NATIONAL ASSOCIATION OF REALTORS - INDIA

COLLECTIVE VOICE OF REALTORS

CREA(I) CONNECT

CONNECTION. COLLABORATION. COMMITMENT

JUNE 2026

NEWS LETTER



CREDIBILITY IN EVERY NEWS
FROM CREDIBLE REALTORS

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FROM THE EDITOR'S DESK

A NEW CHAPTER: ELEVATING EXCELLENCE TOGETHER

It is with profound optimism and a renewed spirit of purpose that I welcome you to the June 2026 edition of our newsletter. As we stand at the threshold of a new committee year, we are not merely turning a page; we are embarking on a journey to redefine the benchmarks of professional real estate consultancy in India.

The Confederation of Real Estate Associates of India — CREA (I)—is a vibrant ecosystem where ideas converge and experience transforms into wisdom. Our mission remains to foster a multidisciplinary exchange of insights that empowers REALTORS to lead with integrity, clarity, and an unwavering commitment to excellence.

This transition marks a significant milestone as we welcome our new leadership team. We carry forward the indelible legacy of our Chairman Emeritus, **Mr. Pradeep Joe,** whose foundational vision continues to light our path. Under the strategic stewardship of our Chairman, **Mr. Samir Arora,** and the dynamic leadership of our President, **Mr. Santosh Avalakki,** CREA (I) is poised to evolve into an even more formidable catalyst for professional growth.

THE PATH FORWARD: EVOLUTION FOR THE REALTOR COMMUNITY

In the coming year, our focus will shift from participation to active evolution. As the landscape shifts through technology and new regulations, CREA (I) will meet these challenges by:

- **Championing Knowledge Leadership:** Providing the intellectual tools to navigate complex markets.
- **Strengthening Institutional Excellence:** Refining collaborative platforms to ensure every member finds a venue for growth.
- **Cultivating a Culture of Ethics:** Ensuring the CREA (I) badge remains the gold standard of trust for the Indian consumer.

This newsletter serves as the heartbeat of our community—a reflection of our shared values and our identity as a progressive professional fraternity. As we step into this year with a fresh committee and a clear vision, I invite you to contribute and excel. May 2026 -2027 be defined by collective resolutions meeting tangible results.

I extend my gratitude to all the contributors and curators. I would like to acknowledge the support and help of our internal committee, Chairman - Samir Arora, President - Santosh Avalakki, Senior V. President - Jagdish Nagbushan and General Secretary - Pooja Shetty.

Let us move forward with a shared sense of duty and a collective ambition to turn every challenge into a milestone for the fraternity.

Warm regards,
Shyam Bathija
Committee Member and Editor – CREA (I) Newsletter
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CHAIRMAN EMERITUS MESSAGE



PRADEEP JOE
Chairman Emeritus
Confederation of Real Estate Associates – India

Dear Members,

It gives me immense pleasure to connect with all of you once again. Over the years, CREA (I) has grown not only in numbers but also in strength, unity, and a purpose with a commitment to the welfare of realtors. This progress has been possible because of the dedication, commitment, and collective efforts of the committee and the members.

As I reflect on our journey, I feel proud of what we have accomplished together, this was possible only with the support from all of you. From overcoming challenges to celebrating milestones, each step has reinforced the values on which this association was founded — collaboration, integrity, commitment and service.

I would like to express my sincere appreciation to the current leadership team and all members who continue to work tirelessly for the growth and betterment of this association. Your enthusiasm and vision inspire confidence in a brighter future ahead.

I encourage every member to remain actively involved, support the committee, and continue

contributing ideas and initiatives that strengthen our community. Together, we can build on our

legacy and create even greater opportunities for future generations.

Our new initiatives by way of guarantees from developers in the larger interest of our members have been successful which we recently announced at the Taj Hotel by our developer – SJR, which saw a huge show of strength. Hopefully more will follow soon.

I extend my best wishes for continued success, prosperity, and unity to all members of the association.







KAL AAJ AUR KAL

The Evolution of Bengaluru Real Estate from Garden City to Global Growth Engine

A Realtor's Perspective on Five Decades of Transformation
By CREA (I) Chairman and NAR India CEO, Samir Arora

There are cities that grow.

And then there are cities that redefine growth itself.

Bengaluru belongs to the second category.

As someone who has spent decades in the real estate industry, watching roads become corridors, villages become urban ecosystems, and land become legacy, I can confidently say this. Namma Bengaluru is not merely India's real estate success story. It is India's urban evolution story.

From tree-lined bungalows and pensioners' colonies to billion-dollar tech campuses and global investment hubs, Bengaluru's real estate journey has mirrored India's economic transformation.

And Realtors have been silent architects of this change.

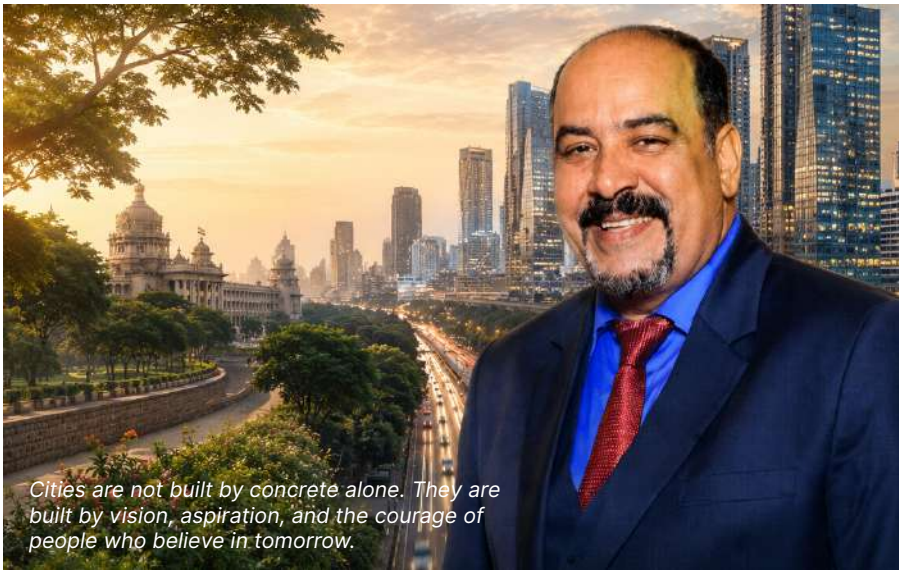
We did not just sell property.

We connected dreams with geography.

We converted uncertainty into investment confidence.

We interpreted the future before the market could see it.

This is the story of Bengaluru Real Estate across three defining eras.



Cities are not built by concrete alone. They are built by vision, aspiration, and the courage of people who believe in tomorrow.

PART I 1975 – 2000

The Foundation Years:
From Pensioners' Paradise to Emerging Metro

Before Bengaluru became a technology capital, it was a city of trust, relationships, and community living.

The Bengaluru of the late 1970s and 1980s was vastly different from today's hyper-connected metropolis.

It was known as the "Garden City" and "Pensioners' Paradise."

Wide roads. Modest homes. Public sector dominance. Calm neighborhoods. Predictable lifestyles.

Areas like **Jayanagar, Basavanagudi, Malleswaram, Rajajinagar, Indiranagar and Koramangala were not "hotspots."** They were simply residential extensions of a peaceful city.

Real estate transactions were relationship-driven, not data-driven. There were no online portals. No CRM systems. No digital marketing. No RERA.

A Realtor's credibility was his brand.

Deals happened over tea tables, handwritten agreements, and personal referrals. The profession was deeply human.

The market was primarily driven by:

- Public sector employment
- Defense establishments
- Educational institutions
- Small manufacturing industries
- Government expansion

Land values moved slowly, but steadily.

Then came the first turning point.

THE IT SPARK

The establishment and growth of companies like Infosys and Wipro in the 1980s and 1990s changed Bengaluru forever.

The liberalization of India's economy in 1991 accelerated this transformation. Suddenly, Bengaluru was no longer just a livable city. It became a city of opportunity.

Areas once considered "far outskirts" started attracting attention:

- Whitefield
- Electronic City
- Outer Ring Road corridors
- Sarjapur Road belts

What looked distant then became premium today.

And Realtors who could visualize the future became the true pioneers of Bengaluru's next chapter.

In real estate, fortune does not favor the rich. It favors the visionary.

By the late 1990s:

- IT parks began emerging rapidly
- Apartment culture started replacing independent homes
- NRIs began investing in Bengaluru
- Commercial leasing activity increased significantly
- The city's identity shifted from administrative to aspirational

The seeds of modern Bengaluru real estate had been planted.

PART II 2000 – 2025

The Boom Years: Bengaluru Becomes India's Real Estate Capital

The world came to Bengaluru for technology. Capital followed talent. Real estate followed both.

If the period before 2000 was Bengaluru's foundation phase, the years between 2000 and 2025 were its explosion phase.

This was the era when Bengaluru transformed from a growing Indian city into a global economic engine. The growth was unprecedented.

The IT and Startup Revolution

The rise of:

- IT services
- Global Capability Centres (GCCs)
- Startups
- Venture capital
- Co-working ecosystems
- E-commerce
- AI and deep-tech firms

All of them created an economic multiplier effect unlike anything India had seen. Global corporations expanded aggressively in Bengaluru because of:

- Talent availability
- Climate
- Educational ecosystem
- Innovation culture

And every job created translated into housing demand, office demand, retail demand, hospitality demand, and infrastructure demand. According to multiple industry reports, Bengaluru consistently led India in office space absorption between 2020 and 2025, recording some of the highest leasing volumes in the country. In Q1 2025 alone, Bengaluru recorded over 4mn sq ft of office absorption, a 56% year-on-year increase.

By 2025:
- Bengaluru emerged as India's leading office market
- GCCs became major drivers of demand
- Whitefield, ORR and North Bengaluru evolved into economic power corridors
- Residential launches expanded into every direction of the city
- Luxury housing entered a completely new league

Micro-markets evolved into economic ecosystems.

Whitefield was no longer just a suburb.

It became a technology nation within a city.

North Bengaluru transformed because of:
- Kempegowda International Airport
- Metro expansion
- Peripheral infrastructure
- Tech parks,
- Aerospace and industrial growth

Even Reddit investor communities began discussing Bengaluru office absorption as a leading indicator for housing appreciation. Sarjapur Road with its IT/Techie Residential home density became one of the highest tax payers' zones in the country. This started the birth of organized REALTOR.

The Rise of the Organized Realtor

This era also transformed the Realtor profession itself.

The industry moved from:
- Informal to professionals.
- Relationship-based to system-driven.
- Localized to globally connected.

Organizations like CREA (I) and NAR India played a critical role in,
- Professional education
- Ethics
- Global best practices
- MLS awareness
- Collaboration culture
- Policy advocacy

The Indian Realtor evolved from "broker" to "consultant."

And that evolution changed consumer trust permanently.

Infrastructure Changed Everything

Bengaluru's real estate growth was no longer dependent only on demand. It became infrastructure-led growth.

Key catalysts included:
- Namma Metro expansion
- Elevated corridors
- Airport connectivity
- STRR and PRR plans
- Tech parks
- Commercial clusters
- Retail and mixed-use developments

The city expanded horizontally at breathtaking speed.

Villages became urban centers.

Agricultural land became plotted developments.

The skyline changed every few years.

And despite periodic market corrections, one fact remained constant:

Bengaluru real estate never stopped reinventing itself.

PART III 2025 AND BEYOND

The Future Era: Intelligent, Integrated and Global

The next phase of Bengaluru real estate will not be driven by land alone. It will be driven by intelligence, sustainability, and experience.

As we step into the future, Bengaluru stands at another historic inflection point. The city is no longer competing with Indian metros alone. It is competing with global innovation cities.

And the future will belong to those who understand the convergence of:
- Technology
- Infrastructure
- Sustainability
- Data
- Human lifestyle evolution

What Lies Ahead

1. The Rise of Integrated Cities

Townships will dominate the next decade.

Consumers increasingly seek:

- Walk-to-work ecosystems
- Mixed-use developments
- Smart mobility
- Community living
- Wellness infrastructure

The future buyer is not purchasing square feet.

He is purchasing convenience and quality of life.

2. North Bengaluru Will Become a Global Corridor

The airport region will emerge as one of India's biggest long-term real estate growth stories.

Driven by:
- Aerospace
- GCC expansion
- Logistics
- Data centers
- Hospitality
- Metro connectivity
- Global business parks

North Bengaluru may redefine commercial and residential demand over the next decade.

Industry and community discussions already indicate strong long-term investor confidence in the corridor.

3. AI Will Transform Real Estate

Artificial Intelligence will reshape:

- Property search
- Lead generation
- Valuation models
- Customer engagement
- Transaction management
- Predictive investment analysis

But one thing will never change:

Trust.

Technology may automate information.

But relationships will continue to close transactions.

And that is where ethical Realtors will remain irreplaceable.

In the age of Artificial Intelligence, emotional intelligence and credibility will become the Realtor's greatest assets.

4. Sustainability Will Become Mandatory

The next generation buyer will demand:
- Green buildings
- Energy efficiency
- Water management
- Smart infrastructure
- ESG compliance

Developers and Realtors who ignore sustainability will become irrelevant.

The future belongs to responsible urbanization.

The Realtor's Role in the Next Era

As Realtors, we are entering the most exciting phase in history.

The profession is no longer about transactions alone.

It is about:
- Advisory
- Wealth creation
- Urban transformation
- Ethical leadership
- Community building

Organizations like CREA (I) and NAR India must continue leading this transformation by empowering Realtors with:
- Knowledge
- Ethics
- Technology
- Collaboration
- Global exposure

Because the future of Indian real estate will not be built by isolated individuals.

It will be built by organized professionals.

Bengaluru did not become extraordinary overnight. It became extraordinary because generations believed in its future before the world recognized its value.

From 1975 to today, Bengaluru real estate has survived:
- Economic cycles
- Policy changes
- Infrastructure gaps
- Market corrections
- Global disruptions

Yet it continues to rise.

Because Bengaluru is not driven by speculation alone.

It is driven by aspiration.

And Realtors have been at the heart of that aspiration.

As Chairman of CREA (I) and CEO of NAR India, I believe the coming decade will redefine Indian real estate globally.

And Bengaluru will continue to lead that story.

Not just as India's Silicon Valley.

But as India's most resilient urban dream.

Real estate is not about buildings. It is about believing in the future before others can see it.

Authored by
Samir Arora
Chairman & Former President – CREA (I)
CEO & Former President – NAR India
Director – IIRE
CEO & Founder – Huts Global
Speaker | Author | Mentor | Influencer | Realtor

FROM THE PRESIDENT'S DESK



I am extremely elated and humbled to be writing this note as the President of CREA (I). Confederation of Real Estate Associates, India or CREA (I) is one of the largest real estate trade bodies in the country. With over 350 members, we are a body of realtors who collectively cover probably every square foot of Bengaluru and surrounding areas.

This newsletter is our way of connecting and sharing with our entire ecosystem the latest happening in the real estate world from a fraternity who has their feet firmly on the ground.

The realtor of yesteryears and today is a very different animal. We at CREA (I) are at the forefront of helping our members bridge the gap by conducting regular events like training and educational programs, KYD, industry seminars, etc. As a part of that objective, we have had an action-packed quarter so far, with many more such events being planned.

We had our Annual General Meet (AGM) on April 15th, 2026. This was a red-letter day for yours truly personally apart from the whole association. The entire NAR India leadership was present for the first time at our AGM. They were there for both the AGM and KYD with SJR Primecorp to witness history being made. This was also the day I took over as the President of CREA (I) from our previous president, Mr. Samir Arora.

Samir has contributed immensely over the last 16 years. He has held many positions and will continue to contribute as the Chairperson of CREA (I). His vision, passion and determination has made CREA (I) the powerhouse it is today. These are big shoes to fill, and I hope to live up to the trust and expectation that our now Chairman, Mr. Samir Arora and Chairman Emeritus Mr. Pradeep Joe have reposed in me.

We also had a Know Your Developer (KYD) with SJR Primecorp on April 15th, 2026. KYD is the signature event of CREA (I) and what a historic KYD it turned out to be. SJR Primecorp unveiled their 120 plus acres of plotted development near Nelamangala. They announced special incentives and a sales window exclusively to CREA (I) members.

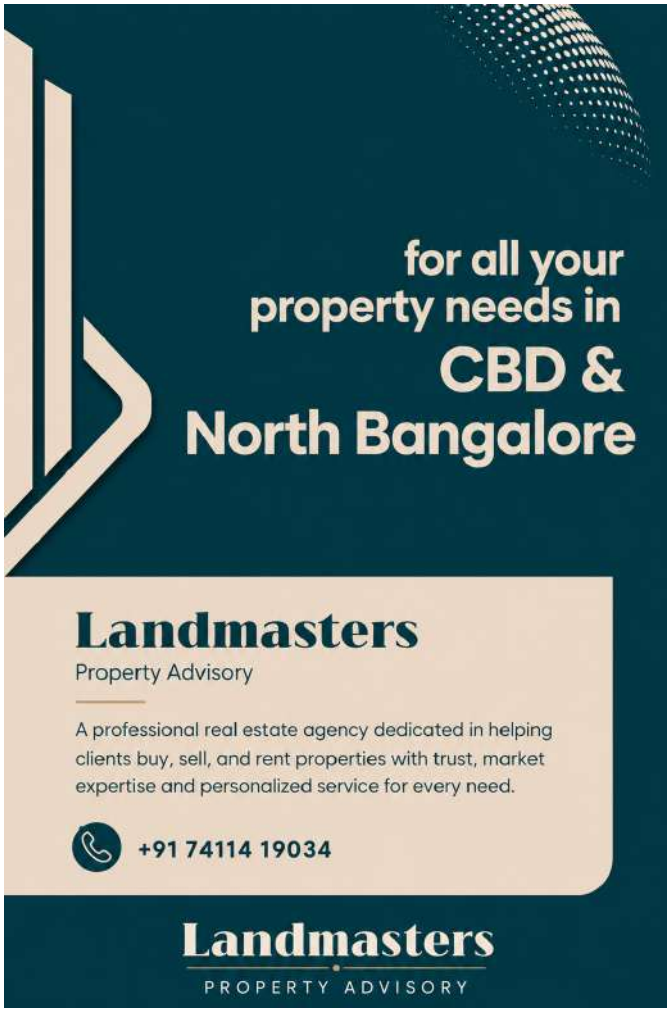
The icing on the cake was the industry first, escrow account of Rupees Two Crores to be held jointly by CREA (I) and SJR Primecorp for the brokerage to be distributed. This is the first time that the brokerage was secured and assured even before the first sale happened. We thank Mr. Vijay Reddy and the team of SJR Primecorp for their vision and trust they have reposed in CREA (I).

We are planning more events and innovations that benefit our members and help them service their clients better.

We have a youngish managing committee this year. They are very enthusiastic and full of innovative ideas to make CREA (I) a model association. We want to take CREA (I) to newer heights and we are lucky to have him along with our Chairman Emeritus, Mr. Pradeep Joe, to guide and mentor us along the way.

Proud to be a member of CREA (I)

Sincerely
Santosh Avalakki
President - CREA (I)



CREA(I) APP

Transforming the Real Estate Collaboration Ecosystem



The real estate industry has always been driven by relationships, networking, and timely information. But in today's fast-moving digital world, traditional methods of working are no longer enough. This is where CREA (I) App is transforming the ecosystem for realtors and creating a smarter, faster, and more connected way of doing business.

Designed exclusively as a B2B platform for real estate professionals, the app is not just another networking tool — it is a complete business collaboration ecosystem. From showcasing inventory and sharing property requirements to collaborating with fellow CREA (I) members, CREA (I) helps real estate professionals connect faster, build stronger business relationships, and close buying or selling opportunities more efficiently.

One of the biggest challenges in real estate has always been fragmented communication. Realtors often depend on multiple WhatsApp groups, calls, and scattered contacts to close deals. CREA (I) brings everything under one platform, making collaboration seamless and more professional. With verified members, structured communication, and instant connectivity, the app creates a trusted network where opportunities move faster.

The platform also helps realtors multiply their business reach. Instead of working within a limited circle, professionals can now connect with a larger community of active real estate partners across locations. A single inventory post or requirement shared on the app can reach hundreds of relevant professionals instantly, increasing the chances of faster collaboration and quicker transactions.

Another powerful aspect of CREA (I) is efficiency. By reducing dependency on unorganized communication channels, realtors can save valuable time and focus more on client servicing and deal execution. The app creates transparency, improves accessibility, and enables professionals to stay updated with market activity in real time.

CREA (I) has just launched this initiative and it has already started benefiting both members and the organization. The platform encourages stronger collaboration within the real estate community, and with greater participation from members, it has the potential to become an essential business tool for the industry.

Most importantly, CREA (I) is building a stronger real estate community. It is creating an environment where collaboration replaces competition, and growth becomes collective. As the industry continues to evolve, digital platforms like CREA (I) will not only change the way realtors work but also redefine how real estate businesses scale, connect, and succeed in the future.

SATYAM SINGH
Committee Member CREA (I)

PRESENTING

LEAF

VILLA ENCLAVE · BOILAHALLI

URBAN LIVING REDEFINED

A rare opportunity to own a luxuriously large plot within an enclave of exclusively large plots.

I **58 GRAND PLOTS**
3,100–4,400 sqft set over 9 acres · Majority North & East facing

II **TRUSTED LEGACY**
Land owned by Terra Blue Projects for over two decades

III **AWARD WINNING CONSULTANTS**
AD 100 Architect, international landscape architect & PMC

IV **PRIME LOCATION**
Opposite 3,000-acre KIADB SEZ — Shell, Boeing, Amazon, SAP

V **GRADE 1 INFRA**
Future-ready development of enduring value

VI **THE CENTRAL PLAZA**
Arrival garden, lawns, kids' play, multi-purpose ground, gazebo

VII **CLUBHOUSE PRIVILEGES**
Pool & kids' pool, party hall, library, indoor games, estate office

VIII **SUPERIOR CONSTRUCTION**
Specifications and finish of an enduring premium standard

IX **HIGH-ROI CORRIDOR**
One of Bangalore's most rapidly evolving growth corridors

• BIAAPA APPROVED • RERA REGISTERED

BOILAHALLI · *10 minutes from Bagalur*
In close proximity to Kempegowda International Airport

A PROJECT BY
Terra Blue Projects
BUILDING ON TRUST

AUTHORIZED CHANNEL PARTNERS
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SENIOR LIVING

Why Bangalore is Re-emerging as India's Retirement Capital



Bangalore has long occupied a distinctive position in India' s Urban narrative as a city that once epitomised calm, greenery and a measured pace of life. While its evolution into the nation' s technology hub reshaped its demographic and economic character. The City is now witnessing a parallel and equally significant trend - a renewed emergence as a preferred destination for retirement living. This shift is neither incidental nor nostalgic. It is underpinned by structural changes in demographics, healthcare infrastructure, real estate development and the evolving aspirations of India' s senior population.

Enduring Climatic Advantage

A defining factor in Bangalore's appeal remains its temperate climate. With relatively moderate temperatures throughout the year, the city offers an environment conducive to healthy and active aging. In contrast to regions marked by extreme heat or high humidity, Bangalore provides a level of climatic stability that is particularly advantageous for senior citizens, contributing directly to improved quality of life.

Robust and Accessible Healthcare Ecosystem

Equally critical is the City" well established healthcare infrastructure. Bangalore hosts a wide network of multi speciality hospitals, speciality clinics and geriatric care services. The availability of advanced medical facilities coupled with a growing ecosystem of home healthcare and assisted living services has significantly enhanced the city's attractiveness for retirees seeking long term security and care continuity

Evolution of Senior Living as a Real Estate Asset Class

Perhaps the most notable development is the emergence of senior living as a distinct and rapidly maturing real estate segment. Moving beyond the traditional concept of old-age homes, contemporary senior housing projects in Bangalore are designed around independence, dignity and lifestyle enhancement. These developments typically integrate residential units with a comprehensive suite of services – ranging from healthcare support and housekeeping to wellness programs and recreational amenities. Design considerations such as universal accessibility, safety systems and community centric spaces reflect a deeper understanding of senior living requirements. As a result, retirement communities today are positioned not merely as housing solutions, but as holistic lifestyle offerings.

Changing Demographics and Retirement Preferences

India's senior demographic is undergoing a transformation. Todays; retirees are more financially secure, better informed and increasingly inclined toward independent living. A significant proportion comprises professionals who have spent their working years in metropolitan cities such as Bangalore and now prefer to continue residing in familiar urban environments. There is also a discernible shift toward earlier retirement planning, with individuals in their mid to late fifties actively exploring senior living options. This cohort prioritises convenience, community engagement and access to services over traditional home ownership models, thereby driving demand for organised retirement housing

Connectivity & Urban Integration

Bangalore' s connectivity further strengthens its position as a retirement destination. The presence of an international airport, expanding metro network and robust digital infrastructure ensures seamless mobility and communication. For families with members residing in different cities or abroad, this connectivity provides an essential bridge- allowing retirees to maintain independence without compromising on accessibility

Lifestyle Centric Retirement

Retirement in Bangalore is increasingly being defined by lifestyle rather than limitation. The city offers a diverse mix of green spaces, cultural institutions, social clubs and wellness facilities. Senior living communities build upon this foundation by curating structured activities and engagement programs that promote physical health, mental well being and social interaction. This shift towards active ageing represents a fundamental re definition of retirement – from a phase of withdrawal to one of continued participation and enrichment.

Market Outlook & Growth Potential

From a real estate perspective, the senior living segment in Bangalore presents significant growth potential. Demand is being driven by factors such as increasing life expectancy, nuclear family structures and rising awareness of specialised retirement communities. At the same time, supply remains relatively constrained, particularly in well planned, service oriented developments. North Bangalore, East Bangalore (Whitefield plus Sarjapur belt), and South Bangalore (Kanakpura Road) are emerging as major retirement corridors because they combine factors such as airport access, premium assisted living demand, good hospital ecosystem, reliable utilities, spiritual/ wellness ecosystem, infrastructure readiness etc... factors suited to senior living projects.

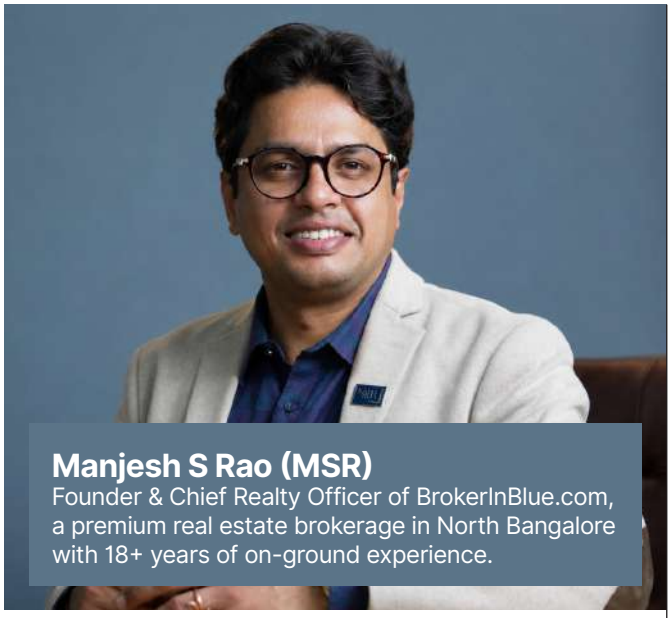
Conclusion

Bangalores' re-emergence as a retirement capital reflects a convergence of its inherent advantages and contemporary urban dynamics. What was once valued for its serenity is now equally recognised for its infrastructure, healthcare and lifestyle offerings. In this renewed context, the city is not merely accommodating a growing senior population – it is actively re-defining the standards of retirement living in India. For stakeholders across the real estate ecosystem, this represents both an opportunity and a responsibility; to shape environments that align with the aspirations of a generation seeking not just longevity, but quality and purpose in their later years.

Pooja Shetty
General Secretary - CREA (I)

TO ALL MY FELLOW BROKERS IN THE HOUSE

A letter to the tribe with love, laughter & a hard truth or two.



Manjesh S Rao (MSR)
Founder & Chief Realty Officer of BrokerInBlue.com, a premium real estate brokerage in North Bangalore with 18+ years of on-ground experience.

Let me start with a confession.

Last week, a client called at 7 AM, during my morning workout to ask if a property would "appreciate after the recession."

I said, "Sir, let me call you at 9. I need to process the recession first."

Welcome to our world.

We know which road is getting widened before the municipality does. Which developer is in trouble before the banks do. Which apartment has a Vaastu issue before the priest does. We are India's original on-ground intelligence network. And right now, that ground is shifting.

The Market is not Broken. It's Recalibrating.

Global uncertainty. Tech layoffs. GCC pullbacks. AI is accelerating everything - It's all real. But here's what this journey keeps teaching me: delayed demand, is not destroyed demand.

I joined this business during the 2008 recession. Not great timing, as anyone will tell you & it took 8 months to see my first commission. I still remember one moment clearly: mid-registration rush, my client asked for a simple Xerox of his latest tax paid receipt. I didn't have a rupee to get it done - Not ₹1.

That moment is gone. But I've never let myself forget it.

Today, Category A developers are still selling out. AI isn't replacing you, it's exposing brokers who were never really doing the job.

This Business Is Simpler Than We Make It.

Nobody puts this in a training manual: show up at the right place, at the right time, with the right intent & do the right thing. That's the entire playbook.

I recently stumbled upon this

दिल अच्छा, करम अच्छा, बाकी सब भोले की इच्छा

We are not selling square feet, we are selling trust. In a world drowning in portals & AI-generated listings, no algorithm can replicate a broker who truly listens & genuinely cares.

A 'customer-centric mindset' is not a strategy. It is the only thing we are actually offering. The relationship is the product, everything else is paperwork.

To Every Fellow Broker:

You chose a profession with no fixed salary, no guaranteed weekoffs, no "out of office." Your client argues your commission on registration day & sends you a wedding invitation six months later.

And you still showed up. That's not a job. That's a calling.

From the ones closing ₹25 lakh rentals to the ones negotiating 10-acre land JVs, this is our moment, not our setback.

Stay sharp. Stay ethical. Stay customer-first. The deals are out there. They always are...

Ah BTW!

I did call him back at 9. We met over lunch & shaken hands on a mandate.

The recession apparently decides to wait.



FROM LOCAL BROKER TO GLOBAL REALTOR®



The National Association of Realtors (NAR) is the world's largest professional trade association, serving as the "Voice for Real Estate" since its inception in 1908. What started as a small group of 120 members in Chicago has evolved into a global powerhouse with over 1.5 million members in the United States and a network that spans nearly 75 countries through bilateral partnerships.

History and Global Reach

Founded originally as the National Association of Real Estate Exchanges, the organization rebranded to NAR in 1972. Its most significant legacy is the creation of the term REALTOR® in 1916—a trademarked title reserved exclusively for members who pledge to adhere to a strict Code of Ethics.

Globally, NAR maintains "Bilateral Partners" in dozens of countries. NAR-India, is the premier representative body for real estate professionals in India. It acts as an umbrella organization for various regional associations, providing a unified platform for over 50,000 brokers across the country.

Goals and Benefits

The primary goal of NAR (and its international chapters) is to professionalize the industry and protect the "Right to Own Property."

- **Professionalism:** Enforcing a high standard of ethical conduct.
- **Advocacy:** Lobbying for pro-real estate policies.
- **Networking:** Connecting local brokers to a global database of referrals.
- **Education:** Providing world-class designations like the CIPS (Certified International Property Specialist).

How to Join via NAR-India

In India, membership usually flows from a local association (like CREA (I) or regional chapters) up to NAR-India. To become an International REALTOR® Member (IRM) of the U.S. parent body while being an Indian member:

Join a Local Association: You must first be a member of a NAR-India affiliated local board.

Submit the IRM Application: Visit the NAR Global portal to apply as an international member.

Adhere to the Code: Complete the mandatory New Member Code of Ethics orientation.

Fee Structure (Approximate)

Fees are divided into local entry and international dues. Note that figures may fluctuate based on currency exchange and board updates:

Fee Type	NAR International (IRM)
Entrance Fee	~$195 (One-time)
Annual Renewal	~$75 – $100

Upcoming Event Schedule (2026)

If you are planning your calendar, these are the key dates for the current year:

NAR NXT (The Main Event)	**Nov 5–8, 2026**	**New Orleans, LA, USA**

The REALTOR® Logo: Beyond a Visual Asset

Using the **REALTOR® block "R"** logo is more than just branding; it is a legally protected trademark that acts as a "seal of trust." When you use this logo as a International REALTOR® Member (IRM), you gain several strategic advantages:

- **Instant Global Credibility:** In cross-border deals, clients often don't know local laws, but they recognize the REALTOR® brand. It signals that you adhere to a strict Code of Ethics similar to those in the US and 75+ other countries.
- **Referral Magnet:** Members are prioritized in the NAR Global Directory. When a US or European agent looks for a partner in India, they search for the "R" logo to ensure their client is in professional hands.
- **Digital Authority:** Membership grants you the right to claim a .realtor™ top-level domain for your website (often free for the first year). This differentiates your URL from generic .com or .in sites

Attending International Annual Events

The flagship event for the organization is **NAR NXT, The REALTOR®** Experience. It is the world's largest real estate expo, featuring hundreds of exhibitors and top-tier keynote speakers.

How to Attend as an International Member:

- **IRM Discount**: As an International REALTOR® Member, you typically receive a **$100 discount** on the registration fee compared to non-members.
- **Registration:** You must register through the official Maritz Global Events portal (NAR's official partner).
- **Visa Support:** NAR often provides an official Letter of Invitation to international attendees to assist with business visa (B-1/B-2) applications.

Shyam Bathija
Editor and Committee Member - CREA (I)

The Relationship Status



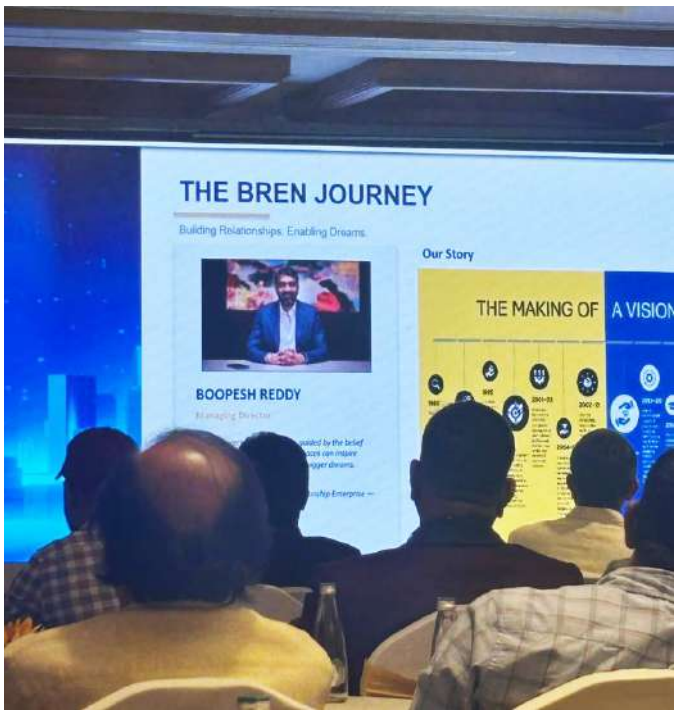
A guy is talking to his friend. "I think my girlfriend is really serious about our relationship," he says. "Why's that?" the friend asks. "She told me she's willing to wait for me." The friend shrugs. "That's normal." "No, you don't understand," the guy says. "She's waiting for me at the **Silk Board junction".**




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ALTRUISTIC LEADERSHIP

The highest form of Leadership

In every organisation, authority is defined by designation and documented through manuals, structures, and policies. Roles are articulated, powers are delegated, and procedures are codified to preserve order, accountability, and operational continuity.

Yet leadership, in its truest form, rarely unfolds according to written rules alone.

Human emotions are nuanced. Circumstances evolve unpredictably. Contexts shift faster than policy frameworks can anticipate. While systems and procedures are indispensable to organisational discipline, leadership confined only to compliance eventually becomes administrative rather than transformational.

Authority may secure obedience. But only leadership earns trust.

The defining difference lies in one timeless quality:



Prudence

Prudence is the wisdom to distinguish between the letter of the law and the spirit of justice. It is the maturity to balance policy with humanity, process with empathy, and authority with conscience. It enables a leader to interpret situations not merely through regulation, but through fairness, discernment, and long-term collective welfare.

Modern governance often celebrates discretionary power. However, discretion without prudence can become arbitrary, impulsive, or self-serving. Prudence transforms authority into responsibility. It elevates leadership from positional power to moral stewardship.

A designation may confer authority. Only character confers legitimacy.

The great epics of the Ramayan and Mahabharat repeatedly remind us that righteousness is never mechanical. Dharma is contextual, delicate, and deeply human. Shri Ram upheld order not through rigid enforcement, but through sacrifice, restraint, and alignment to a higher moral harmony. The Mahabharat reveals that literal correctness without wisdom can distort justice itself. The lesson is enduring:

Rules create structure. Prudence preserves righteousness.

This distinction is profoundly relevant in contemporary leadership.

Policies may define what is permissible. Prudence reveals what is appropriate.

An organisation governed only by procedure may achieve compliance, but rarely commitment. People may follow authority out of obligation, but they devote themselves only to leadership that demonstrates fairness, empathy, integrity, and purpose.

True leadership therefore cannot be reduced to position.

Leadership is not a title. Leadership is influence.

A title gives the authority to issue instructions, but it does not automatically earn respect. Respect is earned through consistency, credibility, humility, emotional intelligence, and the ability to elevate others.

Leadership is not status. It is a service.

It is the willingness to step forward during uncertainty, to absorb pressure without transferring fear, to create alignment without coercion, and to inspire accountability without intimidation.

The most exceptional leaders set extraordinarily high standards without becoming autocratic. They understand that discipline need not destroy dignity. Excellence need not come at the cost of empathy. They are firm in principles, yet humane in approach.

Such leaders do not build cultures of fear. They build cultures of ownership.

They create environments where:

- criticism is welcomed without insecurity,
- ideas are heard irrespective of hierarchy,
- initiative is rewarded,
- and accountability is embraced collectively rather than imposed forcefully.

They remain approachable without losing authority, because their influence is rooted not in dominance, but in trust.

This is where leadership transcends conventional models and enters its highest expression:

Altruistic Leadership:

Among the many recognised leadership styles — transformational, visionary, democratic, coaching, affiliative, pacesetting, transactional, and autocratic — altruistic leadership stands apart because its foundation is entirely selfless in intent. It mirrors perhaps the purest example known to humanity:

A mother's leadership within a family.

A mother leads without designation.

Without authority.

Without demanding recognition.

Yet she remains unwaveringly committed to the safety, growth, harmony, and emotional well-being of her family. She serves tirelessly, protects fiercely, sacrifices silently, and nurtures cohesiveness without discrimination or expectation.

That is altruistic leadership in its most natural form.

It is leadership driven not by ego, control, visibility, or personal gain — but by responsibility, sincerity, and collective upliftment.

An altruistic leader understands that the true measure of leadership is not:

"How many people report to me?"
But rather:

"How many people became better because I led them?"

This philosophy fundamentally transforms organisational culture.

When employees genuinely feel cared for, respected, psychologically safe, and valued beyond performance metrics alone, they stop operating from fear and self-preservation. Innovation expands. Knowledge-sharing increases. Collaboration strengthens. Trust deepens.

People no longer work merely for compensation. They work with conviction.

Altruistic leadership dismantles knowledge hoarding, reduces insecurity, and creates emotional ownership within teams. It replaces internal competition with collective progress. It shifts organisational energy from guarded survival to inspired contribution.

Its impact is not merely operational. It is deeply human.

The core behaviours of an altruistic leader therefore become timeless:

- Leading with integrity.
- Amplifying others rather than self.
- Serving without a hidden agenda.
- Remaining accountable.
- Choosing long-term welfare over short-term popularity.
- Demonstrating humility in success and resilience in adversity.
- Creating alignment through inclusion rather than authority.

At the highest levels of leadership, one truth becomes increasingly evident:

The world does not suffer from lack of intelligence.

It suffers from lack of selfless leadership.

The future will not belong merely to leaders who command power.

It will belong to leaders who can combine:

- vision with humility,
- authority with empathy,
- discipline with humanity,
- courage with compassion,
- and influence with service.

Because in the end, the most powerful leaders are not those who control people...

But those who elevate them.

And perhaps the greatest definition of leadership is this:

"Leadership is not about being in charge.

It is about taking care of those in your charge."

Jagdish Nagbushan
Head Training & Education
Senior Vice President – CREA (I)
Learning & Development – National Coordinator, IIRE

The Great Beyond

A realtor dies and goes to Heaven. At the Pearly Gates, St. Peter says, "You've been a decent person, but we're a bit crowded. Tell you what—I'll let you see both Heaven and Hell, and you can choose where you'd like to spend eternity." The agent goes to Hell first. He sees a lush green golf course, a five-star buffet, and all his old colleagues laughing and having a great time. Then he goes to Heaven. It's peaceful, with people playing harps on clouds, but it looks a bit quiet. He tells St. Peter, "I never thought I'd say this, but I think I'll take Hell." As soon as he enters, the golf course vanishes, and it's a fiery wasteland. He screams to the devil, "What happened? Yesterday there was a buffet and a golf course!" The devil smiles and says, "Yesterday we were showing the property. Today, you've closed."





LUXURY LIVING

The Bangalore corridor with the highest rental yield is not the one with the highest long-term return.

Hebbal luxury apartments yield 5 to 6% gross, anchored to Manyata Tech Park demand and airport proximity. Lavelle Road and Vittal Mallya Road yield 2 to 3%.

Most buyers stop reading the spreadsheet here.

The headline yield is not the right number. Total return is. And total return is yield plus capital appreciation, over the holding period that actually matters.

CBD luxury appreciates at 8 to 12% annually on land scarcity, with Lavelle Road delivering 19.2% year-on-year in 2026. Hebbal appreciates at 10 to 15%, driven by infrastructure triggers. Devanahalli is delivering 10 to 12% backed by airport corridor build-out.

Run the math on a ₹5 crore allocation:

CBD Luxury: 2.5% yield plus 10% appreciation, approximately 12.5% pre-tax total return.

Hebbal Luxury: 5% yield plus 12% appreciation, approximately 17% pre-tax total return.

Devanahalli Villa: 3.5% yield plus 11% appreciation, approximately 14.5% pre-tax total return.

Hebbal wins on a 5-year basis. CBD wins on a 15-year basis, because land-scarcity corridors compound through cycles while infrastructure-driven corridors compound through specific milestones.

At ₹5 crore-plus, Bangalore luxury real estate is not primarily a cash-flow play. It is a capital preservation and appreciation play with rental income as a secondary benefit.

The buyers who outperform are not those chasing the highest yield. They are the ones who picked the corridor whose fundamentals match their holding horizon, and waited.

Rajesh Sadhwani
Vice President - CREA (I)



CREA (I) – Women' s Wing hosts Inspiring Luxury Clienteling Event at 108 Bespoke



The CREA (I) Women' s Wing successfully conducted an engaging and insightful event on Luxury Clienteling on 27th May 2026 at 108 Bespoke, Indiranagar - Bangalore. The session brought together members and professionals for engaging discussions on building meaningful client relationships, enhancing personalized customer experiences and understanding the changing dynamics of luxury retail and client engagement.

The event was graciously hosted by Mr. Bharath Jain, Co-founder, 108 Bespoke whose warm hospitality and elegant venue setting created the perfect atmosphere for learning and networking. The session was followed by a delightful High Tea which offered members an excellent opportunity to connect, interact and strengthen professional relationships in a relaxed setting.

Special Appreciation goes to Ms. Jyoti Pathania, Image Consultant for sharing valuable insights and expertise on luxury clienteling and personal branding.

The CREA (I) Women' s Wing extends its sincere gratitude to Mr. Santosh Avalakki, President CREA (I) for his constant support and encouragement towards empowering women professionals within the industry. Special thanks to Mr. Pradeep Joe, Chairman Emeritus, CREA (I); Mr. Samir Arora, Chairman, CREA (I) and the Managing Committee of CREA (I) for their continued confidence and guidance.

Heartfelt Appreciation to Ms. Dollyy Israani – Womens' Wing Head and Joint Treasurer CREA (I) for her leadership and efforts in organizing a successful and impactful event. A special note of thanks goes out to all the CREA (I) Womens' Wing members whose enthusiastic participation and support made the gathering memorable and meaningful.

The Event stood out as a wonderful platform for learning, collaboration and strengthening professional connections within the community, reflecting the spirit of empowerment and excellence championed by the CREA (I) Women' s Wing.

POOJA SHETTY
General Secretary - CREA (I)

The Honest Truth

Q: What is the difference between a realtor and a mortgage broker?

A: A realtor will tell you the house is "cozy" when it's small, while the mortgage broker will tell you the house is "yours" when it clearly belongs to the bank.





REAL ESTATE BEYOND TRANSACTIONS

India's Insurance Gap



The real estate industry is often viewed through a transactional lens — buying, selling, leasing, launches, and registrations. But across developed economies, real estate is treated far beyond just property transactions. It is viewed as a structured financial and infrastructure ecosystem where insurance forms a critical layer of capital protection and risk management.

In markets such as the United States, United Kingdom, Japan, Singapore, and South Korea, insurance is deeply integrated into every stage of real estate activity — from construction and logistics to asset management and institutional investing. Construction risk insurance, liability coverage, catastrophe protection, and operational risk transfer mechanisms are considered standard industry practice rather than optional safeguards.

This maturity is reflected in insurance penetration levels. Developed economies continue to maintain significantly higher insurance penetration compared to India:

- United States: approximately 11–12% of GDP,
- United Kingdom: approximately 9–10%,
- South Korea: approximately 11%,
- Japan: approximately 7–8%.

India, by contrast, stood at approximately 3.7% insurance penetration in FY 2024–25, while non-life insurance penetration remained close to just 1% of GDP according to IRDAI and Government of India data released in 2026.

This gap becomes particularly important when viewed alongside the scale of India's real estate growth. India today is among the world's fastest-growing real estate and infrastructure markets, witnessing rapid expansion across residential housing, commercial offices, warehousing, logistics parks, industrial corridors, and REIT-backed assets.

The sector has attracted nearly USD 80 billion in institutional investments since 2010, with foreign investors contributing over 57% of inflows. Yet despite this scale of capital deployment, insurance adoption within Indian real estate remains significantly underdeveloped.

In reality, much of India's real estate insurance absorption is still driven by the banking and lending ecosystem rather than by industry-led risk management culture.

For example:

- Contractor's All Risk (CAR) Insurance is commonly mandated before construction finance is released,
- Property Insurance is often linked to home loan collateral protection,
- And several project-level insurance structures exist primarily because lenders require them.

This creates one of the biggest distinctions between developed markets and India:

Developed markets protect assets.

India largely protects loans.

The consequences of underinsurance become visible only during disruptions. According to Swiss Re Institute's 2025 catastrophe assessment, global economic losses from disasters reached USD 318 billion in 2024, of which USD 137 billion was insured. Emerging economies continue to face the largest "protection gaps," where a significant portion of losses remain uninsured.

In Indian real estate, when projects encounter fire incidents, flooding, structural damage, logistics disruptions, or operational setbacks, the financial burden rarely disappears. Instead, it often gets transferred across the ecosystem — customers absorb delayed possession, investors face capital erosion, developers encounter liquidity stress, and contractors bear execution losses.

As India moves toward greater institutional ownership through REITs, global funds, and infrastructure-led development, insurance within real estate can no longer remain a secondary conversation.

Because ultimately, real estate is not merely about creating assets — it is equally about protecting them.

CLINT ALFRED
Sub Committee Member CREA (I)



THE HUMOUR IN THE HUSTLE



Sanjeev Ranjan Singh
Committee Member - CREA (I)

This one Sunday still comes back to me sometimes.

It was peak May — the kind of heat that drains your energy before the day even begins. On Friday evening, a client called and confidently said, "Sunday 11 AM, hundred percent coming."

After 17 years in this profession, I know what "hundred percent" usually means. Still, something about his tone felt genuine, so I decided to trust it.

I prepared like I always do. Saturday night — shirt ironed, shoes polished, site team informed. On Sunday, I reached by 10:45 AM, ready and hopeful.

11 AM passed. No sign of the client.

I checked WhatsApp — message delivered, not read. Maybe traffic, I thought.

At 11:47, I called. He answered, "Just leaving, 20 minutes." His voice said otherwise, but I chose patience.

The site had almost no shade. Just a small corner near a cement mixer. Still, I waited — for nearly two hours, under the harsh sun.

Finally, around 1:10 PM, they arrived. The full family — husband, wife, mother-in-law, another relative, and a child running around without a care.

I greeted them with a smile and began the walkthrough.

I showed them everything — the apartments, views, pricing, future potential. Not just as a job, but because I truly believed in what I was presenting.

At one point, the mother-in-law paused and asked seriously, "How far is the nearest temple?"

I answered respectfully, with complete details.

By 3:30 PM, we wrapped up. The husband nodded thoughtfully and said, "Very nice, we'll think about it."

There was a time when those words would stay with me, making me question everything. But experience teaches you acceptance. I simply smiled and said, "Of course."

Monday — I followed up. "We're discussing," he said.

Tuesday — no response.

Wednesday — calls unanswered.

Then on Thursday, I saw their enquiry again online — same project, but this time assigned to another agent.

I paused for a moment... then laughed, made myself a cup of chai, and moved on.

Friday morning, a message popped up:

"Sir, Sunday visit possible? 11 AM?"

I looked at my ironed shirt still hanging on the door.

And replied,

"Absolutely. See you at 11."

Because that's what this profession is. You show up — every time. Not because you have to, but because after years of doing it, it becomes a part of who you are.



INVESTORS CONFIDENCE IS THE BUYERS SENTIMENT



The Definition of "Posh"

A broker is showing a "luxury" flat in a crowded part of the city. The buyer looks out the window and says, "The neighbor's balcony is literally two feet away. I can hear them breathing!". The broker smiles and says, "Sir, in Bangalore, we don't call this 'crowded.' we call it a 'vibrant community atmosphere with high-density social networking opportunities."

Every asset class in the real estate has a common factor in them is the confidence of the seller and the sentiments of the buyers. The sentiment decides where the market has reached and the confidence is the indication of where it is going.

Residential market is driven by sentiments as compared to the other asset classes like commercial and warehousing. Location was more critical but today the market sentiments drive the industry of real estate. The four major events transforming the real estate sector were RERA, demonetization, GST and insolvency/bankruptcy laws, making it highly investable.

The warehousing segment has been in a structural bull run which is demonstrated by not only pricing action but also by volume resulting in the amount of capital flow being higher than the commercial and residential.

The opportunity real estate sector gives is phenomenal. real estate industry today contributes around 8,% of the GDP. In the next ten years it will give 15% or higher. As the real estate industry is grooming and organising, it is poised for immense growth offering the buyers investors and developers a plethora of opportunities.

About 15 years back it was a sellers' market but now it has changed to a buyers market. Digital revolution has played a significant role putting a lot of pressure on the developers. The focus is completely to delivery and customer experience.

As the industry improves, becoming larger and predictable, buyers gain confidence in the developers' credibility and delivery. The rising professionalism in the sector, the regulations now demand bold thinking, top-notch customer experience and accelerated growth.

Real estate is a cyclical industry and currently we are in a positive cycle.

Dollyy Israani
Jt. Treasurer CREA (I)



STOCK MARKETS MOVE IN IN HOURS. REAL ESTATE MOVES IN CYCLES.

Over the last few weeks I have seen one common question come up repeatedly during conversations with buyers and investors. Will real estate react to global conflict the same way stock markets do?

From what we are seeing on ground the answer is far more nuanced. **Buyer decisions may slow down. But demand doesn't disappear overnight.**

Sharing some observations on how property markets actually behave during periods of uncertainty.



Every time there's a geopolitical shock, markets react instantly.

Equities fall. Commodities move. Currencies fluctuate.

And the same question comes up : what about real estate?

The assumption is simple: it should react the same way.

It doesn't.

Real estate doesn't move at market speed. Stocks trade in seconds. Property decisions take weeks, sometimes months. There are site visits, financial evaluations and often multiple stakeholders involved. Because of this, real estate doesn't react to news. It reacts to sustained change.

The buyer mindset is also very different. In equities, sentiment drives movement. In real estate, a large part of demand is end-use. People are buying homes to live in and investors are allocating capital with a longer horizon. So when uncertainty hits, buyers may slow down, ask more questions and take longer to decide but they don't disappear.

What we typically see on the ground is simple. Enquiries continue. Site visits continue.

Conversations continue. What changes is the pace of conversion. A decision that earlier took a few weeks may take longer. That is not a drop in demand, it's a shift in behaviour.

For real estate to see a structural impact, something deeper has to change :

• Jobs • Liquidity • Interest rates
• Policy environment

Unless global events begin to affect these fundamentals in a sustained way, their impact on property markets remains limited. This is where factors like oil prices inflation and interest rates become important because prolonged geopolitical disruption can eventually influence construction costs, borrowing costs and buyer sentiment.

In fact, during volatile periods, a section of investors gradually moves towards real estate. Not immediately, but over time. The reasons are straightforward - it's tangible, relatively stable and not subject to hourly price swings. That stability matters when markets feel uncertain.

Even across markets, the response varies. In India, buyers tend to slow down but remain engaged. In Dubai, capital moves faster, with investors more transaction-ready. Different markets, different speeds but in both cases, decisions are driven by confidence, not headlines.

Real estate is not immune to global events. But it does not react like liquid markets. It absorbs, evaluates and responds over time.

If you look at it through the lens of daily volatility, you will misread it. If you understand its pace, you will understand its strength.

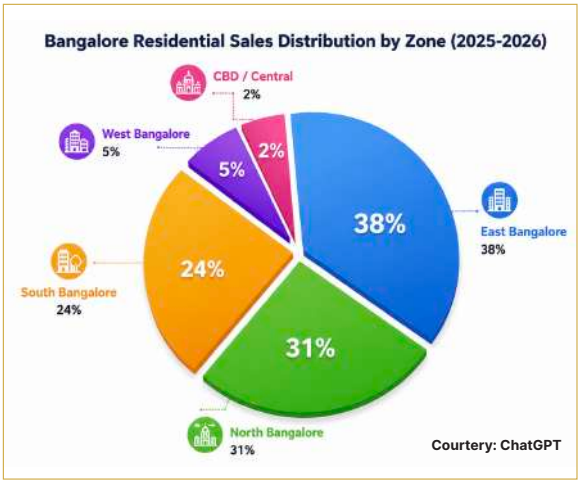
RAVI KANT
Senior advisory member of CREA (I).
CEO of Elegance Enterprises.

MARKET LOGIC: BENGALURU



"How this tech capital with deep infrastructure & a maturing startup culture is rewriting the economic grammar of India's Silicon Valley."

DORAI RAJ
Jt Secretary CREA (I)



Why Bengaluru's Market Logic Keeps Defying Gravity?

There is a deceptively simple formula at work in Bengaluru. Every square foot of new office space absorbed by a GCC or IT campus generates five to ten times that area in residential demand. This ratio repeated across North Bengaluru, Whitefield, the Outer Ring Road and Sarjapur explains why the property market keeps climbing even as sceptics call a peak. In 2025, roughly 67,000 homes were sold in Bengaluru. Prices have tripled over 15 years, yet transaction volumes have doubled, resulting in an exponential expansion of total real estate value. The same logic governs the startup ecosystem: 32 unicorns, 3,800+ active ventures, and startups per 100,000 residents, the highest density in South Asia.

The Karnataka government has responded by announcing South Bengaluru as an emerging strategic destination in Bengaluru's evolving AI City narrative, driven by large-scale infrastructure, technology expansion, and integrated urban planning. The proposed Greater Bengaluru Innovation and Tech City (GBIT) at Bidadi, envisioned as India's first AI-powered integrated township, is expected to redefine the southern growth corridor with a "work-live-play" ecosystem focused on AI industries, innovation hubs, smart mobility, and sustainable urban infrastructure. With improving connectivity through ring roads, metro expansion, and satellite town infrastructure, South Bengaluru is increasingly being viewed as the city's next major technology and innovation corridor.

The New Playbook: Infrastructure Over Interface

If 2020–2023 belonged to consumer apps, 2026 belongs to picks-and-shovels. Bengaluru's top founders are building data pipelines, compliance engines, AI inference stacks, and climate infrastructure. Two themes dominate: Sovereign AI tools built for Indian data residency and Regulatory Maturity, as RERA, SEBI oversight, and AI governance impose new discipline. Nearly half of India's $12 billion in startup funding flowed into Bengaluru. With 1M+ tech professionals in residence, the city is a continuously compounding knowledge network.

Office absorption is projected at 15–16M sq ft in 2026. A proposed 10–15% guidance value revision by Karnataka will raise transaction costs in high-growth corridors, but the fundamental picture holds: demand is employment-backed, growth is infrastructure-led, and buyers have matured from speculation to conviction.

"From deep tech to everyday digital solutions, Bengaluru startups are making their mark in every major sector — positioning the city at the centre of India's technology economy."

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