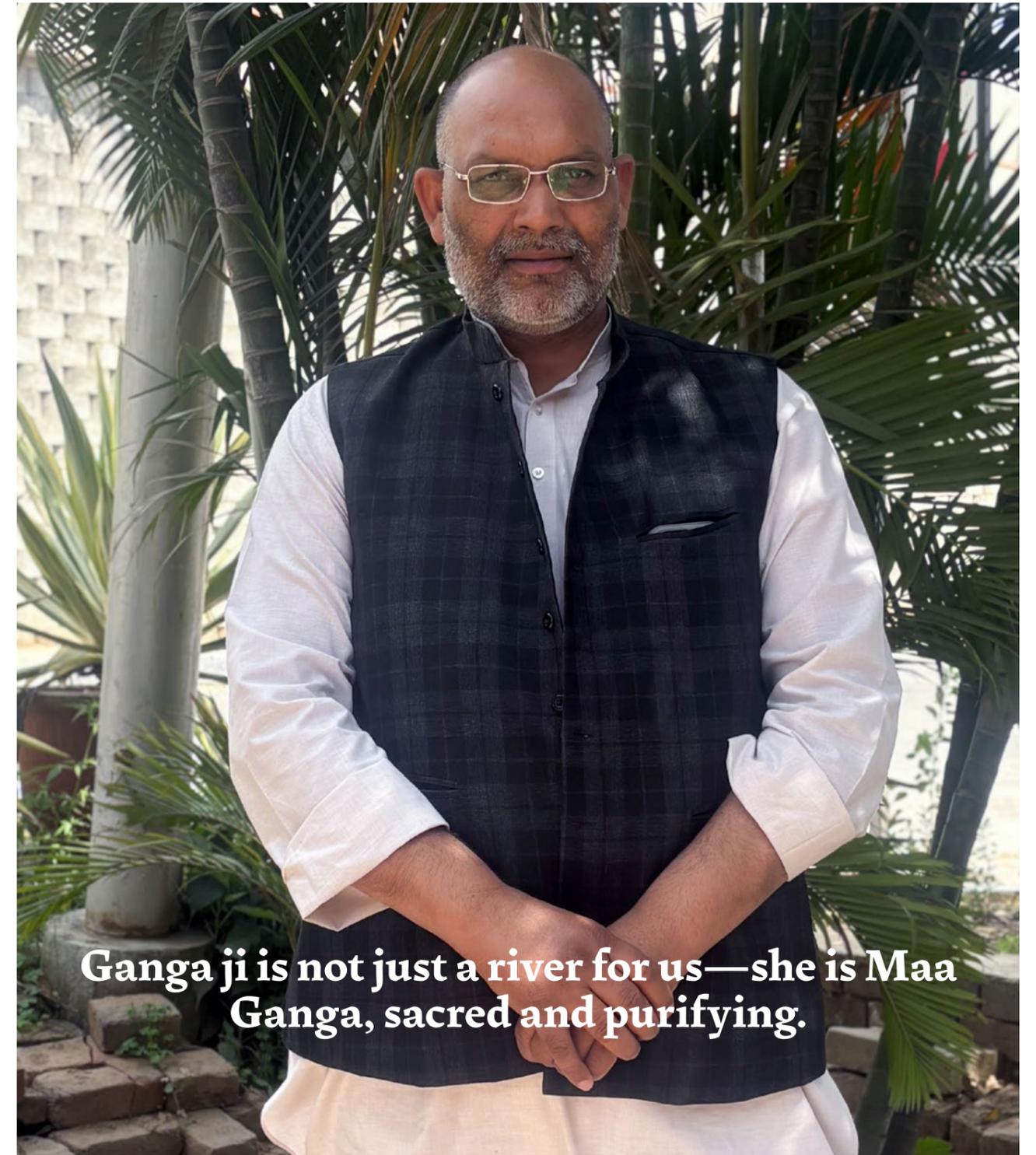
These STPs treat industrial and solid waste from the entire city, preventing untreated waste from entering the Ganga.

The treated water is also being utilized for organic farming and irrigation, promoting sustainable agricultural practices. In addition, initiatives like lighting shows and laser shows at Brij Ghat – activities that were not held earlier – are enhancing the cultural appeal of the area.

Overall, the goal is to transform cities like Garhmukteshwar into thriving tourism and cultural hubs. Continued investment in infrastructure, environmental management, and cultural programming will be key to achieving this vision over the next decade.

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Devender Local Businessman



Ganga ji is not just a river for us—she is Maa Ganga, sacred and purifying.

In one sentence, what is Garhmukteshwar for you? How would you define it?

Garhmukteshwar is a sacred town of pilgrimage, deeply rooted in faith. Every year, a grand fair is held here during the month of 'Kartika', and thousands gather on every Amavasya and Purnima as well to take a holy dip. It's a spiritually significant place for people from across the country.

What is the significance of the river Ganga for you?

Ganga ji is not just a river for us—she is Maa Ganga, sacred and purifying. People of many faiths come here, but Ganga holds importance for everyone. Over the years, people have built ashrams and farmhouses along her banks, and she continues to benefit the region in many ways.

The religious connection of Garhmukteshwar with the Ganga goes back to the Mahabharata, over 5,000 years ago. The name Mukteshwar is believed to be linked to the story of the Pandavas attaining liberation here, and since then, the Ganga Mela has continued as part of that tradition.

What do you think is the economic impact of the Ganga on Garhmukteshwar?

The Ganga plays a vital role in Garhmukteshwar's economy. While the town is home to people of many religions, the river creates livelihood opportunities for everyone—through tourism, spiritual services, and now even real estate.

People from outside, especially from NCR, are drawn here because of the clean environment and the sweet water. Many believe that RO systems aren't even needed here. As a result, outsiders are buying land and settling in the new colonies that are coming up. Years ago, our Chief Minister spoke of developing Garhmukteshwar into a mini Haridwar.

If that vision is realized, it would bring both increased employment and beauty to the town. The Ganga economy has the potential to be the answer to many local challenges.

What do you think of Garhmukteshwar as a future destination for investment and economic development?

Garhmukteshwar is already beginning to attract investment. Several factories have come up between Salarpur and Palwara Road, including an oxygen plant, dairy, rice mill, poultry farm, mushroom unit, and an atta mill.

An industrial zone is forming, and locals are being employed there, as hiring people from outside would be more expensive for investors. Work is happening across nearly 200 bigha of land for the industrial park.

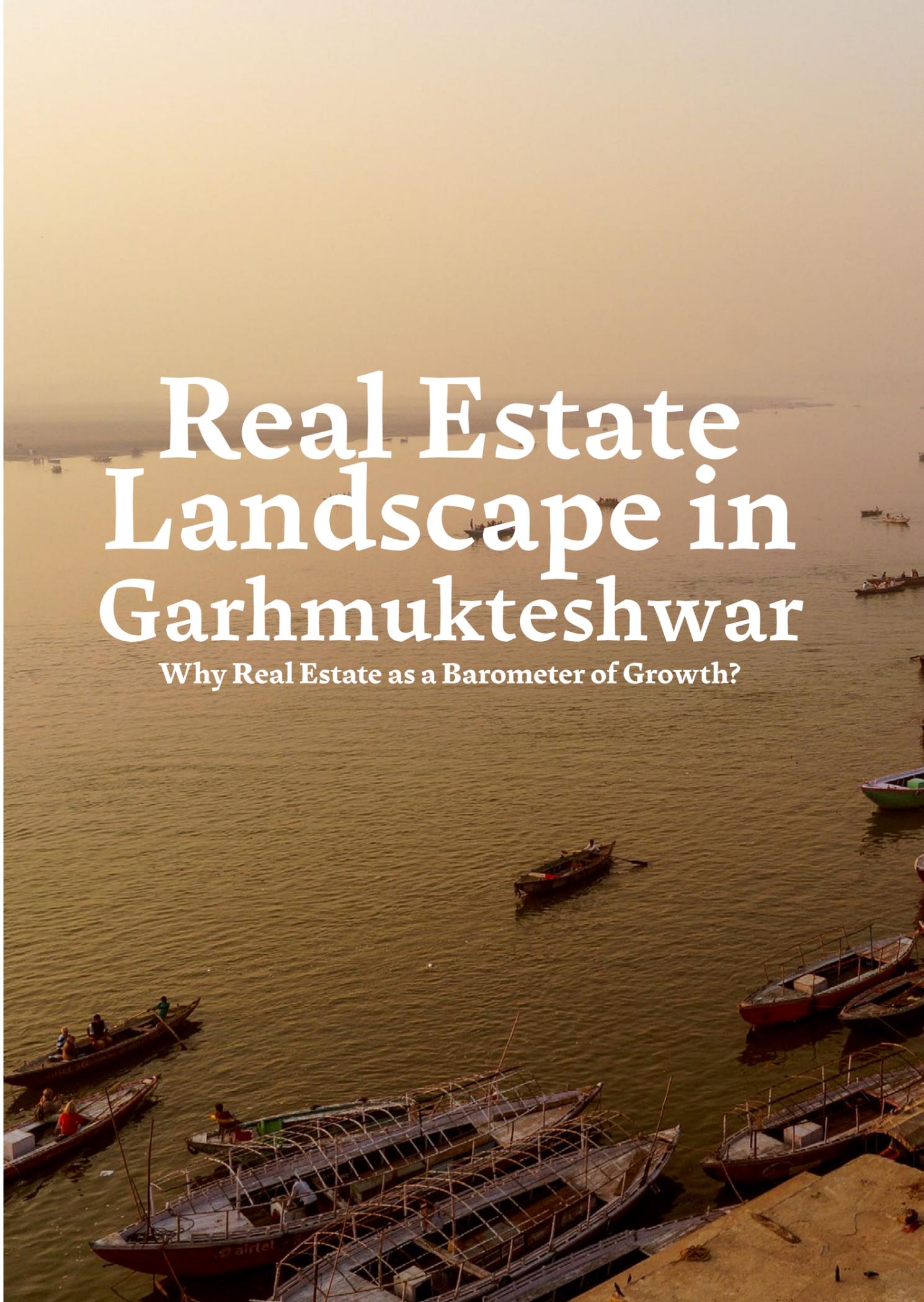
Today, at least six to seven residential colonies are under construction, and hundreds of bighas are being developed. Many people coming from NCR, Noida, Delhi, and Gurgaon have the Ganga in mind when choosing this place—it's a strong pull for investment.

What is the business scenario like in Garhmukteshwar?

Brick kilns and crushers are common here and provide employment to many. But something that sets Garhmukteshwar apart is its hand-crafted mudhas—traditional bamboo chairs that are unique to this region.

There has also been significant technological improvement in brick kilns. Earlier, pollution levels were extremely high, but with newer technologies like zigzag and hydra kilns, emissions have been reduced by up to 80%. Pollution control is key—after all, if there is no clean environment, there is no life. And without life, nothing else matters.

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Real Estate Landscape in Garhmukteshwar

Why Real Estate as a Barometer of Growth?



Real estate is often one of the first signs of economic activity picking up in a region. When people start buying homes, developers start investing, and new construction begins—it usually means that a place is becoming more livable, more connected, and more valuable.

In Garhmukteshwar, we chose real estate as a key parameter to understand the town's growth because it reflects a larger shift in how people see the area—not just as a pilgrimage spot, but as a potential place to live, invest, or do business. We have picked Ganga County by Atomoney as our case study.

Here's why real estate makes sense as an indicator:

- **Investor Confidence:** When developers put money into a project, they're usually betting on future growth. It's a sign that they believe the area has long-term potential.
- **Employment and Local Economy:** Construction creates jobs—both directly on-site and indirectly through materials, transport, retail, and services.
- **Better Infrastructure:** Real estate projects often come with improvements in roads, water supply, electricity, and even digital connectivity, raising the overall standard of living.

- **Lifestyle Changes:** As more people move in or buy second homes, the demand for schools, shops, healthcare, and recreation grows—giving the local economy a boost.

Current Market Snapshot - Garhmukteshwar

Garhmukteshwar's real estate market is evolving rapidly, shaped by its growing connectivity, natural and cultural appeal, and increasing interest from developers and investors.

What was once a largely ignored Tier 3 town is now witnessing a new wave of plotted developments and gated communities, reflecting both local aspirations and wider investor interest — particularly from Delhi-NCR and Western UP.

Our field research highlights a mixed real estate landscape — from modest plotted colonies with basic infrastructure to better-organized gated developments offering amenities like clubhouses, parks, and planned roads.

Ram Vatika

Located within a 3 km radius of Ganga County, shows how prices have fluctuated over time. While plots at the rear of the project are still available for ₹9,000–12,000 per sq yard, the front plots — sold 2–3 years ago at around ₹30,000/sq yard — are now being resold at nearly ₹90,000 per sq yard, as per the input from local brokers.

Prem Ganga Dham

Located along NH-9, is priced between ₹25,000–30,000 per sq yard. The project features solid infrastructure including a gated boundary, planned green spaces, and an under-construction clubhouse. Developers here have already indicated a price hike to ₹35,000 per sq yard in the near future.

Shahpur Chaudhary

In Shahpur Chaudhary, the village where Ganga County is located, agricultural plots that sold for ₹5-15 lakh per bigha (around 756 sq yards) just 2–3 years ago, are now valued between ₹25-35 lakh per bigha — a clear signal of rising demand and perceived future value.

Garhmukteshwar town

Inside Garhmukteshwar town, residential plots are trading at about ₹25,000 per sq yard, depending on location and accessibility.

Ganga County

Ganga County, a 34 acre residential project offering all amenities of a metro class living, launched at around Rs. 12,000 per sq yard. The prices have already gone up to Rs. 17,500 per sq yard, and the developers/locals expect the prices to go up to around Rs. 30,000 per sq yard by end of 2026 as construction nears completion.

Growth Drivers

Several key developments are transforming Garhmukteshwar into a hotbed for real estate activity:

Ganga Expressway and upgrades to the Garh-Meerut Road are drastically improving regional connectivity.

The area is under focus from UPEIDA, with an industrial corridor in the pipeline.

Plans to promote religious and heritage tourism under the Namami Gange and Arth Ganga programs are expected to bring footfall and economic churn.

There is a growing trend of buyers from Delhi-NCR and Meerut region exploring second homes and weekend getaways here.

Future Outlook and Investment Potential

Real estate forecast - Garhmukteshwar (Residential plots)



Growth Comparison - Garhmukteshwar V/S Bareilly

Year	Garhmukteshwar Price per SqFt (INR)	Bareilly Price per SqFt (INR)
2025	1,350/-	4,600/-
2026	1,620/-	5,290/-
2027	1,944/-	6,084/-
2028	2,332/-	6,996/-
2029	2,799/-	8,045/-
2030	3,359/-	9,252/-

Growth % in 5 years	Garhmukteshwar	Bareilly
	149%	101%

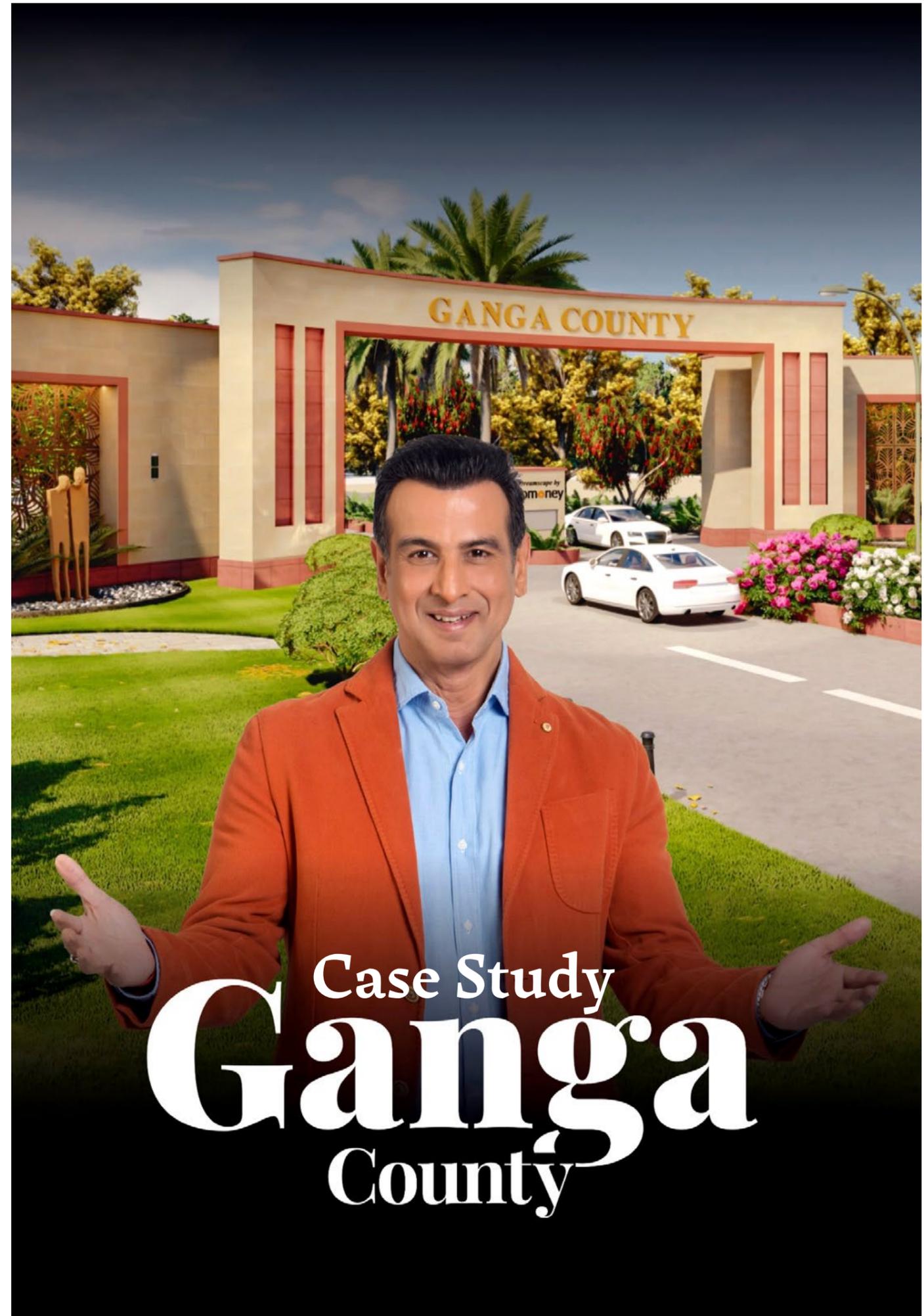
Value after 5 years	Garhmukteshwar	Bareilly
	~2.5X	~2X

Ganga County 5 Year Growth Projections

Year	Price per SqFt(INR)	Predicted Y-o-Y Growth (%)
2024	1,333/-	
2025	1,944/-	45.83%
2026	2,777/-	42.86%
2027	3,750/-	35.00%
2028	4,875/-	30.00%
2029	6,093/-	25.00%
2030	7,617/-	25.00%

Growth % in 5 years	Value after 5 years
291.74%	~3.9X

Ganga County forecast for 5 years



Ganga County – Reimagining Life by the Ganga



In the shifting sands of India's urban expansion, it's often the quiet corners that hold the loudest potential. Garhmukteshwar—a spiritual stronghold now finding its feet in the economic narrative of Uttar Pradesh—is witnessing a new chapter unfold.

At the heart of this transformation is Ganga County, a premium residential project by Atomoney, that captures the town's evolving identity: rooted in tradition, poised for growth.

Tucked away in a peaceful corner of Uttar Pradesh, just an hour's drive from Delhi NCR, Ganga County brings together community living, modern comforts, and a deep respect for nature and local heritage.

We spoke to Navneet, the person behind Ganga County, to understand what inspired this project— and why Garhmukteshwar stood out.

“Garhmukteshwar, to me, is a tier-III town that blends spiritual significance with quiet economic potential. The Ganga river here isn't just scenic—it's sacred, and it's deeply connected to people's everyday lives.”

For Navneet, this town wasn't just a smart investment location—it was personal. The ghats, the ancient temples, and the Ganga Mela are all woven into his memories. But nostalgia wasn't the only driving force. He saw signs of a shift.

“The place is changing, and it's ready for a new kind of growth.

With better connectivity and a growing interest in wellness living, Garh has a unique charm for people looking to escape the rush of city life.”

What Makes Ganga County Stand Out?

Unlike the typical high-rise or gated colony, Ganga County is being imagined as a community-first township—a place where families grow, neighbours connect, and people find both calm and convenience.

Some of the standout features include:

- Lush Green Surroundings – Landscaped gardens, open spaces, and a setting rich in greenery and native flora.
- World-Class Amenities – a clubhouse, swimming pool, sports courts, and wellness spaces that support active, social lifestyles.
- Sustainable Living – rainwater harvesting, solar energy usage, and eco-conscious design at its core.
- Safety and Security – a gated community with 24/7 surveillance, prioritizing residents' peace of mind.
- A Family-Friendly Environment – play areas for kids, spaces for elders, and community zones that encourage togetherness.
- High Investment Potential – with improved road access (NE9, Ganga Expressway, Garh-Meerut Road) and increasing interest from NCR buyers, the area is poised for aggressive appreciation.

But what really makes this township special is the larger context it sits in.

A Town Rooted in Peace and Healing

Garhmukteshwar has long been known for its local ayurvedic and physiotherapy traditions. For generations, families here have run small, homegrown healing centres—simple in infrastructure, but rich in knowledge. Locals share stories of people arriving on stretchers and walking away days later.

While these services are largely unorganised today, the potential for formal wellness and healing hubs here is huge.

There's also something else that stands out about Garh—its people.

“Everyone here—from the administration to the street vendors—has one thing in common: warmth,” says Navneet. “This is a peaceful town, deeply spiritual, but incredibly inclusive.”

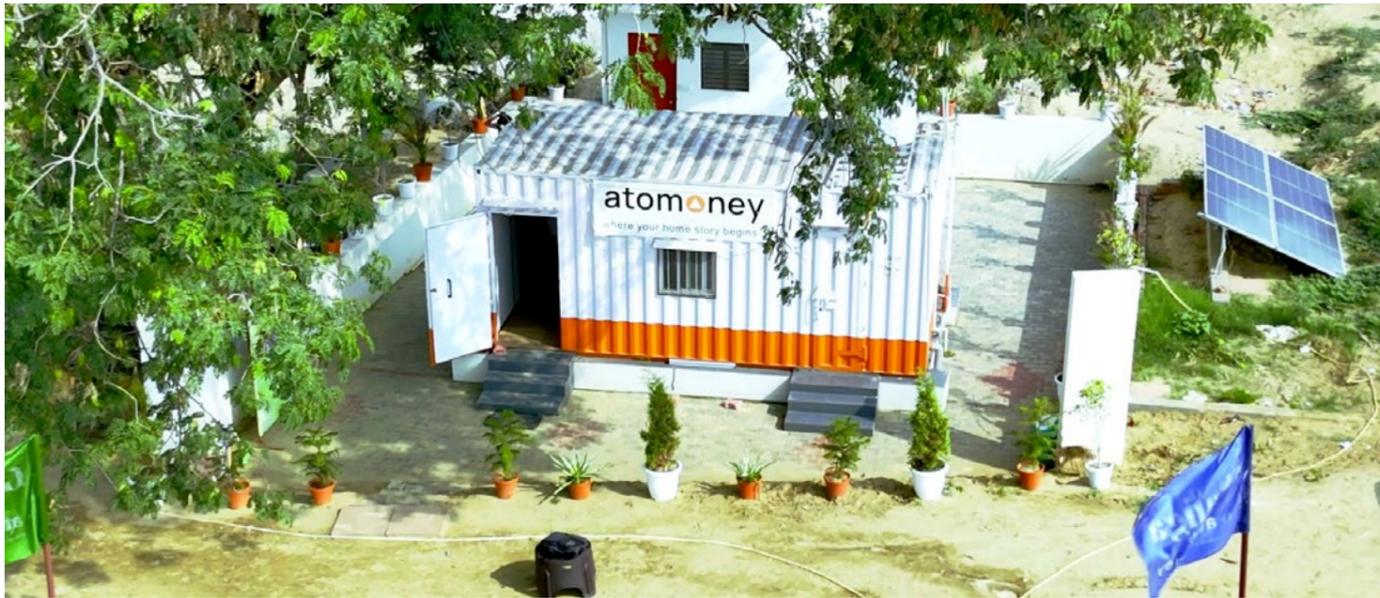
Despite being a Hindu religious centre, Garhmukteshwar is known for inter-community harmony. It's this unique combination—spiritual energy, natural beauty, peaceful living, and openness—that gives Ganga County its soul.

The Economic Impact of Ganga

Navneet believes that the Ganga river is the heart of Garh's economy—in more ways than one.

“The ghats and the Ganga Mandir draw in lakhs of pilgrims every year. That's a huge source of religious tourism. But there's more—traditional industries like cane craftsmanship also thrive here because of the river's presence.

And the annual Ganga Mela, which brings in lakhs of visitors, provides income to hundreds of locals through trade and small businesses.”



Additionally, new tourism resorts are beginning to emerge around the area, further expanding the scope of leisure and spiritual tourism.

A Town on the Brink of Transformation

"Garhmukteshwar is on the cusp of a flurry of economic activity," says Navneet. "Multiple factors are converging at once—better connectivity through NE9 and the Ganga Expressway, improved roads, the government's tourism development push, and now, quality real estate options like Ganga County." He sees Garhmukteshwar not just as a quaint town, but as an upcoming investment destination. With land still affordable and infrastructure improving rapidly, the town is attracting interest from across Delhi NCR and beyond.

What does the developer has to say...

What challenges did you face while planning this project in Garhmukteshwar?

Launching any new project in a smaller town often comes with initial challenges — especially when it comes to building trust. Given the mixed track record of the real estate industry in the past, it's natural for people to be cautious.

We experienced some of that hesitation early on. However, as the project has progressed and our vision for Ganga County has started to take visible shape, we've seen a growing sense of confidence among potential customers.

The increasing pace of our sales reflects this shift. It reinforces our belief that when developers commit to transparency, quality, and timely delivery, the market — even in newer geographies — responds positively.

Are the locals taking interest in the project, or is it mostly outside investors who are showing interest in Garhmukteshwar?

We're seeing a healthy mix of both, but at this stage, more interest is coming from outside investors. Many of them are drawn by the long-term potential of Garhmukteshwar — whether for future value

appreciation or as a peaceful second home/ holiday home destination close to Delhi.

That said, the local community is also showing growing interest, especially as they see the development taking shape. Ganga County is right next to the town, and for many local families, it offers a chance to upgrade to better infrastructure and amenities without having to move away.

We expect local interest to rise steadily as the project nears completion and people begin to experience the quality of life we're aiming to deliver.

Currently in the early stages of development, we see around 20% of sales happening to locals. The rest is being consumed by investors looking for holiday homes. As the development nears completion by mid of 2026, we expect around 50% sales to be consumed by the local population itself.

What's attracting outside investors to this quaint town? Are there any financial amenities, like loans etc easily available to investors?

Outside investors / customers are buying plots in our project primarily due to two reasons:

1. They foresee strong returns on their investment. Small towns tend to give better real estate returns than metro cities. Additionally, the limited inventory of quality real estate that our project brings to a small town like Garhmukteshwar is going to be sought after by the end users. Simple demand and supply predicts that the value of this limited inventory is likely to skyrocket.
2. Several customers are buying property in our project to build a holiday home in a safe, green environment which also provides all amenities that the city residents are used to.

The project has all the required approvals, and buyers have access to multiple banks/NBFCs for loans etc.

Looking Ahead

Ganga County is a reflection of a new India—where smaller towns are not just catching up but quietly leading the way. With the right kind of vision and care, Garhmukteshwar can become a model for how development, wellness, and community can go hand in hand.



Ongoing govt initiatives

Namami Gange Programme and Infrastructure Development:

The Namami Gange Programme serves as a foundational initiative, focusing on the rejuvenation and conservation of the Ganga River. Within Garhmukhteshwar, this translates to tangible infrastructure development, including:

- **Ghat Enhancement and Modernization:** Reconstruction and improvement of river ghats, providing enhanced facilities for pilgrims and visitors.
- **Sanitation and Waste Management Infrastructure:** Development of improved sanitation facilities along the riverbanks. Establishing Sewage Treatment Plants to treat wastewater before it even enters the river.
- **Riverfront Development:** Implementation of plans, drawing inspiration from the Sabarmati Riverfront, to create aesthetically pleasing and functional public spaces, potentially including landscaping, transportation schemes, and recreational areas.

Arth Ganga Initiative and Economic Opportunity Generation:

The Arth Ganga initiative, a vertical under the Namami Gange Programme, aims to foster economic activities intrinsically linked to the Ganga River. Its key pillars relevant to investment attraction in Garhmukhteshwar include:

- **Promotion of Tourism and Cultural Heritage:** Emphasis on developing tourism infrastructure and promoting the region's cultural and spiritual

significance, thereby attracting investment in hotels, guesthouses, restaurants, and tour operations.

- **Livelihood Generation:** Support for local artisans and traditional industries, such as the "Mudha" handicraft of Garh, encouraging investment in production, marketing, and retail.
- **Wellness and Spirituality:** Promotion of Garh Mukhteshwar as a destination for wellness and spiritual tourism, potentially attracting investment in yoga and meditation centers, and related services.

Enhanced Connectivity and Accessibility:

Significant infrastructure projects are poised to dramatically improve Garh Mukhteshwar's connectivity, further enhancing its investment appeal:

- **Ganga Expressway:** This ongoing project will establish a high-speed link between Garh Mukhteshwar and major centers like Meerut and Prayagraj, significantly reducing travel time and improving logistics. The inclusion of an airfield at Shahjahanpur adds strategic value.
- **Delhi-Meerut Expressway:** The proximity of this operational expressway will provide enhanced access to the National Capital Region, making Garh Mukhteshwar a more viable location for businesses seeking connectivity to Delhi.
- **Road Network Upgradation:** Plans for the widening of the Delhi-Hapur road and other connecting routes will improve local transportation infrastructure.
- **Jewar Airport:** Establishment of Jewar airport is set to further enhance the connectivity and appeal of the town.
- **A new rapid rail** has been announced from Delhi to Moradabad - with a station at Gajraula - adding to the connectivity to Garhmukhteshwar.





I've experienced the calm and harmony that define this place. In one sentence - it is a religious place with peaceful coexistence.

Sakshi Sharma

SDM, Garhmukteshwar

In one sentence, what is Garhmukteshwar for you? How do you define it?

Garhmukteshwar is a deeply religious town, where faith and peaceful coexistence shape the identity of its diverse population. Even as an administrator, I've experienced the calm and harmony that define this place. In one sentence - it is a religious place with peaceful coexistence.

What significance does the river Ganga hold for you—culturally and economically?

The name Garhmukteshwar, often referred to as Garh Ganga, holds immense cultural and spiritual weight, rooted in the idea of moksha or salvation. People believe that a dip in the Ganga here frees them from the cycle of rebirth, and many come here with the intent to wash away their sins.

Another unique cultural element is the tradition of genealogy. Families—especially from Haryana, Punjab, and Rajasthan—visit Garh village after immersing the ashes of their departed to record vital details like date and time of death with their pandas or priests.

These records, kept in bahi-khatas (registers), have been maintained for generations and form a vast informal archive. This intergenerational practice not only strengthens cultural continuity but also holds rich potential for anthropological and sociological research. This creates intergenerational, intercultural, interstate relations as well.

What do you think is the economic impact of the Ganga on Garhmukteshwar?

The Ganga is a major livelihood source for Garhmukteshwar. Around 15–20 villages along the riverbank rely heavily on it for agriculture, using its water to grow vegetables. Fishing and boating are also seasonal sources of income.

In addition, religious tourism contributes significantly to the local economy—activities like boating, photography, and services at the ghats are all tied to visitors who come here for spiritual reasons.

What are your thoughts on Garhmukteshwar as an emerging economic and investment destination?

Garhmukteshwar has seen a surge in infrastructure development in recent years. The Ganga Expressway and the proposed industrial corridor by UPEIDA are key drivers.

These projects have improved connectivity and made the region more attractive for investment, especially due to easy access to water resources.

Real estate has seen 3 to 4 times growth in the past few years, driven by projects like the expressway connecting to Nainital and others in progress. There's a strong push to develop Garhmukteshwar as a destination even better than Haridwar—cleaner, more accessible, and rich in cultural heritage.

The proximity to Delhi, Ghaziabad, Noida, and Noida International Airport (Jewar) makes it ideal for second homes, spiritual retreats, and eco-living. The air and water quality here are far better, which adds to its appeal.

What incentives or support does the government offer to promote investment in Garhmukteshwar?

Ever since Haridwar became part of Uttarakhand in 2000, UP has looked to Garhmukteshwar as a spiritual and economic alternative. The focus isn't just to replicate Haridwar but to build something better—cleaner, closer to NCR, and with enormous potential.

The fundamentals of ease of doing business—like land availability, clean air, and cultural capital—are all present here. While Garhmukteshwar doesn't yet have a strong industrial base, indicators like expressways, spiritual tourism, and proximity to Jewar Airport suggest that the town is moving in the right direction.

The planned riverfront, naturopathy centers, and second-home projects all point to a bright future.

Besides the Ganga economy, what other sectors are generating livelihood in Garhmukteshwar?

Traditional crafts like mudhas (bamboo chairs) and carpets are made locally. We're working to support these artisans through SHGs (Self-Help Groups), especially to empower women.

The genealogy tradition we discussed earlier is another unique feature. There's potential to systematize and digitalize this vast cultural archive, possibly in collaboration with universities. It can provide insights into intergenerational dynamics, and socio-cultural patterns across regions.

Agriculture remains a primary livelihood. Many residents also travel to NCR, Meerut etc for work. Warehousing and logistics are sectors with untapped potential. Since large-scale industries haven't been established here yet, I see this as a positive—it means there's a clean slate and ample opportunity for sustainable, well-planned growth.

We didn't see many women involved in the local economy in public spaces. Is there a bias against women's participation here?

Your observation may be shaped by where you visited—places like Brij Ghat, the Tehsil area, and real estate zones.

Garhmukteshwar is primarily agrarian, and women play an active role in the fields. At Brij Ghat, which is traditionally male-dominated, you'll still find women running shops nearby.

In administrative zones like Tehsil, where official and transactional work happens, men tend to dominate. But even here, we're seeing increased visibility of women.

In some riverside villages—around 14 to 15—where alcohol-related issues have affected men's participation in the economy, it is often the women who sustain their households.

They take on responsibility and lead from the front. So, I don't believe there's systemic bias against women. When the need arises, women step forward and shoulder the responsibility with strength.



Voices

Local Boatsman

How important is the Ganga river in your daily life or work?

Ganga gives livelihood to me and thousands others in this town. People, not just from India but all of the world, come here to take dip in the holy river. I take them to the other ghat on my boat for 'snan' and sometimes also give a short tour. It is especially beautiful during dusk and dawn.

Business is steady since people keep coming here all year round. The water quality has gotten much better in the past few years with regular cleaning, yet a lot still needs to be done around maintenance. Cleaner water and prettier ghats would mean more people coming here for leisure as well and boost businesses like mine.

Dev, Local Resident

What is the best part about living in Garhmukteshwar?

For me the best part is the nature. The surroundings are green and pollution free. We have the Ganga here making lands super fertile. We grow our own organic food. I love how serene and calm this town is.

Rakesh Saini, Local Resident

Is there a memory or story about Garhmukteshwar that you'd like to share with others?

My village, Shahpur Chaudhary, is famous for healing centres or 'ayurvedic aushdhalya'. We have cures for paralysis, diabetes, jaundice, indigestion, kidney stone etc.

Many families here have been doing this for generations. We use ayurvedic medicines and physiotherapy for healing. People from far away come here to get cured. My favourite thing about Garh is the serene peace and harmony this city has.

Recommendations

For the Government:

- Active census data required. There is very less data available to actually understand the economic health of the town.
- More collaborative efforts between govt and private companies as well as central, state and regional administration
- Working more actively on the anthropological significance of the city.
- More logistical support to convert the Kartik Purnima snan into a major economic activity.
- Promote more investments in real estate to generate enough traction from investors out of the city. This will ultimately promote more inclusion, tourism and overall development.

For investors:

- Understand the strong potential of a growing tier 3 city and participate in its growth.
- Bring in better practices, opportunities and technologies with them.
- Help in prevention of migration by establishing world class facilities in smaller town especially in tech and real estate.

Conclusion

We stated writing this white paper without much expectation. An idyllic endeavour so to say.

But what we discovered left us surprised and mildly awed. We still are wrapping our heads around the bahi khata, accounting for generations, the single mela that draws around **3 million people to a city of 50,000 people, the very rich heritage and the quite emergence of the future, full of hope.**

I believe, dear readers, everyone should try and visit this unassuming yet hopeful city once. To visit, invest or stay.

To experience Garhmukteshwar- the site of mukti.

People behind the report



Shormishtha Ghosh,
Founder–MD
In Tandem Global Consulting (ITGC)

Shormishtha Ghosh, a development economist from Massachusetts Institute of Technology (MIT), is the Founder-MD of In Tandem Global Consulting. She's a member of the governing body of the BRICS Chamber of Commerce and Industry, also serving as Director for Business Advisory for the chamber.

With World Bank certification in fundraising and entrepreneurship from Harvard, she advises MSMEs and has keen interests in sustainability, economic development, research, consulting, and public relations.

Her background includes various roles with the Economist Intelligence Unit, McKinsey, Usha International, Hero Honda, Apex Publications in Muscat and more. She founded ITGC to provide consulting, advisory, research, fundraising, M&A, and international outreach services to corporate clients.



Jyotika Yadav,
Assistant Manager – Knowledge and Strategy, In Tandem Global Consulting (ITGC)

Jyotika has been contributing to the development of ITGC's knowledge function. She manages research, strategic communication, and editorial direction for key publications. She also leads the firm's public engagement and digital presence.

Prior to ITGC, she worked as a producer at Zee News. She is a proud alumna of Asian College of Journalism (ACJ). She also holds a Master's in Mass Communication and a Bachelor's in Mathematics (Hons.) from University of Delhi.

A firm believer in the power of education, Jyotika is particularly passionate about themes of gender, skilling, and inclusion. She brings creativity to everything she does - including her interest in visual design.



Loknath Jena, Summer Intern, Strategy

Loknath is an MBA student at FORE School of Management with a strong academic record, having graduated with distinction.

Coming from an armed forces family, he has lived across various parts of India, shaping a well-rounded and adaptable worldview. He has interned as a Strategy Intern at In Tandem Global Consulting, where he developed a deeper interest in finance, economics, and strategic problem-solving.

A former high school football team player, he values discipline and teamwork. Beyond academics and professional pursuits, he is also an avid admirer of the arts, with a deep appreciation for music and cinema.

He aspires to build a career in management consulting.

On-ground support



Himanshu Sethi
Our Local Guide



Omveer (Dev)
Our Local Guide

About In Tandem Global Consulting (ITGC)

In Tandem Global Consulting is a dynamic, new-age consultancy headquartered in Gurugram, India, offering a comprehensive range of advisory services to clients across the globe.

Our expertise spans Fundraising, International Business Development, Government Relations, Public-Private Partnership (PPP) structuring, Research and more.

At the heart of our approach is our deep commitment to research and knowledge-driven strategies.

We provide cutting-edge Business and Financial Modeling, Go-to-Market Strategies, Market Projections, Positioning, and Market Research that enable our clients to make informed, strategic decisions.

Our advisory services are rooted in data, analytics, and industry insights, ensuring that we deliver solutions that are both relevant and precise.

At In Tandem Global Consulting, we believe in the power of synergy. Through collaboration and working in tandem, we create value and unlock new opportunities for sustainable growth. Explore a world where synchronization meets innovation.





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