

bhumini esh TM

Invest in *Real* Reality

**latest real estate
news, trends, and
insights**

**RERA: LATEST RERA
UPDATES**

**INVESTMENT: REAL
ESTATE TIPS, MARKET
TRENDS & INSIGHTS**

**OCTOBER 2024
ISSUE NO.01**

WWW.BHUMINIVESH.COM

Table of Contents

01

REAL ESTATE TIPS AND INSIGHTS

02

REAL ESTATE MARKET TRENDS

03

REAL ESTATE REVOLUTION

04

MARKET CAPITALIZATION

05

ORIGIN OF RERA IN INDIA

06

BHUMINIVESH FINACIAL ADVICE

07

NATURE'S CALL

Your Dream Home Awaits

A GUIDE TO FINDING THE PERFECT PROPERTY

TIPS, INSIGHTS, AND TRENDS

The Indian real estate market is experiencing a surge, driven by factors like urbanization, rising incomes, and government initiatives. Key trends include:

- **Affordable Housing:** Government schemes like PMAY are boosting demand for affordable housing, especially in tier-II and tier-III cities.
- **Smart Cities:** Investments in smart infrastructure are enhancing property values in cities like Bengaluru, Pune, and Hyderabad.
- **Work-from-Home:** The pandemic has increased demand for homes with dedicated workspaces, leading to a rise in suburban and peripheral markets.
- **Rental Market:** The rental market is booming, especially in major cities, due to increased job opportunities and a growing student population.
- **Technology Adoption:** Real estate tech platforms are streamlining property search, verification, and transactions, offering convenience to buyers.



When considering a real estate purchase, it's essential to be well-prepared. Thoroughly research potential locations, projects, and developers to ensure they align with your needs and preferences. Establish a realistic budget and stick to it throughout the process. Carefully review all legal documents, seeking expert advice from real estate agents and lawyers if necessary. Don't hesitate to negotiate on price and terms, as it's a common practice in the real estate market. By following these tips, you can make an informed and confident decision when buying a property.



Real Estate Investment Tips Based on Income

Invest wisely, build your future.

Low-Income (₹0-5 Lakh)

- Start saving for a down payment.
- Consider REITs or crowdfunding.

Mid-Income (₹5-10 Lakh)

- Buy a smaller property.
- Leverage your credit for a lower interest rate.
- Consider home hacking.

High-Income (₹10-20 Lakh)

- Invest in multiple properties.
- Explore value-added investing.
- Consider commercial real estate.

Very High-Income (₹30 Lakh+)

- Use high-net-worth strategies.
- Diversify your portfolio.
- Explore overseas investments.

Bhuminivesh's Advice

With rising rental prices, buying a home may be a more financially sound long-term investment.

Real estate is not an asset; it's a liability. It doesn't produce income, it consumes it. The only way to make money on real estate is to sell it for more than you paid for it.



GIRISH GARG
ceo@bhuminivesh.com



MARKET TRENDS IN INDIAN REAL ESTATE

The Indian real estate market has witnessed a surge in recent years, driven by factors such as economic growth, urbanization, and rising incomes. Key trends shaping the market include:

- Affordable Housing:** The government's focus on affordable housing initiatives has led to a surge in supply and demand in this segment. Schemes like Pradhan Mantri Awas Yojana (PMAY) have made homeownership more accessible to low-income and middle-income groups. According to a report by Housing.com, the affordable housing segment is expected to grow at a CAGR of 15% between 2021 and 2026.
 - Smart Cities:** The development of smart cities across India is driving demand for modern, technologically advanced properties. These cities offer amenities like efficient transportation, smart infrastructure, and sustainable living solutions. As per the Ministry of Housing and Urban Affairs, the government has identified 100 cities for development as smart cities, which is expected to boost demand for real estate in these regions.
 - Commercial Real Estate:** The Indian economy's growth has fueled demand for commercial spaces, including office buildings, retail malls, and warehouses. E-commerce and startups have further contributed to the expansion of commercial real estate. According to JLL India, the commercial real estate market is expected to grow at a CAGR of 8% between 2021 and 2025.
- Insights into the Indian Real Estate Market*
- Investor Confidence:** Despite global economic uncertainties, investor confidence in the Indian real estate market remains high. Factors such as a growing population and increasing urbanization make India an attractive investment destination. According to a survey conducted by Knight Frank, 70% of investors believe that India offers strong long-term real estate investment opportunities.
 - Regulatory Reforms:** The government's efforts to streamline regulations and improve transparency have boosted investor sentiment. Initiatives like Real Estate Regulatory Authority (RERA) have provided greater protection to homebuyers. RERA has been implemented in all states and union territories in India, leading to increased trust and confidence among homebuyers.
 - Challenges and Opportunities:** While the Indian real estate market is on a growth trajectory, challenges such as rising construction costs, land acquisition issues, and regulatory complexities need to be addressed. However, these challenges also present opportunities for innovative solutions and sustainable development.

Advisory

While some market trends may seem like bubbles, it's crucial to delve deeper into local insights and consult with experts before investing in property. Remember, the Nobel Prize isn't awarded to real estate dealers or builders; it's essential to approach investments with caution and sound judgment.

HARERA registration No – HRERA-PKL-PKL-339-2022 dated 22.08.2022
and addendum no. HRERA - 969 - 2022 dated 20.10.2022 HARERA W
Panchkula Private Limited Project Name - The Valley Gardens



THE VALLEY GARDENS

PANCHKULA

4 BHK LUXURY RESIDENCES

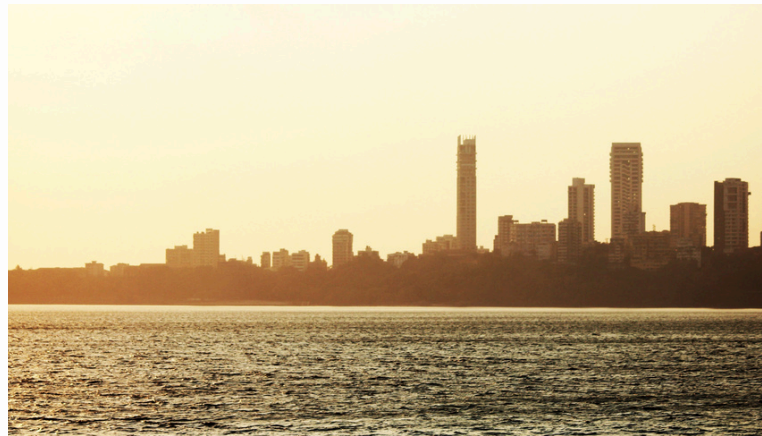


ARTISTIC RENDITION - THE VALLEY GARDENS

THE URBAN REAL ESTATE Revolution



The real estate revolution is about more than just bricks and mortar. It's about creating sustainable, inclusive, and resilient communities that meet the evolving needs of our society. The days of traditional real estate are over. Today, it's about data-driven insights, personalized experiences, and a focus on value creation.



India's urban real estate sector has witnessed a remarkable transformation in recent years, driven by rapid urbanization, economic growth, and changing lifestyles. This revolution began in the early 2000s with increased foreign direct investment (FDI) in the sector and the emergence of new real estate developers.

Cities like Mumbai, Delhi-NCR, Bengaluru, and Hyderabad have emerged as key growth centers, attracting significant investments and witnessing a surge in residential and commercial real estate development. The sector has witnessed a shift towards organized development, with a focus on quality infrastructure, amenities, and sustainable practices.

The Indian real estate market has witnessed substantial investments, with billions of dollars being poured into various projects across the country. FDI inflows have played a crucial role in driving growth and attracting international capital. Moreover, domestic investors, including private equity funds and mutual funds, have also shown keen interest in the sector.

Zirakpur: A Rising Star in the Punjab Real Estate Market

Zirakpur, a rapidly developing satellite town of Chandigarh, has witnessed a meteoric rise in recent years, outpacing neighboring areas like Mohali and New Chandigarh. Several factors contribute to its accelerated growth:

- Strategic location: Along the Chandigarh-Ambala highway
- Infrastructure: Government investments in roads, water, and sanitation
- Affordable real estate: Compared to Chandigarh and Mohali
- Proximity to Chandigarh: Access to amenities and job opportunities

These factors combined have made Zirakpur a thriving urban center, attracting businesses, residents, and investors alike. Its rapid development is a testament to its strategic location, infrastructure improvements, and affordability.

Reality Facts About Real Estate Market Investing in India

How the Indian Real Estate Market Differs from Others

India's real estate market, while sharing some similarities with global counterparts, is influenced by unique cultural, economic, and regulatory factors. For instance, cultural preferences, such as a strong preference for owning homes, play a significant role in shaping demand. Additionally, government policies, such as the Real Estate Regulatory Authority (RERA), have introduced greater transparency and accountability into the market.

The Growth of the Indian Real Estate Market

The Indian real estate market has witnessed substantial growth in recent years, driven by factors like increasing urbanization, rising incomes, and government initiatives. The number of urban dwellers in India is projected to reach 459 million by 2030, from 377 million in 2020, fueling demand for housing and commercial spaces. Moreover, government programs like Pradhan Mantri Awas Yojana (PMAY) have aimed to provide affordable housing to millions of Indians.



Foreign Direct Investment

- **Welcoming stance:** The government has adopted a welcoming stance towards FDI in the real estate sector. They have implemented policies that allow foreign investors to acquire existing real estate projects or develop new ones.
- **Infrastructure development:** The government has prioritized infrastructure development, such as building roads, railways, and airports, which can enhance the value of real estate assets and attract more FDI.
- **Tax incentives:** The government has offered various tax incentives and concessions to foreign investors in the real estate sector, including reduced capital gains tax and infrastructure development funds.

Market Capitalization and Investment Opportunities



The market capitalization of the Indian real estate sector has grown significantly, reflecting its increasing attractiveness to investors. While exact figures can fluctuate, it's estimated that the market capitalization of Indian real estate has surpassed billions of dollars. This growth is attributed to factors such as increased foreign direct investment (FDI) and the emergence of real estate investment trusts (REITs).

Key takeaways:

- **Cultural and economic factors:** India's unique cultural preferences and economic dynamics shape its real estate market.
- **Government policies:** Regulations like RERA have increased transparency and accountability.
- **Market growth:** Urbanization, rising incomes, and government initiatives drive market growth.
- **Market capitalization:** The market capitalization of Indian real estate has grown significantly.
- **Investment opportunities:** Residential, commercial, and REITs offer diverse investment options.

Indian youngsters, embrace real estate investing early. Start small, research diligently, and seize opportunities in emerging markets. Your determination and financial literacy can pave the way for a prosperous future.



Girish Garg
ceo@bhuminivesh.com



PBRERA-SAS79-PC0105



Sushma pristine have 13 floors and properties with a different size that can help the buyer to get a right property as per the business requirement. There are various payment plans, and one can go as per own choice. SUSHMA Pristine, located on the airport road, is a truly global business hub in the making. Spread over 12 lakh square feet and designed by the US architects R-204, this futuristic business space will boast of the region's first connected twin towers. With fluid spaces to fit in large corporates, medium and small businesses, it is being built to create an atmosphere of growth. Efficient design, smart technologies, a highly efficient housekeeping staff, multi levels of parking and beautifully maintained landscape are some of the highlights of this international business centre. If you want to take your business one step ahead then you must book a commercial space in Sushma pristine Zirakpur. The price of project is very affordable and it will also give you an assured rental income. Location of Sushma Pristine is also awesome, 200wide feet airport road very near to Mohali which is known as fastest developing area across the Tricity region.

- Mohali International Airport (5 minutes away)
- Elante Mall, Chandigarh (10 minutes away)
- Chandigarh Railway Station (10 minutes away)
- IT City Mohali (5 minutes away)

A business space should be more than just a place of work. It should be a place of pride. A place of excellence. A place that inspires. Sushma Pristine is one such business space.



www.bhuminivesh.com

THE ORIGINS OF RERA IN IN INDIAN REAL ESTATE *Regulations*

RERA is a major advancement in the development and regulation of India's real estate market. Building trust among buyers, developers, and agents alike has been facilitated by its promotion of accountability, openness, and efficiency.

RERA can only reach its full potential, though, if its requirements are strictly enforced, stakeholders are made more aware of the law, and it is applied uniformly throughout all states.

RERA has been implemented, albeit with significant changes, in several Indian states since its start. Here is an overview of the state of RERA implementation as of right now:

States with Complete RERA Implementation: Maharashtra, Uttar Pradesh, Haryana, Karnataka, Tamil Nadu, Gujarat, Madhya Pradesh, and a few more states have completed RERA implementation, complete with operational web portals and active regulatory bodies.

Partially Implemented States: States that have partially implemented RERA with some modifications or delays in complete adoption include Kerala, Assam, West Bengal (which has its own version called HIRA), and Assam.

Non-Implemented States/UTs: Because of administrative hold-ups or practical difficulties, many states and union territories, like as Nagaland and Sikkim, have not yet established their RERA authority or completely implemented the Act.

5. Types of RERA

IMPLEMENTATION AND EFFECTIVENESS OF RERA: COMPARING RERA'S EFFECTIVENESS ACROSS INDIAN STATES.

Although RERA is a federal law, each state implements it differently, leading to certain variances. RERA can be broadly divided into the following categories:

➔ **Central RERA:** The central authority sets rules for state authorities and supervises the Act's overall execution.

➔ **State RERA:** Every state has a regulatory body that oversees the implementation of RERA within its borders. For instance, Uttar Pradesh has UP RERA, Maharashtra has MahaRERA, and so forth. The national regulations may be modified by each state RERA body to meet local needs and circumstances.

➔ **West Bengal HIRA:** West Bengal has enacted HIRA, the Housing Industry Regulatory Authority, which is a variant of RERA with some state-specific rules but otherwise operates similarly to RERA.



ELEVATE YOUR LIFESTYLE WITH ANANTA ASPIRE

WHERE ASPIRATIONS REACH A NEW LEVEL

Ananta Aspire spreads over 34,050 square yards with a promise to blend luxury, comfort, style and technology to create happy homes. Luxury residential apartments for sale in Zirakpur with a foundation of 440 apartments, Ananta Aspire offers an exclusive inventory of 4+1, 3+1 and 3 BHK smart home for sale in Zirakpur with a utility room.


ANANTA
ASPIRE

How to Accelerate Your 30 Lakh Home Loan Repayment in 10 Years

Paying off your loans early can save you significant money on interest. Prioritize high-interest debt, create a budget, and consider making extra payments. A financial advisor can help you develop a personalized plan to achieve your goals.



MR GIRISH GARG
FOUNDER
www.bhuminivesh.com



UNDERSTANDING THE POWER OF PREPAYMENTS

A home loan can be a significant financial commitment. However, with strategic planning and disciplined saving, you can significantly reduce your loan tenure and interest outgo. Here's how to expedite your 30 lakh home loan repayment in 10 years:

1. Calculate Your Current EMI

- Loan Amount: ₹30,00,000
- Interest Rate: 9% per annum
- Loan Tenure: 20 years
- Monthly EMI: ₹27,626 (approx.)

2. Plan Your Extra EMIs

- Annual Extra EMI: Determine a suitable amount based on your financial capacity. For instance, you could aim for ₹50,000 per year.
- Frequency: Pay this extra amount annually, ideally at the beginning of the year.

3. Recalculate Your Loan Tenure

- Using a home loan calculator, input the original loan amount, interest rate, and your new monthly EMI (regular EMI + annual extra EMI).
- The calculator will show your revised loan tenure. With a ₹50,000 annual extra EMI, you could potentially reduce your tenure to around 12-13 years.

4. Consider Additional Strategies

- Part Prepayments: Make lump sum payments whenever possible, such as when receiving bonuses or windfalls.
- Increase Regular EMI: Gradually increase your monthly EMI as your income grows.
- Refinance: If interest rates fall, consider refinancing your loan to secure a lower rate.

5. Stay Consistent and Patient

- Track Your Progress: Regularly monitor your loan balance and interest payments.
- Stay Motivated: Celebrate your achievements along the way. Remember, consistency is key to achieving your financial goals.

Remember: This is a general guide. Consult with a financial advisor to tailor a plan that best suits your individual circumstances.

“ Even with a limited income, you can accelerate your loan repayment. Start by creating a detailed budget to identify areas where you can cut back. Consider side hustles or part-time work to increase your income.

BEAUTY THAT MUST BE PRESERVED

Balancing Growth: Real Estate and Agriculture in India

India's dynamic urbanization landscape poses a difficult challenge: how to reconcile the demands of agriculture, a vital industry for food security and rural livelihoods, with the growth of real estate? Real estate development can have a significant impact on agricultural land and practices, even as it promotes urban growth and infrastructure advances. To gain a deeper understanding of the problem and investigate further areas of concern and potential solutions, let's dig into the data.

Beyond Land Loss: A Complex Effect

- **Conversion of Land and Declining Farmlands:** India lost an astounding 2.55 million hectares of agricultural land to urbanization between 2000 and 2019, according to a National Remote Sensing Centre (NRSC) report. This indicates the consistent conversion of rich lands for non-agricultural uses, amounting to a net loss of about 0.13% annually.
- **Water Scarcity:** Demand for water resources is frequently increased by real estate development. In water-stressed areas, competition between agricultural and urban demands can worsen water scarcity, which will further affect livestock and crop harvests.
- **Degradation of Soil:** Removing land for building projects may result in soil erosion and the loss of rich topsoil. This impacts not only the long-term health of the environment but also lowers agricultural yield.
- **Pollution:** Air and water pollution are caused by construction operations as well as an increase in urban population. Crop health and overall agricultural productivity may suffer as a result.

According to a 2020 study by the Wildlife Institute of India (WII), real estate development initiatives and related infrastructure development projects have split up the nation's roughly 100,000 sq km of wildlife corridors. The loss of habitat endangers endangered species, messes up animal migration patterns, and escalates conflicts between people and wildlife.



Who we are?

WHAT WE DO?

A Wealth of Expertise | Real Estate Market Trends

Backed by a team of seasoned professionals with extensive experience in real estate, finance, and market analysis, bhuminivesh.com stands as a trusted authority in the realm of property investment.

Navigating Market Trends

Understanding the pulse of the real estate market is paramount for success, and at bhuminivesh.com, we leave no stone unturned in keeping you abreast of the latest trends and developments.

Keeping Pace with Regulatory Changes

In the ever-evolving regulatory landscape, staying informed is crucial. Our platform diligently tracks updates from regulatory bodies such as RERA (Real Estate Regulatory Authority),

Exploring Investment Avenues

From traditional property investments to the dynamic realm of real estate stocks, bhuminivesh.com offers comprehensive coverage of diverse investment avenues.

Empowering Through Education

At bhuminivesh.com, we believe in the power of education to transform lives. Through our extensive collection of blogs, we aim to demystify the complexities of real estate investing, offering practical tips, case studies, and success stories to inspire and empower our readers on their investment journey.

Shaping the Future of Real Estate

As the real estate landscape continues to evolve, bhuminivesh.com remains at the forefront of shaping the future of property investment.

www.bhuminivesh.com

Subscribe to

bhuminivesh™
Invest in Real Reality

MAGAZINE
Invest Vividly
OCTOBER 2024

bhuminivesh™
Invest in *Real Reality*



Visit us online

Catch the latest Trends
Updated daily
Read anytime, anywhere