CONFEDERATION OF REAL ESTATE ASSOCIATIONS
CREA(I) Approved
INDIA

NATIONAL ASSOCIATION OF REALTORS® INDIA
COLLECTIVE VOICE OF REALTORS

CREA (I) CONNECT

CONNECTION. COLLABORATION. COMMITMENT

SEPTEMBER 2026

NEWSLETTER

MIND vs. MACHINE

Voices on Artificial Intelligence —
from Silicon Valley to the Sale Deed



"CREDIBILITY IN EVERY NEWS FROM CREDIBLE REALTORS.

The Butterfly Advantage

SCORE BIG

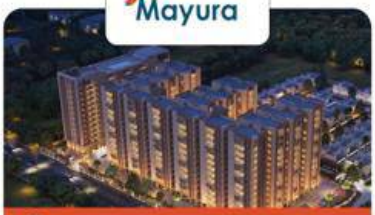
UP TO 4%* INCENTIVE

Ride the booming **senior living** wave.
Partner with Manasum and earn
up to 4%* incentive on every sale.

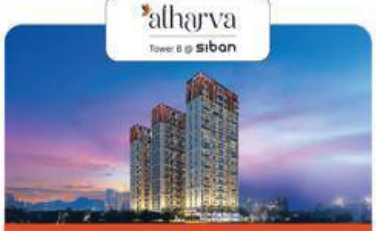
OUR PROJECTS



Bannur Road, Mysuru



Samavayi Road, Tirupati



GIFT City, Gujarat



Tumkur Road, North Bengaluru



Jigani - Anekal Road, South Bengaluru



Devenahalli, North Bengaluru

*T&C apply | Artistic Impression



Kadamba Plateau, Goa

SCAN TO KNOW MORE

www.manasum.com

manasum
LUXURY SENIOR LIVING

89514 99520 | 95138 15815
Rajbeer.kaur@manasum.com

TABLE OF CONTENTS

MIND VS. MACHINE
AI, REAL ESTATE, AND THE HUMAN EDGE

4	From the editors page
5-6	Why India 's real estate future will be written in Bengaluru **Pradeep Joe**
7	The death of the property broker **Samir Arora**
8-9	Smell the money before the market does **Shyam Bathija**
10-11	A Market transformed **A.A .Sheriff**
12-13	AI Data centres. The new real estate gold rush - **Bloomberg Report**
14-15	What AI Tools A Broker requires A CREA (I) - **Special Feature**
16	Why join CREA (I) **CM Jagdish**
17	The most powerful tool in real estate still isn't artificial **Clint Alfred**
18	The secret behind high performing real estate firms **Mani**
19	The relevance of a Realtor **Samir Arora**
20	What to Automate and what must remain Human **Manoj Agarwal**
21	Green Homes & the future of sustainable living **Jyothi**
22-23	NRE or NRO Making the right choice **Sanjeev Singh**
24	AI and UDI: Where artificial intelligence meets urban development **Mukesh Bubalaan**
25	Buyer Psychology: Why We Keep Waiting for the 'Perfect' Time to Invest in Real Estate **Aman Singhal**
26	Co-working spaces: The changing face of work **V. Ramanathan**





FROM THE EDITOR'S DESK

COME SEPTEMBER: THE MAGIC OF NEW BEGINNINGS & PROPTECH

There is a timeless magic attached to the phrase "Come September." To those fond of the golden era of 1960s cinema, it instantly evokes memories of the classic film—a beautiful story of annual homecomings, lively energy, and a spirit that rejuvenates the soul. September is historically a month of unlocking closed doors, renewing perspectives, and stepping into a season of high momentum.

As we look at our calendars for September 2026, that same cinematic anticipation fills the air across India. September marks a magnificent threshold.

SEPTEMBER 2026 – GANESH CHATURTHI:

The arrival of Lord Ganesha fills our homes with the ultimate spirit of new beginnings and auspicious investment.

OCTOBER 2026 – NAVRATRI & DUSSEHRA:

Ten days of immense cultural unity and celebration, culminating in the triumph of light over darkness.

NOVEMBER 2026 – DIWALI:

The grand festival of lights—the absolute peak of our spiritual, cultural, and economic calendar.

Fittingly, as we celebrate these traditional new beginnings, our industry is simultaneously witnessing a technological renaissance. This brings me to our compelling cover story for this issue: "AI and How it Takes Shape in Bengaluru Realty."

The Intelligent Dawn: AI and Bengaluru Realty

Bengaluru, as the undisputed Silicon Valley of India, is no longer just using technology to list properties; we are actively using Artificial Intelligence to redefine the entire transaction ecosystem. From predictive market analytics and AI-driven valuation models to immersive virtual walkthroughs and automated client engagement, AI is empowering realtors to operate with unprecedented precision. It is streamlining paperwork, minimizing risks for buyers, and enabling us to offer a hyper-personalized consulting experience. Far from replacing the human touch of a trusted broker, AI is proving to be the ultimate co-pilot, elevating our efficiency and establishing "Credibility in Every News" and transaction.

As this month's cover captures in a single handshake between man and machine, that is the spirit in which we must approach this moment: minds and machines are not rivals, but partners in progress. The realtor's instinct, ethics and relationships remain irreplaceable; AI simply sharpens the tools in our hands.

LESSONS FROM HISTORY: WHY PRODUCTIVITY MULTIPLIES, IT DOESN'T VANISH

This measured optimism finds thoughtful reinforcement in a recent column by veteran economist Swaminathan S. Anklesaria Aiyar, who examines the anxieties gripping the tech world following Elon Musk's stark warning that AI could match the combined intelligence of all humanity within five years, and "dwarf humanity completely" within ten. Aiyar does not dismiss the warning lightly—he notes Musk's remarkable record with reusable rockets, electric vehicles and satellite communications, fields in which sceptics were repeatedly proven wrong.

Yet Aiyar's essential argument favours measured hope over doom, grounded in the long arc of technological history. Every major leap—from the steam engine to the calculator to the computer—provoked identical fears of mass job losses, and each time the fear proved unfounded. As he puts it, the steam engine "did not eliminate workers; it multiplied their productivity a hundredfold." Calculators did not make mathematicians redundant, and computers simply made accountants far more productive rather than obsolete.

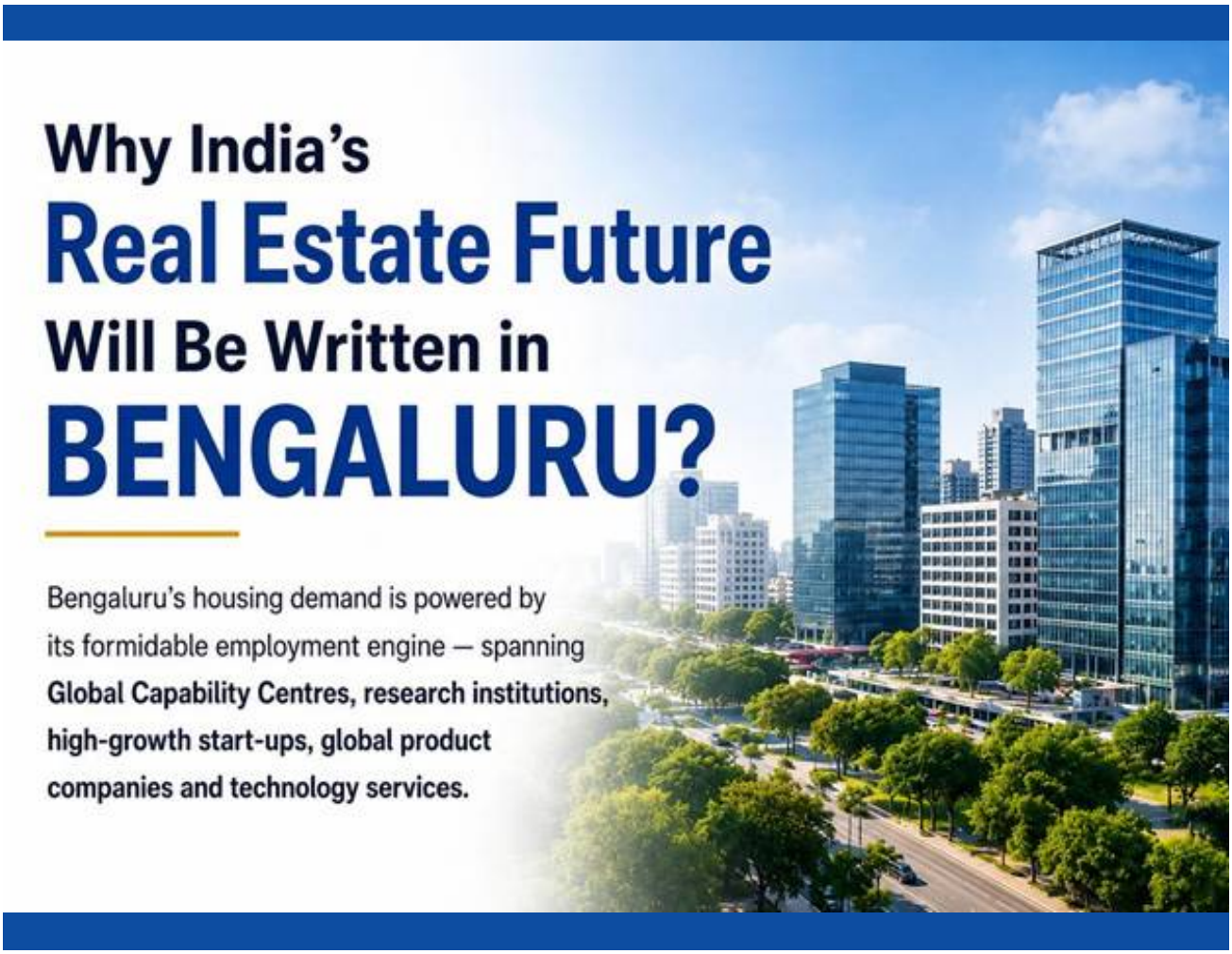
His chess analogy is particularly instructive for our own profession. Computers defeated world chess champions decades ago, yet what he calls "**centaur chess"—human and machine collaborating—continues to regularly outperform either working alone.** This, we believe, is precisely the model that will define AI's role in Bengaluru real estate. Rather than displacing the discernment, negotiation and relationship-building that define our profession, AI is the co-pilot that lets brokers work at the very top of their craft, with human judgment, ethical reasoning, empathy and creativity continuing to complement machine intelligence rather than being swept aside by it.

History, Aiyar reminds us, offers rather more reassurance than alarm. Nineteenth-century commentators once feared that rail travel at even 30 miles an hour would damage the human brain—a worry we now find almost quaint. When the Automobile was invented it was seen as a noisy unreliable rich man"s novelty that would never replace horses. Transformative technologies are almost always underestimated at birth. Each technological breakthrough has sparked similar apocalyptic predictions, and each has instead gone on to multiply human productivity and possibility manifold. It is in that same spirit of confident, clear-eyed optimism that we at CREA (I) step into this festive and tech-driven season.

Just like the unforgettable, forward-moving rhythm of Come September, this season moves all of us to adapt, build, and invest wisely. Let us step into this festive and tech-driven dawn with vibrant optimism, reshaping the future of real estate together.■

Warm regards,

Shyam Bathija
Committee Member and Editor – CREA (I) Newsletter
Email: newsletter@creaindia.in



Courtesy ChatGPT

Commercial Real Estate

Bengaluru's commercial real-estate evolution is no longer a simple by-product of India's IT success. It is a story of scale, resilience and sustained reinvention — of a city that has repeatedly adapted to the changing requirements of global business.

The city continues to set the pace for India's office market, recording net absorption of 4.9 million sq. ft in the first quarter of 2026, accounting for nearly 36% of nationwide demand. This market leadership reflects more than the expansion of traditional technology occupiers. It is being driven by the deepening presence of Global Capability Centres, engineering and R&D-led enterprises, and companies building long-term, high-value operations in India.

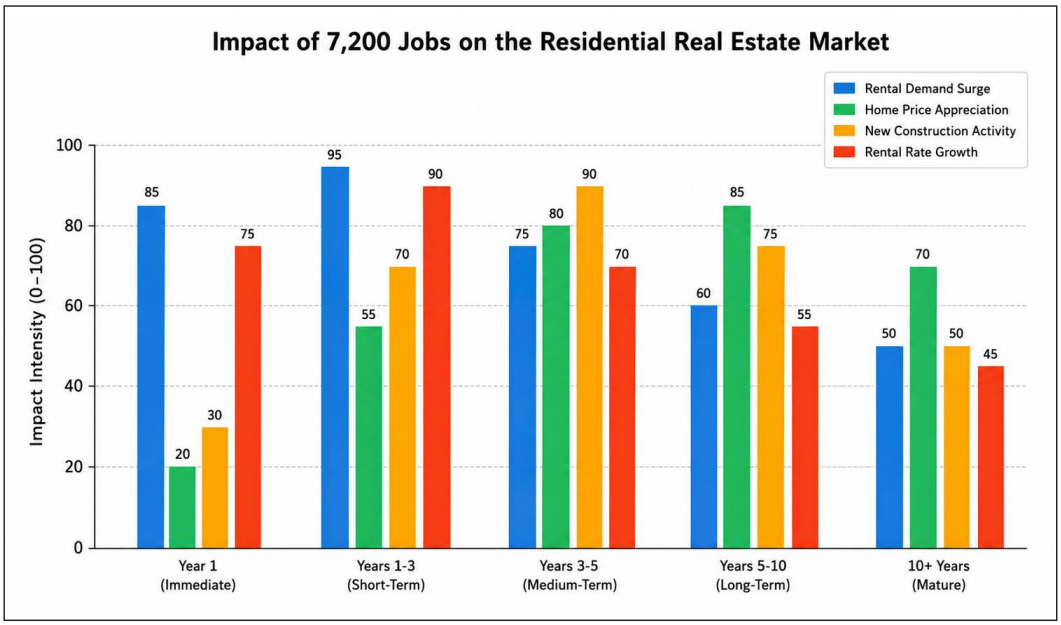
Bengaluru's advantage lies in its unmatched talent ecosystem, established business infrastructure and ability to accommodate enterprises across the growth cycle — from agile technology firms to large global occupiers seeking sophisticated, scalable workspaces. As businesses increasingly prioritise innovation, operational resilience and access to specialised talent, Bengaluru remains not merely a preferred office destination, but the strategic nerve centre of India's new-economy growth.

Bengaluru's strong office market is supported by its substantial underlying stock. By H1 2025, the city had approximately 229 million sq. ft of office space, accounting for 23% of India's total. It has also been recognised as Asia-Pacific's second-largest Grade-A office market by stock, after Tokyo.

What Does 1 Million Sq. Ft of Grade - A Office Space Change in the Vicinity?

A 1 million sq. ft occupied GCC office in India can support roughly 6,500–9,000 direct employees and, in a realistic residential catchment, translate into demand for about 1,000–2,500 additional homes. A practical underwriting midpoint for a well-connected Bengaluru-type micro-market is ~1,500 housing units.

JLL reports that India's GCC sector has over 1.9 million professionals occupying more than 263 million sq. ft — about 138 sq. ft per professional on an aggregate basis. That implies 1 million sq. ft supports about 7,200 direct employees before adjusting for layout and hybrid work.



Impact of 7,200 Jobs on the Residential Real Estate Market

Residential Income-to-EMI Ratio Across India's Top Four Markets

Residential Market	EMI / Household Income	Income Left After EMI	Project Timelines
Bengaluru	35%	65%	4 Years
Hyderabad	41%	59%	4.5–5 Years
NCR	67%	33%	6–7 Years
Mumbai (MMR)	69%	31%	6–7 Years

Among India's major metros, Bengaluru holds the most favourable balance between what households earn and what homes actually cost them over time. The city's deep technology and services economy generates salaried incomes that are not only higher on average but also more predictable, which keeps the home-loan-to-income share within comfortable limits and leaves families with genuine surplus after their EMI.

Mumbai's buyers, by contrast, remain stretched by property values that outpace even rising incomes, while NCR's affordability advantage is repeatedly undermined by uncertain possession dates, and Hyderabad, though competitive, lacks the depth and diversity of Bengaluru's employment base.

What amplifies Bengaluru's advantage is the delivery side of the equation: a market dominated by organised, well-capitalised developers, faster construction cycles and a more disciplined approvals culture means buyers spend fewer years paying rent and pre-EMI interest simultaneously. This is where affordability and completion timelines converge — a manageable loan-to-income ratio matters only if possession arrives on schedule, because every year of delay silently inflates the true cost of the home.

Bengaluru is the one metro where both parameters work in the buyer's favour at the same time: incomes that comfortably absorb the EMI, and delivery cycles short enough to protect that affordability. Add to this the city's continuous inflow of skilled migrants, expanding metro connectivity, and a rental market strong enough to cushion investors, and Bengaluru emerges as the metro best positioned to convert housing demand into sustained, deliverable growth over the coming decade ■



Pradeep Joe
Chairman Emeritus CREA (I)

The Death of the Property Broker

Why the Future Belongs to the Trusted Real Estate Advisor



Courtesy ChatGPT

A luxury homebuyer recently walked away from a premium property, not because of the price, location, or quality of the project, but because they didn't trust the person selling it. Hours later, the same buyer purchased a more expensive property through another Realtor.

The difference wasn't the property. It was trust.

This highlights a truth our industry needs to confront. The biggest threat to Indian real estate isn't high interest rates, regulations, or Artificial Intelligence. It's the erosion of trust. Markets recover. Technology evolves. Regulations change. But once trust is lost, it is painfully difficult to rebuild.

Many believe AI will replace Realtors. I believe the opposite. AI will not replace Realtors. Realtors who effectively use AI will replace those who don't.

Technology has democratized information. Buyers can compare prices, view listings, and research neighbourhoods with a few clicks. Information is no longer the Realtor's competitive advantage. Interpretation is. Judgment is. Negotiation is. Most importantly, credibility is.

People don't buy homes; they buy confidence in one of the biggest financial decisions of their lives. Across the world, from Singapore and Dubai to the USA and Australia, the strongest real estate markets have one thing in common: professionalism backed by ethics. Trust attracts investment, strengthens markets, and creates long-term value.

India is moving in the same direction. RERA was never just about regulation; it was about restoring consumer confidence. As an industry, we should welcome every initiative that raises professional standards.

Today's buyers have also changed. They research extensively before making contact. Your digital reputation often speaks before you do. In an era where listings are available everywhere, your personal brand matters more than your inventory.

The future belongs to professionals who move beyond being transaction facilitators to becoming trusted advisors, guiding clients with expertise, empathy, and integrity.

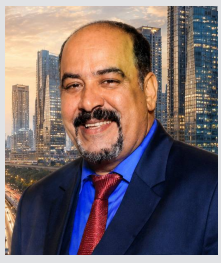
Ethics is no longer just the right thing to do; it is a business advantage. Trust reduces hesitation, builds referrals, and creates lifelong relationships.

This is where NAR-INDIA & its associations like Confederation of Real Estate Associates - India, CREA (I) in Bengaluru, have a defining role to play. Our responsibility extends beyond representing Realtors. We must elevate professionalism, strengthen ethical practices, promote continuous education, and prepare our members for a future where credibility is the industry's most valuable currency.

The era of the traditional property broker is fading. The era of the trusted Real Estate Advisor has begun.

The question every Realtor should ask is no longer, "How many listings do I have?" It is, "Why should a client trust me with the biggest investment of their life?" The answer to that question will define not only individual success but also the future of Indian real estate.

At NAR-INDIA, our mission is simple: to build a profession that is respected not merely for the transactions it completes, but for the trust it earns. Relationships will always outperform algorithms when trust is at stake. Real Estate is all about Trust.■



Samir Arora
CEO NAR-INDIA & Chairman CREA (I)
• Speaker • Author • Mentor
• Influencer • Realtor

Smell the Money Before the Market Does

A Data-Driven Playbook for the Bengaluru Realtor Who Wants to Stay Ahead

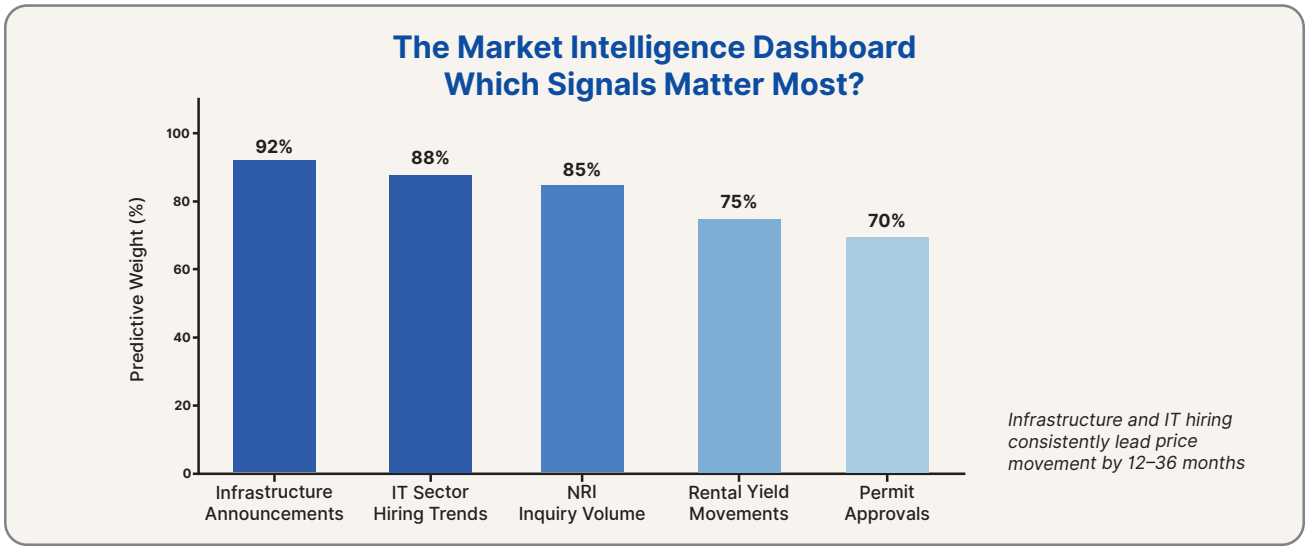


Figure 1: Predictive weight of key market signals — Infrastructure and IT hiring consistently lead price movement by 12–36 months

Every seasoned realtor in Bengaluru will tell you: the best deals were made before the board went up. The commission that really matters — the one that sets you apart from the crowd — comes not from reacting to the market, but from reading it early. The good news? This is no longer a matter of gut feeling alone. The tools, the data, and the frameworks are available to any professional willing to look.

Instincts are important. Experience is irreplaceable. But in 2026, instincts without data are like driving at night without headlights. Here is a practical, science-backed approach to market intelligence that any Bengaluru realtor can apply.

1. FOLLOW THE INFRASTRUCTURE MONEY

The single most reliable predictor of real estate appreciation in Bengaluru's history has been public infrastructure investment. Whitefield was once a quiet suburb. Sarjapur Road was dismissed as too far out. The outer ring road transformed corridors that senior realtors used to avoid. The pattern repeats itself constantly.

Track BBMP budget allocations, BMRCL metro line extensions, NHAI road widening projects, and BDA master plan notifications. These are public documents. A metro station announcement typically precedes price movement by 18 to 36 months — that window is your opportunity. Attend local ward committee meetings. Read the BMRDA structure plan. The signals are hiding in plain sight.

2. STUDY EMPLOYER AND JOBS DATA

Bengaluru is, at its core, a jobs city. Where jobs go, housing demand follows — with a six to twelve month lag. Track large IT and GCC (Global Capability Centre) lease signings in commercial parks. When a major employer commits to 500,000 square feet of office space in a particular node, begin mapping residential inventory within a five kilometre radius immediately.

Sources include JLL and Cushman & Wakefield quarterly office market reports, both freely available online. Nasscom publishes hiring trend data. LinkedIn job posting volumes by area are another underused indicator. The realtor who spots an employer cluster forming before apartments come up is the one who wins.

3. READ THE NRI PULSE

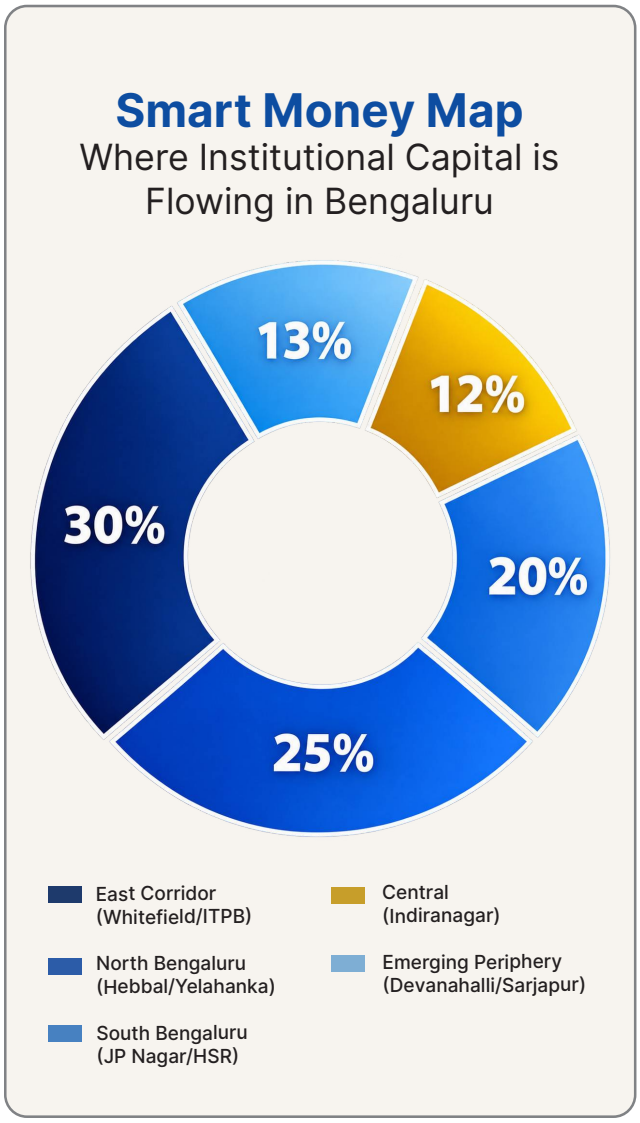
NRI investment flows into Bengaluru real estate are significant, cyclical, and highly trackable. Exchange rate movements directly influence buying intent: when the rupee depreciates against the dollar or pound, NRI purchasing power rises and inquiries follow sharply. Keep a simple spreadsheet tracking USD-INR and GBP-INR monthly averages alongside your own inquiry volumes.

Additionally, monitor RBI monthly data on NRI deposits — specifically FCNR(B) and NRE account inflows. A surge in these deposits typically signals a wave of NRI capital looking for deployment, often into real estate. Build a standing referral network with Bengaluru-based chartered accountants, who are frequently the first point of contact when overseas Indians begin thinking about property back home.

4. TRACK RENTAL YIELDS AS A LEADING INDICATOR

Falling rental yields in a micro-market often signal that capital values have run ahead of fundamentals — a potential correction warning. Rising yields suggest rental demand is growing faster than supply, frequently the precursor to price appreciation. Platforms like NoBroker, MagicBricks, and 99acres publish enough data to track this quarterly by locality.

A yield compression from 3.5% to 2.8% in a corridor like Koramangala should prompt caution on new buyer recommendations. A yield expansion from 2.5% to 3.2% in an emerging area like Hoskote or Bagalur is worth investigating further. This single metric costs nothing to track and is underused by most residential realtors.



Smart money map — where institutional capital is currently concentrated across Bengaluru corridors (2024–25)

5. BUILD A SIMPLE MARKET DASHBOARD

The professional who tracks data weekly builds pattern recognition that is indistinguishable from instinct — but far more reliable.

You do not need expensive software. A simple Google Sheet tracking five variables — infrastructure announcements, office leasing volumes, NRI inquiries, rental yields by locality, and new project launches — updated monthly, gives you a market picture that most competitors simply do not have. Review it at the start of each month. Share a summary with your best clients. Position yourself not just as a salesperson, but as a trusted market advisor.

THE BOTTOM LINE

The Bengaluru real estate market rewards the prepared. Infrastructure drives corridors. Jobs drive demand. NRI capital moves with the exchange rate. Yields whisper when a market is overheating or undervalued. None of this is secret. What separates the top-performing realtors from the rest is simply the discipline to track these signals consistently, connect the dots, and act before the news becomes common knowledge.

Start small. Pick two or three indicators that fit your current specialisation. Build the habit. Over time, what begins as a data practice will become something that feels exactly like instinct — because it is. Trained, evidence-based, and very profitable instinct.■



Shyam Bathija
Bathija Estates
Committee Member CREA (I)

A helicopter flying over Bengaluru suddenly develops engine failure. Inside are three passengers, but only two parachutes: a brilliant techie from Manyata Tech Park, a senior BDA road planner, and a sharp Bengaluru realtor.

The techie jumps up, frantically typing on his phone. "I am the backbone of Silicon Valley, saar! My country needs me to fix legacy code!" He grabs the first parachute, straps it on, and dives out.

That leaves the BDA road planner and the realtor. The BDA planner looks at the remaining pack and says confidently, "Look, I am a master of urban infrastructure. My brain is essential to design the future of this city." He grabs the pack, yells, "I'll map a smooth diversion for your fall!" and jumps into the clouds.

The realtor calmly stands up, dusts off his blazer, and looks out the window. He spots the BDA planner free-falling at terrifying speed right past the techie.

It turns out, the BDA planner had grabbed the realtor's heavy site-plan blueprint folder instead of the second parachute.

As the realtor straps on the actual remaining parachute, he leans out the door, waves, and yells down:

"Ayyo , saar! Looks like your planning failed again! But don't worry about the hard landing—with the number of massive potholes you've left all over Bengaluru, the entire city is already a designated impact zone! You'll just blend right into the infrastructure!"Swalpa landing adjustment, madi"





Courtesy ChatGPT

THE BIG PICTURE & MARKET MOMENTUM

Bengaluru's real estate sector is demonstrating robust momentum in 2026. It remains one of India's most resilient and active property hubs. While global economic uncertainties exist, the city's market is being reshaped by deep-seated structural shifts, moving beyond its traditional IT corridor identity to a more diverse and infrastructure-led landscape.

Commercial Sector: The Unstoppable Engine

The commercial sector remains the primary driver. Bengaluru leads the country in office space transactions, with 14.1 million sq. ft. absorbed in the first half of 2026 alone. A key factor is the dominance of Global Capability Centres (GCCs), which accounted for 60% of all office leasing. This strong commercial demand is not just about volume; it signifies a shift toward premium, high-quality office assets that offer flexibility and sustainability.

Residential Market: Riding the Wave of Premiumisation

The residential market is riding high on this economic wave. Key data points for H1 2026 from Knight Frank India reveal a market defined by value and a clear shift toward premium living:

- **Price Growth:** Average residential prices climbed 9% year-on-year to ₹9,354 per sq. ft., driven by healthy absorption and rising input costs.
- **Premiumisation:** Homes priced between ₹1 crore and ₹2 crore represented the largest share of sales at 46%. The ₹2 crore-₹5 crore segment saw launches grow by a significant 50% year-on-year. This premium push has led to a decline in demand for affordable housing.

Regulatory & Investment Framework: A Maturing Ecosystem

The regulatory environment has created a more transparent and accountable market:

- **RERA:** The Real Estate (Development and Regulation) Act is now a stabilising framework that has increased buyer confidence by enforcing project registration and escrow mechanisms.
- **FDI & REITs:** India's liberal FDI policy continues to attract long-term capital into commercial and mixed-use projects. Real Estate Investment Trusts (REITs) are providing much-needed liquidity and exit options for institutional investors.
- **New Reforms:** Recent policy shifts, such as formalising premium Floor Area Ratio (FAR) and streamlining urban governance, are aimed at reducing project timelines and encouraging vertical development.

THE NEW GEOGRAPHY OF GROWTH & EMERGING CHALLENGES

A Tale of Two Cities: North vs. East

The city's growth is no longer defined by a single corridor. A clear divergence has emerged between the East and the North.

East Bengaluru (Whitefield, Sarjapur Road, KR Puram): This remains the traditional rental-led market, with strong demand from established IT parks. It provides stable yields and has seen significant price appreciation, with areas like KR Puram recording a 20% price growth. However, it is showing signs of price maturity and is grappling with severe traffic congestion.

North Bengaluru (Hebbal, Yelahanka, Devanahalli): This corridor is emerging as the new epicentre of growth. It is evolving into a long-term capital appreciation play, driven by airport-led development, logistics clusters, and metro expansion. Launches and sales in North Bengaluru grew by 10% and 11% respectively in H1 2026, making it the fastest-growing corridor. It has become a magnet for investors and is witnessing significant interest in integrated townships.

Micro-Market Dynamics: Where to Invest?

The choice of location depends heavily on investment goals:

- Value Play: Electronic City, with the now-operational Yellow Line metro, offers more affordable entry prices and stable rentals.
- Balanced Growth: Sarjapur Road offers a mix of mid-premium pricing and strong rental demand but is waiting for its metro connectivity to materialise.

- Premium Stability: Whitefield offers high rents and a mature lifestyle but comes with high entry costs. Demand is shifting toward integrated townships that combine housing, workspaces, and social infrastructure.

Key Challenges: Livability and Infrastructure

- Shrinking Homes: A major concern is the declining livability of new apartments. To offset rising land and construction costs, developers are reducing apartment sizes. Average apartment sizes in the city have shrunk year-on-year, leading to a debate about the quality of life in these new developments.
- Infrastructure Gap: While infrastructure is improving, it often struggles to keep pace with real estate growth. Incomplete metro connectivity and pressure on civic services remain a challenge in several fast-growing corridors.■

OUTLOOK: A POSITIVE BUT MATURING TRAJECTORY



A.A. Sheriff
Ex – President – CREA (I)
Member – Advisory Council - CREA (I)

Where Old School Meets GEN Z

Setting: A 2BHK off 100 Feet Road, Indiranagar.

Uncle Murthy (CREA (I) Member, (62):
"Look at this flat, Beta! BDA approved, 'A' Khata, 100% Vastu. Clean paper, solid pukka property—a lifelong asset for your family's future!"

Gen Z Buyer (22): (holding iced matcha)
"Nah, Dude... it's giving npc vibes. Low-key mid. Is the landlord toxic, or are they chill?"

Uncle Murthy: (adjusts bifocals, checking a notepad)
"Society is very respectable! No late nights, no loud music.
Complete peace of mind!"

Gen Z Buyer:
"Bro, that's literally cringe. Total red flag. What about the balcony? Is it aesthetic?"



Uncle Murthy: (sweating)
"Beta, full East-facing! Absolute... natural light.
Very slay for your... Reels. Zero filter required!"

Gen Z Buyer:
"Okay, Bro. But ₹2.5 Crores? That's cap, bro."

Uncle Murthy:
"No cap, Beta! Lock it now or some techie from ORR will buy it and you will face severe... FOMO! Pay cheque or NEFT?"

Gen Z Buyer:
"Say less. Can I transfer in Dogecoin?"
Uncle Murthy: (stares blankly)
"...I will consult the CREA (I) President if Doggy-Coin is valid.

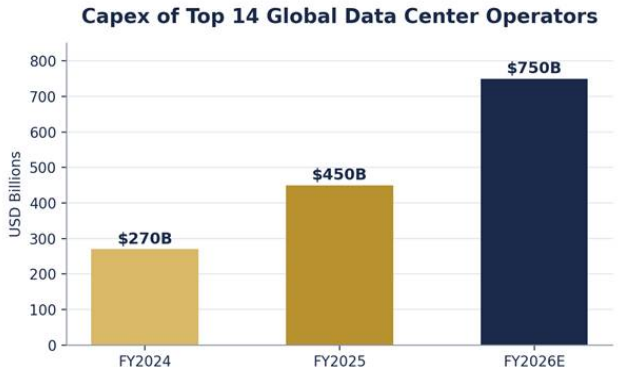
The Silicon Foundation: AI Data Centres.

A market-signals brief for CREA (I) members, drawing on Bloomberg and BloombergNEF reporting

For thirty years Bengaluru's property story was written by software services — campuses, tech parks, the steady churn of engineers moving in and out of Whitefield and the Outer Ring Road. That story now has a second author: artificial intelligence, and specifically the capital being poured into the physical infrastructure that AI needs to run. Data centres, power plants, and fibre are becoming as consequential to Bengaluru real estate as any residential launch, and the numbers involved dwarf anything the city's brokers have priced in before.

The capital is real, and it is accelerating

Bloomberg reporting this year has tracked a genuine step-change in AI infrastructure spending, not just announcements. BloombergNEF's tracking of the fourteen largest publicly listed data centre operators shows capital expenditure climbing from roughly $450 billion last year toward close to $750 billion in 2026 — a jump that follows an already sharp two-thirds increase the year before. Analyst expectations for what these firms will spend in FY2027 rose 56% in just six months between August 2025 and February 2026, which tells you the market keeps discovering it under-forecast the buildout, not over-forecast it.



Source: BloombergNEF, capex of the 14 largest publicly-owned data centre operators globally.

India is no longer a footnote in this story. Gautam Adani's group announced in February a $100 billion commitment through 2035 to build green-powered, AI-ready data centres — a plan Bloomberg reported could catalyse a further $150 billion in server manufacturing and electrical infrastructure investment. The same reporting noted the announcement alone lifted Adani Green Energy's shares nearly 70% in a single quarter, a reminder that markets are already pricing India's AI infrastructure build as a durable theme, not a speculative one.

Then, in mid-February, came the announcement that matters most for this city specifically: OpenAI's partnership with the Tata Group. Bloomberg reported that Tata Consultancy Services will build a 100-megawatt AI data centre for OpenAI under the global Stargate initiative, with an option to scale to a full gigawatt — a facility that, at that size, would cost an estimated $35 billion to $50 billion and rank among the largest AI-focused deployments anywhere in the world. As part of the same push, OpenAI confirmed it will open new offices in Bengaluru and Mumbai this year, adding to its Delhi presence. Anthropic, Claude's own developer, had opened a Bengaluru office days before the Tata deal was announced.

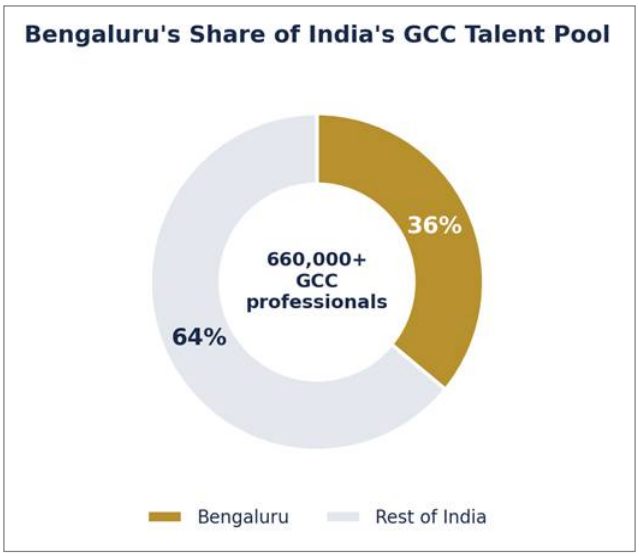
A 1-gigawatt data centre typically costs $35–50 billion to build — a single facility on the scale of a mid-sized country's annual infrastructure budget.

Why this matters to brokers, not just engineers

Data centres themselves are land- and power-hungry but employment-light — they will not fill apartment blocks the way a BPO campus once did. The real estate impact runs through a different channel: the Global Capability Centres, or GCCs, that these AI investments are pulling into the city faster than any other Indian market. Bengaluru now accounts for roughly 36% of all GCC talent in India — more than 660,000 professionals — spread across over 880 individual GCC units, and commands close to 40% of the country's engineering R&D talent specifically.

Source: GCC Journal, 2026 tally of India Global Capability Centre talent by city.





Every large AI infrastructure deal — Adani's data centres, the Tata-OpenAI facility, Brookfield's stated intent (per Bloomberg's July reporting) to expand its renewables and power business specifically to serve Indian data centres — sits upstream of hiring. GCCs are where that hiring lands, and Bengaluru wins a disproportionate share of it. For CREA (I) members, that translates into sustained demand in the corridors these centres already favour: North Bengaluru near the airport, ORR, Whitefield, and increasingly Sarjapur Road, where new commercial development is drawing rental and end-user interest simultaneously.

A caution worth printing

Not everyone is convinced the AI capital story is riskless. The same Bloomberg dataset that shows capex accelerating also flagged margin pressure — global AI sales excluding China reached $25 billion in the first quarter of 2026, only narrowly ahead of the industry's roughly $21 billion in quarterly depreciation costs tied to chips and data centres. Bloomberg also reported that three of the four major US hyperscalers lost market value after their most recent earnings calls, on investor concern over the sheer scale of capital commitments. Brookfield itself, per Bloomberg's July 1 report, acknowledged that some investors still worry India lacks clearly investable, AI-focused vehicles despite the enthusiasm.

None of this undercuts the real estate case directly — power and land commitments of this size do not reverse quickly, and GCC hiring in Bengaluru has outlasted several prior tech cycles. But members advising clients on long-horizon commercial or plotted-development bets tied to the AI narrative should treat it as a structural, multi-year tailwind rather than a reason to price in immediate, uncapped upside. The safest read for now: the capital is flowing, Bengaluru is capturing an outsized share of what it brings, and the prudent broker prices that as a strengthening fundamental — not a bubble to chase.

Prepared for CREA (I) — Confederation of Real Estate Associates, India. Sourced from Bloomberg and BloombergNEF reporting, February–July 2026. ■

The Broker's Confession

A Bengaluru real estate broker walks into a church for confession.

"Padre, I have sinned," he says. "Last month, I told a client that a flat facing the main road was 'peaceful and low-traffic.'"

"That's alright, my son," says the priest. "A small exaggeration."

"There's more, Padre. I told an NRI buyer the 'upcoming Metro line' was only two years away. It's been 'two years away' since 2015."

The priest raises an eyebrow. "My son, even the Metro hasn't sinned that much."

"I told a couple the society had '24/7 power backup.' Didn't mention it's a torch and two candles."

"My child… go on."

"And every listing I post says, 'This is a once-in-a-lifetime deal, act now.'"

The priest sighs. "How many times have you said that this year?"

"Forty-three, Padre. Same flat."

The priest closes his eyes. "My son, I forgive you for all of it. But before you leave — God also wants his 2%."





Courtesy ChatGPT



5 VISUALS, STAGING & IMAGERY

See It Before It's Built. Sell It Before It Exists.

VIRTUAL STAGING

AI-powered virtual staging transforms empty spaces into beautifully furnished homes.

AI DRONE IMAGERY

AI-enhanced drone images & videos showcase properties and projects from the perfect angle.

DESIGN & VISUAL TOOLS

Tools like Canva AI, DALL·E, Midjourney help create stunning visuals, brochures and creatives.

6 CRM & LEAD MANAGEMENT

Organize. Nurture. Convert.

ZOHO CRM

- Manage leads, clients, sites & properties
- Track interactions and follow-ups
- Automate reminders and tasks
- Reports, dashboards and analytics



7 WHATSAPP BUSINESS & AUTO REPLIES

Be Available 24x7. Never Miss a Lead.

WHATSAPP BUSINESS

Create professional profile, catalog, quick replies and labels.

AUTO REPLIES

Set instant auto replies for greetings, FAQs, site visits, availability and more.

CHATBOTS

AI chatbots can qualify leads, share details and book appointments automatically.

PRACTICAL WAYS TO USE AI EVERY DAY

- Write better property descriptions
- Summarize market reports in seconds
- Draft emails and follow-ups instantly
- Analyze pricing and market trends
- Create presentations and proposals with ease
- Generate social media content and captions
- Manage leads and track follow-ups

HOW AI HELPS

SAVES TIME

Automate repetitive tasks.

INCREASES PRODUCTIVITY

Do more in less time.

IMPROVES CLIENT EXPERIENCE

Faster responses, better service.

DATA-DRIVEN DECISIONS

Make smarter, faster decisions.

MORE LEADS & SALES

Better marketing, nurturing and conversion.



TECHNOLOGY IS BEST WHEN IT BRINGS PEOPLE CLOSER TOGETHER.

AI helps you build stronger relationships and grow your business.



ADOPT AI TODAY.

STAY AHEAD TOMORROW.

THE FUTURE OF REAL ESTATE IS INTELLIGENT. ARE YOU READY?

SCAN TO EXPLORE AI TOOLS & RESOURCES

CREATED BY CHATGPT

CREA (I) MEMBERSHIP
The Why, How & What.



Courtesy ChatGPT

Become part of one of India's most respected and professional real estate associations. One of the most professional real estate associations in India. Among the largest and best-practice associations affiliated with NAR-INDIA. Friendly, approachable, and supportive Management Committee.

Leadership and growth opportunities through volunteers , sub-committees and Committees.

Excellent networking with professional realtors and industry leaders. Affordable and value-for-money membership fees. Well-equipped, centrally located association office at Barton Centre, MG Road, Bengaluru.

Members are encouraged to share ideas, participate actively, and enjoy the warm hospitality of our office team.

HOW TO JOIN CREA (I)

Joining is simple - Contact: **Mr. Dorai Raj** (Head – Membership Committee): +91 99863 00018

Contact any Membership Committee member: **Amit J. Chhabria | Baldip Singh | Dollyy Israani**

You can Email: **manager@creaindia.in** or Contact our office Manager **Mr. Francis**: +91 78997 30088

Visit the CREA (I) Office:
702, 7th Floor, Barton Centre, MG Road, Bengaluru.
on Working Days | 11:00 AM – 5:00 PM.

Connect through our website. **www.creaindia.in** ; CREA (I)'s Instagram, Facebook, or the CREA (I) App and express your interest in becoming a member.

WHAT SHOULD YOU DO TO GROW YOUR BUSINESS IN CREA (I).

Membership opens the door—your participation creates the opportunities. Network actively with members at every CREA (I) event. Use the CREA (I) App to promote your business and search for client property requirements. Stay active on the official WhatsApp groups. Attend all association events regularly. Participate in developer site visits after sponsored events and stay connected with the Post Events Committee.

Attend quarterly training programs to upgrade your knowledge and skills.

Participate in Orientation Meetings after joining and refresh your learning every six months. Build strong relationships by visiting fellow members' offices and inviting them to yours.

Use Trainings and Prop Gurukul sessions to connect with both members and non-member professional realtors. Search previous property postings to match client requirements. Display the CREA (I) and NAR-INDIA logos on your visiting cards, letterheads, email signatures, and other marketing materials.

Wear your CREA (I) lapel pin proudly during business meetings and site visits. Participate regularly in CREA (I) and NAR-INDIA webinars and Zoom sessions.

Attend the annual NAR-INDIA Convention to expand your national network and business opportunities.

Success in CREA (I) = Participation + Relationships + Consistency

The more you participate, the more people know you. The more they know you, the more they trust you.The more they trust you, the more business opportunities and referrals come your way.■



C.M Jagdish
Vice Chairman CREA (I)

The Most Powerful Tool in Real Estate Still Isn't Artificial.

Artificial Intelligence is no longer a glimpse into the future. It is quietly becoming part of our everyday lives, and real estate is no exception.

Naturally, one question continues to surface:

Will AI replace the human interaction that defines our profession?

Perhaps that is the wrong question.

A better one might be:

Will AI create more time for us to strengthen the relationships that technology can never replace?

Real estate has never been a business built on information alone. It has always been built on interpretation, trust and confidence. A client may compare projects online, study market trends or even ask AI to shortlist the best investment opportunities. Yet when it comes to making one of life's most significant financial decisions, they still seek something no algorithm can provide—human judgement.

This is where AI changes the profession.

Not by replacing the realtor, but by removing the repetitive work that often stands between the realtor and the client.

Imagine reducing the hours spent preparing presentations, writing property descriptions, researching infrastructure updates, creating social media content or organising follow-ups. Those hours can instead be invested where they create the greatest value—in listening, advising, negotiating and building trust.

For the independent realtor, this may be one of the most significant levellers our profession has ever seen.

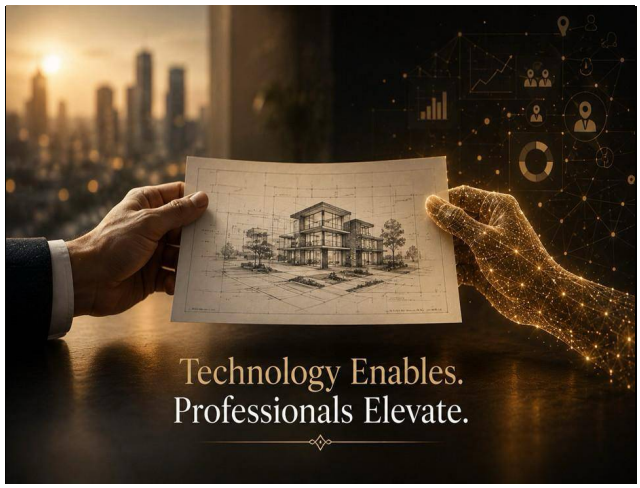
Today, a single professional can access capabilities that were once reserved for organisations with dedicated marketing teams, researchers and designers. Platforms such as **ChatGPT, Gemini** and **Claude** can assist with writing and research. **Canva** simplifies professional marketing material. **Perplexity** accelerates market research. **HubSpot** and **Zoho** offer capable free CRM platforms, while tools like **CapCut** help create engaging property videos and Instagram content with remarkable ease.

The encouraging news is that many of these tools are either free or available at a modest cost.

Which raises an interesting question.

Is AI expensive? Or is the mindset to embrace it the greater investment?

History has consistently rewarded professionals who chose to evolve alongside change. Every technological shift has created new opportunities for those willing to learn, while quietly widening the gap for those who chose to wait.



AI may well be another such moment.

Not because it will replace experienced professionals.

But because it will amplify those who choose to use it well.

As these technologies become commonplace, the competitive advantage will no longer lie in simply having access to AI. It will lie in how effectively we combine technology with experience, data with discernment, and efficiency with empathy.

Clients will continue to choose professionals they trust.

The difference is that tomorrow's trusted professional may also be the one who responds faster, researches deeper, communicates better and delivers greater value—all with the support of intelligent technology working quietly in the background.

Perhaps the future of real estate will never be a choice between artificial intelligence and human intelligence.

It will belong to those who recognise that one enhances the other.

Because AI will not replace the realtor.

But the realtor who learns to work alongside AI may quietly redefine what clients come to expect from every realtor.■



Clint Alfred
Founder – Cosmic Vista International
Sub-Committee Member – CREA (I)

What Is the Secret Behind High-Performing Real Estate Firms?

Building a Smarter Real Estate Business with the 80/20 Rule** In real estate, growth does not come from adopting every new technology—it comes from adopting the right technology.

The 80/20 principle reminds us that a small number of well-integrated tools can deliver the majority of business outcomes. As leaders, our objective should be to eliminate operational inefficiencies so our teams can focus on what truly creates value: building trust, advising clients, and closing transactions.

A robust CRM provides complete visibility of the customer journey, ensuring every lead is nurtured and no opportunity is missed. AI-powered assistants can manage routine enquiries, qualify prospects, and schedule meetings, allowing sales professionals to engage only with serious buyers.

For Bengaluru's growing NRI and outstation investor community, virtual property tours and digital inspections enable informed decision-making without geographical constraints. Complementing this is a strong digital presence—through an informative website, credible customer reviews, thought leadership, and social media—which establishes trust even before the first conversation. Technology should not add complexity; it should simplify business. Every investment in technology must improve productivity, strengthen customer experience, and support better decision-making. Organisations that embrace a focused, integrated technology ecosystem will not only operate more efficiently but will also build stronger client relationships, scale sustainably, and remain ahead in Bengaluru's increasingly competitive real estate market.

The future belongs to real estate leaders who combine human expertise with intelligent technology to deliver exceptional customer value.■



Mani
CREA (I) Member
Octopus Estates





Courtesy ChatGPT

Every market has its cycles. Prices rise. Demand slows. Policies change. Technology disrupts. These are not new.

What is new is this:

The Realtor is no longer competing only with another Realtor. We are competing with algorithms, misinformation, influencer opinions, AI-generated property advice, and an increasingly skeptical consumer.

That is the real challenge.

When buyers believe a reel over a professional, when developers think discounts matter more than relationships, and when consumers mistake information for expertise, the profession doesn't just lose business—it loses relevance.

And relevance, once lost, is expensive to rebuild.

"Markets don't eliminate professions. Irrelevance does."

This is precisely why associations like CREA (I) matter today more than ever before. **An association is not merely a place to network. It is where a profession protects its future.**

CREA (I) creates something that no technology can replicate. That is credibility. It builds ethics when shortcuts become fashionable. It encourages collaboration when competition becomes unhealthy. It creates leaders instead of followers.

Most importantly, it reminds every member that they belong to a profession, not merely a business.

"A broker earns commissions. A professional earns trust."

Today's Realtor needs far more than listings.

They need legal awareness, market intelligence, negotiation skills, digital competence, ethical guidance, policy advocacy and a community that stands beside them during difficult times.

No individual, however successful, can build all of that alone.

That is where CREA (I) becomes the force multiplier.

As Bengaluru evolves into one of the world's most dynamic real estate markets, the expectations from Realtors will only become higher. Consumers will demand transparency. Developers will seek competence. Governments will expect accountability.

Those who prepare collectively will thrive individually.

Those who remain isolated may discover that experience alone is no longer enough.

"The future will not belong to the biggest Realtor. It will belong to the most trusted one."

CREA (I) has never existed merely to increase membership.

It exists to elevate standards.

To create professionals who are respected before they are rewarded.

To ensure that when people think of Bengaluru real estate, they think of competence, ethics and trust.

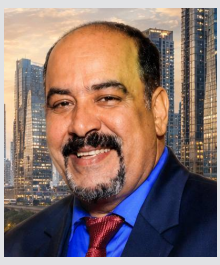
Because ultimately, buildings shape skylines.

But Realtors shape cities.

And strong associations shape Realtors.

That is why the future of our profession will never be built by individuals working alone.

It will be built by professionals who choose to grow together.■



Samir Arora
CEO NAR-INDIA & Chairman CREA (I)
• Speaker • Author • Mentor
• Influencer • Realtor

The Broker's AI Stack: What to Automate, and What Stays Human



Courtesy ChatGPT

Clients expect a reply in minutes, a shortlist by evening, and an agreement they can sign from another time zone. That expectation did not come from real estate. It came from every other service they use. AI is how a brokerage meets their expectations without adding headcount.

After 20+ years in IT and 14+ years in real estate, one lesson carried straight into this business: fix the process first, then automate it. A tool built on a broken process just breaks things quicker.

Five places where it earns its keep.

Finding and matching inventory

Our stock is scattered across a CRM, portal listings, owner emails and message threads from eight months ago. Searching all of it properly takes longer than most of us have, so we work from whatever surfaces first. AI reads across those sources at once, pulls out configuration, floor, availability and price, then ranks it against the client's budget, commute and school requirement. Five options instead of fifteen. You still choose which five to show, and why the sixth was left out.

First response and scheduling

More leads are lost to silence than to competition. Voice and chat assistants answer an enquiry at eleven at night, ask the qualifying questions, and put a site visit on the calendar in route order. One caution: tell the caller they are speaking to an assistant. A machine pretending to be a person is a short win and a long liability.

Working across languages

Agreements are in English. Conversations are not. A deal here runs in Kannada, Hindi and English at once, and the risk is whether the client understands it. Live translation on calls, and a plain summary of the agreement in the client's own language, means the person signing knows what they signed.

Documentation

One transaction pulls in the buyer, the seller, two banks, a lawyer and us, all working off different versions of the same file. That is where manual errors enter and weeks disappear. Automation removes the retyping, and a shared digital workflow lets everyone work on one version at once. Our platform ZeroChaos handles rental agreements and sale registrations, and has brought a registration timeline down from about ninety days to thirty days.

Reworking your old enquiries

Every brokerage sits on years of enquiries that went quiet. Most of us never open them again, because reading through thousands of old conversations is not a job anyone volunteers for. AI will do it, working through what each person wanted and what stopped them, and hand you the two hundred worth calling this quarter. This is the rare use where AI brings in revenue rather than saving time.

Three things never move. Verification, because someone must be accountable for the title check. Pricing, because a number given to a client is a professional opinion. And the conversation where you tell a client to walk away from a deal that is legal but wrong for them. Across 10,000 plus families, those calls built our credibility. No model volunteers them.

AI removes chaos. Trust is still earned by hand.

Agarwal Estates is an ISO 9001:2015 certified real estate services company in Bengaluru, founded in 2012 by Manoj Agarwal.■



Manoj Agarwal
Co-Founder & CEO, Agarwal Estates



Courtesy ChatGPT

Where Every Small Choice Shapes Tomorrow Ask someone to picture a “green home” and you’ll probably get the same answer every time solar panels, maybe a rainwater tank, a wall of ivy if they’re feeling fancy. Fair enough. But that’s not really where it starts. **It starts smaller.** In the things you do without even thinking about them. A house isn’t just bricks and a roof over your head. It’s kind of a mirror, actually it shows who’s living in it. The light you switch off out of habit. The cloth bag you remember to bring (or forget, and then feel guilty about). That tap that’s been dripping for two weeks and you keep meaning to fix. The plant on the balcony that somehow survives despite your best efforts to kill it. None of this looks like much by itself. **But stack it up over a week, a year, or a whole street doing the same thing, and it stops being small.**

Here’s a myth worth killing: that going green costs more.

Mostly it’s the opposite. Sunlight through the window instead of the tube light overhead is free, and it shaves something off your electricity bill. One good steel bottle instead of buying plastic ones every month. Composting vegetable peels instead of just binning them. Even something as ordinary as waiting until the washing machine has a full load, or unplugging a charger that’s doing nothing, it all adds up. Slowly, but it adds up.

A green home should still feel like a home, though. Not a science experiment. Better air inside means everyone breathes a little easier. You notice it more than you’d expect. A plant or two indoors does something for the mood; don’t ask me exactly what, it just does. Fewer harsh chemicals under the sink mean the toddler crawling around or your grandmother are all a bit safer. That’s really the whole point, not restriction, just a space where people can live well. Kids pick up on more than we give them credit for. Turn off the tap while brushing your teeth enough times in front of them, and one day you’ll catch them doing it without being told.

Habits are contagious that way, especially the ones we don’t realize we’re teaching. It travels beyond the front door too. A Saturday morning tree-planting with the neighbours. Swapping clothes instead of buying new ones. Few families decide to walk or cycle to the corner shop instead of taking the car.

One household starts, someone next door notices, and before long it’s just normal.

The planet’s future isn’t only being decided in conference rooms and climate summits.

A good part of it is being decided in kitchens and backyards, by people who’d probably laugh if you called them “environmentalists.” Nobody’s asking for a perfect green home there’s no such thing anyway. It’s just about choosing, over and over, in small, unglamorous moments, to leave things a little better than they were.■



Jyothi C
ATHENA – Real Estate Reimagined
CREA (I) Member



Why financial awareness has become just as important as property knowledge in today's real estate market.

"Finding the right property is only half the investment. Structuring the money correctly is what protects that investment for years to come."

Almost every Realtor who works with NRIs has experienced this moment.

The property has been finalised. Negotiations are complete. Registration is only days away, and everyone involved is ready to move forward.

Then the client asks a question that suddenly shifts the conversation from real estate to banking.

"Should I pay through my NRE account or my NRO account?"

It sounds like a simple banking question.

It isn't.

That single decision can influence taxation, FEMA compliance, the way rental income is managed, and, perhaps most importantly, how easily an investor can repatriate funds years later when the property is eventually sold.

As Realtors, we are not expected to provide financial or tax advice-that responsibility belongs to qualified chartered accountants and banking professionals. But understanding these fundamentals enables us to ask the right questions, guide clients towards the right experts, and help them avoid costly mistakes before they occur.

That is increasingly what separates a trusted advisor from someone who simply facilitates a transaction.

Two Accounts. Two Distinct Purposes.

An NRE (Non-Resident External) Account is designed for income earned outside India-foreign salaries, overseas business income, and savings accumulated abroad. Funds are deposited in foreign currency and converted into Indian Rupees.

Its two biggest advantages are straightforward:

- Interest earned is exempt from income tax in India.
- Both the principal and interest are fully repatriable without any monetary limit.

For NRIs investing overseas earnings into Indian real estate, the NRE account provides flexibility today while preserving financial freedom tomorrow.

An **NRO (Non-Resident Ordinary) Account,** on the other hand, is meant for income generated within India.

Rental income, dividends, pensions, and proceeds from Indian assets are credited to this account. While it can receive both domestic and foreign remittances, the interest earned is taxable in India, and repatriation is subject to prescribed limits and regulatory documentation.

The two accounts are designed for different purposes and are not interchangeable.

One rule, however, surprises almost every NRI investor.

Funds can be transferred from an NRE account to an NRO account-but never from an NRO account back to an NRE account.

Understanding this single principle before a transaction begins can prevent significant compliance challenges later.

At a Glance

FEATURE	NRE ACCOUNT	NRO ACCOUNT
Source of Funds	Foreign income	Indian income and foreign remittances
Interest	Tax-free in India	Taxable in India
Repatriation	Fully repatriable	Up to USD 1 million per financial year, subject to documentation
Joint Holding	Another NRI	Another NRI or an eligible resident relative
Fund Transfer	Can transfer to NRO	Cannot transfer to NRE

Where It Matters During a Property Transaction

For the property purchase itself, overseas earnings are generally routed through an NRE account. This not only keeps the investment tax-efficient but also simplifies the repatriation of funds if the property is sold in the future.

Once the property begins generating rental income, those earnings must be credited to an NRO account because they originate within India. The same account is typically used when rental income is servicing home loan EMIs or when a resident family member is assisting with property-related financial obligations.

The banking structure chosen at the beginning of an investment often determines how simple-or how complicated-the exit becomes years later.

Good investment planning begins long before registration day.

A Practical Example

Consider an NRI working in the United States who purchases an apartment in Bengaluru.

The down payment is transferred through an NRE account using overseas savings. The remaining amount is financed through an Indian home loan, while the monthly EMIs are serviced using rental income from another property in India through an NRO account.

Several years later, when the apartment is sold, the original source of funds is clearly documented, making the repatriation of sale proceeds significantly smoother.

That isn't good fortune.

It is the result of making the right financial decisions before the transaction even begins.

Where Investors Commonly Go Wrong

One of the most common mistakes is funding the entire purchase through an NRO account without understanding the implications for future repatriation. Many investors only discover the regulatory limits and documentation requirements when they decide to sell.

Another frequent misconception is that funds held in an NRO account can later be transferred into an NRE account.

Under current RBI regulations, that simply isn't permitted.

Small decisions made during the purchase stage can create significant challenges years later.

The Realtor's Role Is Evolving

Today's clients expect far more than property recommendations.

They seek professionals who understand the broader investment ecosystem-financing, compliance, documentation, taxation, and long-term planning.

While specialised financial advice should always come from qualified experts, Realtors who understand these fundamentals are better positioned to guide meaningful conversations and connect clients with the right professionals at the right time.

That is how long-term relationships are built.

Markets will evolve. Regulations will change. Investment strategies will continue to adapt.

But trust will always remain the most valuable asset a Realtor can build.

This article is intended for general awareness and does not constitute financial, tax, or legal advice. NRIs should consult a qualified chartered accountant and an RBI-authorised banking professional before making investment decisions.■



Sanjeev Ranjan Singh
Co-Founder & CEO
RealHubb Ventures Pvt. Ltd.
Committee Member - CREA (I)



India's Real Estate Gets Its Own Digital Identity: How AI and UDI Are Building the Future of a Unified Real Estate Ecosystem

Artificial Intelligence is rapidly becoming the backbone of every major industry. From banking and healthcare to manufacturing and education, AI is transforming fragmented systems into connected digital ecosystems.

The Indian real estate industry, despite being one of the country's largest economic contributors, has largely remained disconnected & fragmented with millions of professionals operating independently using multiple software platforms, fragmented databases and isolated digital identities.

That is beginning to change. The real transformation lies in the power of integration and collaboration.

PoPT.ai has introduced India's first Unified Digital Identity (UDI). A historic technological breakthrough designed exclusively for the real estate industry. Much like UPI (Unified Payments Interface) revolutionized digital payments by bringing banks onto one interoperable platform, UDI aims to bring India's real estate ecosystem onto one unified AI-powered platform, enabling professionals to establish a trusted digital identity while becoming part of an intelligent, connected network.

In many ways, this is the real estate industry's own ".edu" moment as it is creating a dedicated digital identity exclusively for real estate professionals.

Every real estate agent, broker, builder, developer, channel partner and allied service provider can now establish a professional digital identity such as yourname.popt.ai, instantly creating a credible online presence backed by enterprise-grade technology.

But UDI is only the beginning.

Powered by Artificial Intelligence, every professional becomes part of a single integrated ecosystem offering a personalized business dashboard, professional website, unlimited property listings, AI-enabled CRM, lead management, centralized databases of projects and properties, verified networking, marketplace connectivity, business analytics and intelligent automation, all accessible through one unified platform.

Instead of thousands of professionals working in silos, AI enables them to become part of a connected digital network where verified property inventories, project information, professional profiles, business opportunities and market intelligence can be intelligently organized, searched, shared and discovered. As this ecosystem grows, every new participant strengthens the network, making information richer, collaboration easier and opportunities more accessible for everyone.

This represents a major shift in how Indian real estate will operate in the AI era. Rather than investing separately in websites, CRMs, marketing tools, databases and disconnected software, professionals gain access to an integrated AI ecosystem that continuously helps them improve visibility, build credibility, automate routine tasks, generate qualified leads and make better business decisions.

Perhaps the greatest impact will be felt by India's independent realtors and small real estate businesses. AI democratizes access to sophisticated technology that was once affordable only to large organizations, enabling every professional to compete on a level playing field, expand their reach, strengthen their brand and scale their business with significantly lower operating costs.

The launch of Unified Digital Identity (UDI) is therefore far more than a new technology platform, it represents the beginning of a new digital infrastructure for Indian real estate. As millions of professionals become connected through one intelligent ecosystem, the industry moves closer to becoming more organized, transparent, collaborative and data-driven than ever before.

Real Estate Associations, developer groups, industry bodies and professional organizations should embrace this emerging digital standard and encourage widespread adoption. The future of Indian real estate will not be built by isolated businesses, but by an AI-powered connected ecosystem where every professional is digitally represented, every property is discoverable, every opportunity is connected, and every stakeholder benefits from greater trust, visibility and collaboration.

The AI revolution in Indian real estate has begun and PoPT.ai is at the forefront of building it.■



Mukesh Bubalaan
Member CREA (I)

BUYERS PSYCHOLOGY

Why We Keep Waiting for the "Perfect" Time to Invest in Real Estate



Courtesy ChatGPT

"Arre... if I had bought in 2019–20, I would be sitting on 3X today!"

I hear this quite often.

But the interesting part is — when the market was actually at those levels, many people were saying:

"Let's wait. Prices may fall further."

Today, psychology has simply changed.

The 3 Stages of a Buyer's Mind

1. When the market has already gone up
"OMG! The market has run up so much. How much more can it grow? It may become stagnant now."

2. When the market is correcting
"Market is down. There is a global crisis... Iran–Israel–US tensions... Let's wait and watch."

3. When the market starts rising again
"Why didn't I buy when prices were lower?"
And the cycle repeats.
So, what should an investor actually do?

My advice to investors is simple:

1. Take professional advice

Just as we consult doctors for our health and lawyers for legal matters, serious investors should consider engaging a professional real estate investment consultant for wealth creation.

Real estate is not simply about buying a property.

Location + Developer + Product + Entry Price + Rental Potential + Exit Potential + Holding Period — all matter.

2. Avoid excessive leverage for investment

If you are investing in real estate, don't put yourself under unnecessary EMI pressure.

Investment should give you financial freedom — not financial stress.

3. Have holding power

Real estate rewards investors who can wait.

If you are forced to sell because of an EMI burden or short-term financial pressure, even a good property can become a bad investment.

4. Understand that real estate is cyclical

Markets move through cycles — optimism, growth, euphoria, correction and recovery.

Trying to predict the exact bottom or exact top is extremely difficult.

5. Invest wisely, not emotionally

A good property, bought at the right price and held for the right period, has historically had the potential to create substantial wealth.

But let's be clear: no professional can guarantee that every property will appreciate or that prices will never fall.

The objective is to reduce the probability of making a bad investment through proper due diligence and professional guidance.

And finally, the biggest myth...

"I know real estate because I have bought and sold a few properties."

Buying a property for personal use and investing in real estate for wealth creation are two very different things.

Real estate is a specialised asset class.

You don't need to be the master of everything. You need to know when to take professional advice.

Because the biggest mistake in investing is not necessarily buying at the wrong time.

Sometimes, it is waiting indefinitely for the perfect time.

Markets will always give you a reason to wait.

The question is:

Will you have the discipline to invest when the right opportunity comes?



Aman Singhal
Luxury Real Estate Consultant
Agarwal Realty & Investment Building Relations
Member CREA (I)

Co-Working Space - Transforming the Future of Work and Commercial Real Estate

The way people work has undergone a remarkable transformation over the past decade. As businesses increasingly embrace flexibility, collaboration, and cost efficiency, coworking spaces have emerged as the preferred choice for startups, freelancers, entrepreneurs, remote professionals, and even established corporations. More than just shared offices, coworking spaces provide vibrant business ecosystems that encourage networking, innovation, and productivity while eliminating the high capital investment associated with conventional office setups.

One of the biggest advantages of coworking spaces is their flexibility. Businesses can choose workspace solutions that suit their size and operational requirements without the burden of long-term leases. Common workspace options include Dedicated Open Workstations for professionals who require a permanent desk in a collaborative environment, Cabin Seats or private cabins for individuals and teams seeking privacy, Hot Desks for those who need a workspace only when required, and Virtual Offices that provide a prestigious business address, mail handling, and business support services without the need for a physical office.

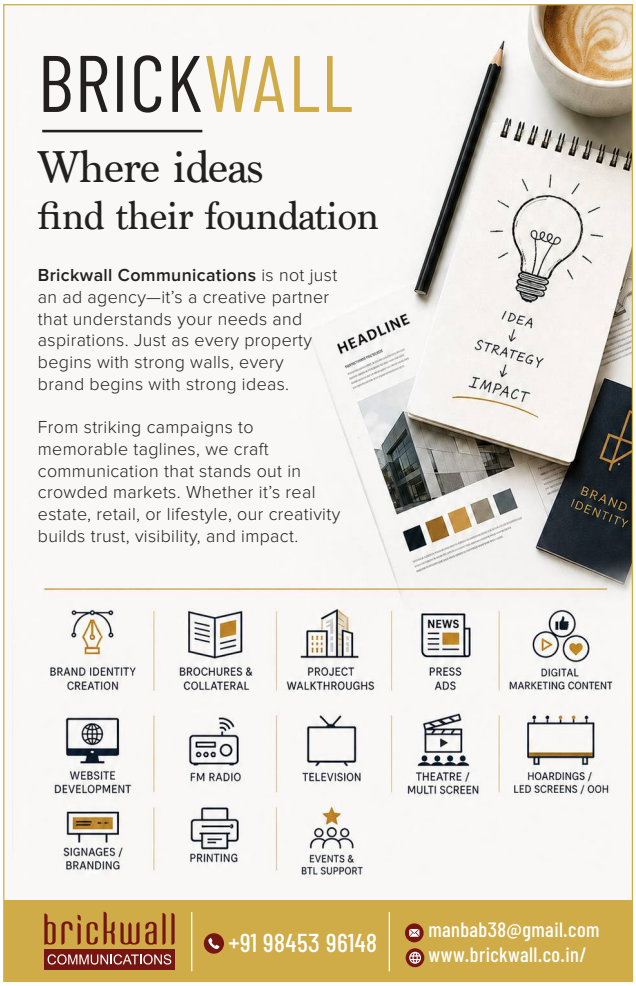
Modern coworking spaces also offer a wide range of amenities that enhance the overall work experience. High-speed internet, fully equipped meeting and conference rooms, pantry facilities, reception services, printing and scanning, IT support, housekeeping, security, and comfortable breakout areas enable businesses to focus entirely on growth while leaving infrastructure management to the workspace provider. Additionally, day passes offer professionals the convenience of accessing premium office facilities for a single day, making them ideal for business travellers, consultants, or remote employees. Meeting rooms, conference rooms, and training rooms are also available on an hourly or daily basis, allowing companies to conduct client meetings, presentations, interviews, workshops, and corporate training sessions without maintaining dedicated office infrastructure.

The rise of coworking has also had a significant impact on the commercial real estate sector. Flexible workspaces have increased the utilization of office buildings, improved occupancy rates, and created new revenue opportunities for property owners. Instead of relying solely on traditional long-term tenants, commercial properties are now evolving into dynamic business hubs that cater to diverse workplace needs. This shift has made real estate more adaptive to changing business trends while supporting entrepreneurship and economic development. Studies have also shown that coworking environments foster collaboration and innovation, helping businesses build valuable partnerships and improve productivity.■

The author is a CREA (I) member into Commercial Real Estate Rental, Coworking, Managed Office Spaces who also runs Business Hut Coworking Spaces, at Janardhan Tower – 4th Floor, 133/2, Residency Road, Bengaluru – 25.



V. Ramanathan
RentX – Anything for Rent
M. 91-9844116688
CREA (I) Member



SSD
SSD HOUSING
BUILDING DREAMS

TWO ICONIC VILLA EXPERIENCES.
ONE EXTRAORDINARY LIFE.

Under The Stars
PREMIUM VILLAS

Live Inspired, Live Under The Stars

Spacious premium villas surrounded by nature, designed for modern families who dream big and live beautifully.

30 ACRES | PHASE 1 LAUNCHED
6.5 ACRES | 67 VILLAS



21,000 SQ.FT. CLUBHOUSE
SPORTS ARENA BASKETBALL | CRICKET TENNIS COURTS
ZIP LINE FOR KIDS
PET PARK
LANDSCAPED GARDENS
WIDE ROADS & SECURITY

NATURE ALL AROUND
Green living with fresh air & serenity

PERFECT FOR FAMILIES
Safe, spacious & family-friendly community

PREMIUM LIVING
Thoughtfully designed luxury villas

GREAT FUTURE VALUE
A smart investment for a better tomorrow

Under The Silver Moon
LUXURY VILLAS

Where Elegance Meets Tranquility

Premium luxury villas crafted for those who seek calm, comfort & class under the glow of the silver moon.

2.5 ACRES | 44 VILLAS

CLUBHOUSE
LANDSCAPED GARDENS
WIDE ROADS
24/7 SECURITY

WORLD CLASS AMENITIES FOR A LIFE BEYOND ORDINARY

CALL FOR MORE DETAILS
+91 93419 43940

Yelahanka, Rajanukunte, Bangalore

www.ssdhousing.in

Follow us

CORPORATE OFFICE
33, 4th floor, Sai Venkataram,
Opp Ulsoor Lake, Bangalore-560042.

SSD HOUSING – BUILDING DREAMS, DELIVERING TRUST.

NATURE'S NEST

80% OF THIS PAGE ISN'T AN AD.

It's open space.



30 ACRES.*

80% OPEN SPACE.

DEVELOPERS NPS
BUILDING YOUR DREAMS

BY NPS DEVELOPERS
NATURE'S NEST
Inspired by Nature | Shaped by Planning | Lasting Structures

*T&C applied

npsdevelopers.com | 1800 120 4848