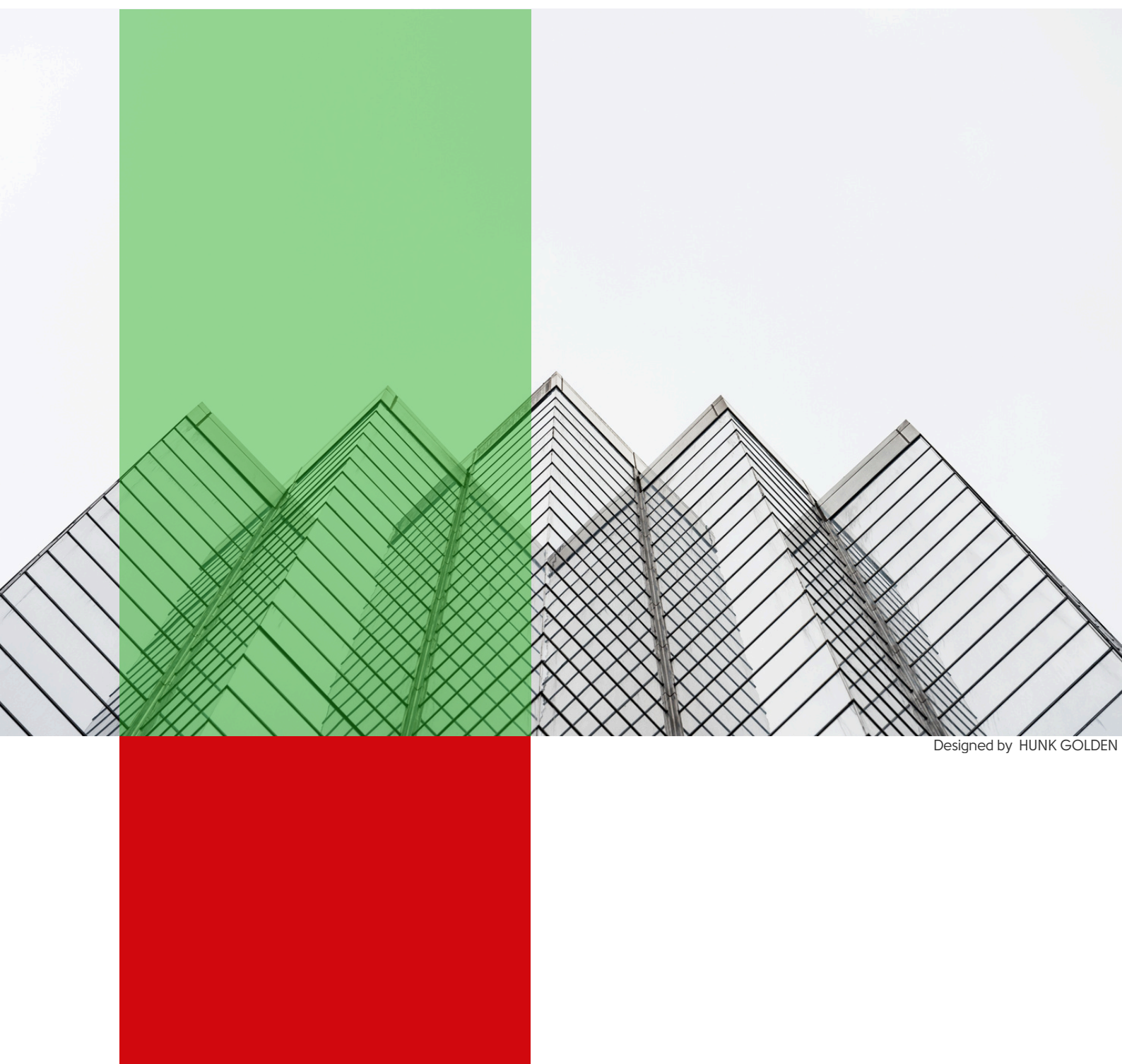


QUARTERLY REPORT

JULY - SEPTEMBER
2025



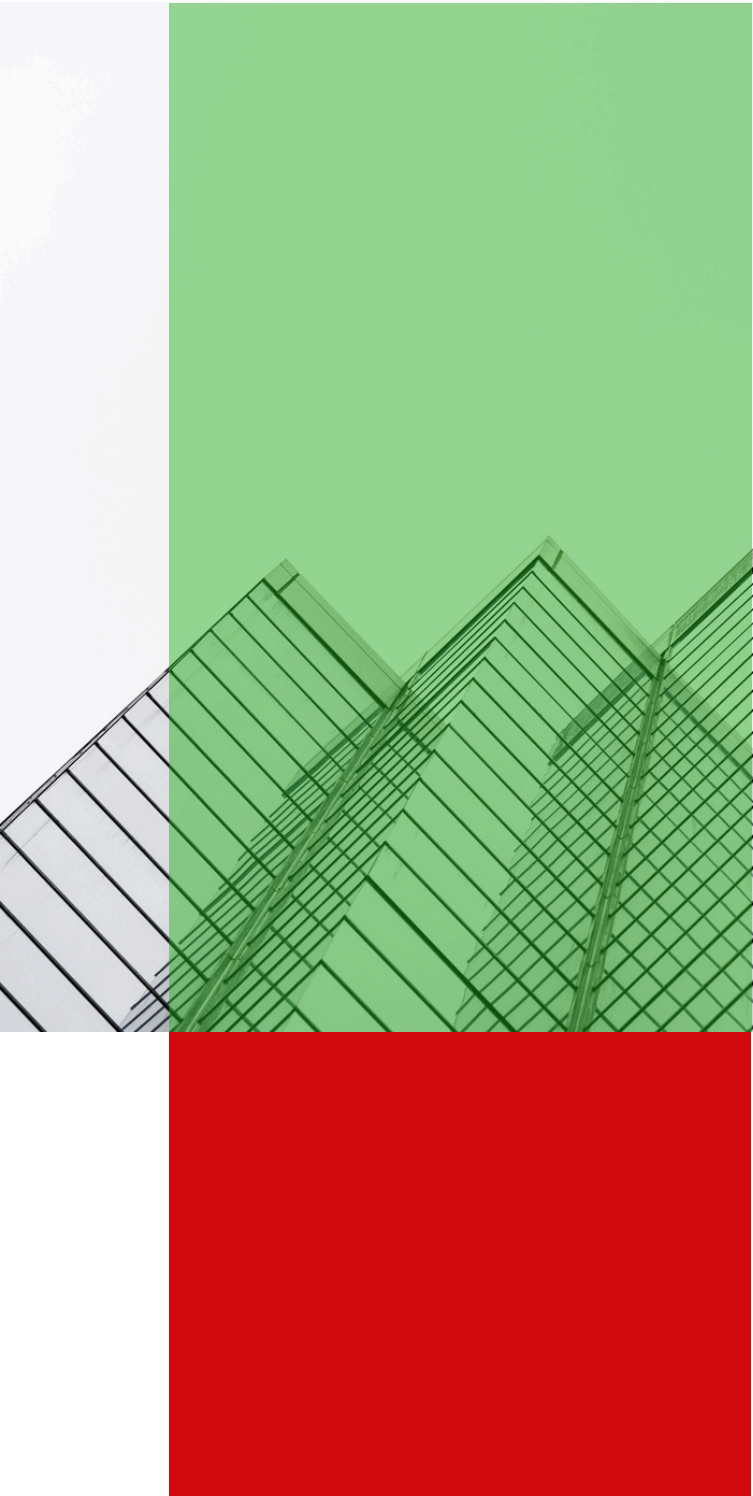
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"Real estate is not just about building homes, but building communities. CSR ensures these communities thrive beyond bricks and mortar."



QUARTERLY REPORT

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2025



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MESSAGE FROM PRESIDENT

Dear Members and Partners,

It is an honour to take on the responsibility as the 18th President of CREDAI-MCHI. As we step into this new chapter, our vision is clear – to build not just Mumbai's skyline, but also its soul. Over the next two years, our efforts will be guided by Mission CARES – Compassion, Affordability, Reforestation, Empowerment, and Skilling – a comprehensive framework that blends growth with responsibility.

A key focus will be improving the ease of doing business. Developers in Mumbai currently pay among the highest approval costs in the country, with premiums and levies constituting nearly 35–40% of project costs. We will work closely with the government to enable single-window clearances, rationalise premiums, and accelerate tech-led approvals. PropTech will drive transparency and efficiency, reducing delays and lowering costs, thereby making homes more affordable.

To further this agenda, CREDAI-MCHI recently hosted the Real Estate Leaders' Convergence, bringing together major real estate bodies such as NAREDCO, BDA, and PEATA on one platform to drive policy reform and harmonize regulations. A Joint Task Force has been formed to engage with the government, focusing on faster approvals, digitization, and better coordination among authorities such as MCGM, MHADA, SRA, and MMRDA. The industry has also proposed restructuring the premium payment schedule in a 10:10:80 format to ease cash flow while ensuring revenue neutrality for the government.

Our commitment extends beyond construction to nurturing people and the planet – from health camps and education to planting one million trees and creating biodiversity parks. Together with over 2,200 member developers, we will build cities that are stronger, inclusive, sustainable, and compassionate.

Warm Regards,

Mr. Sukhraj Nahar
President, CREDAI-MCHI



MESSAGE FROM SECRETARY

Dear Members and Partners,

The real estate sector touches lives far beyond the homes it builds. As Secretary, my focus is to deepen collaboration — between developers, government, and civil society — to shape policies and solutions that serve people first. Mission CARES embodies that belief, placing compassion and inclusion at the centre of urban development.

From ensuring dignity and welfare for construction workers and their families to creating opportunities for women and children through education and social initiatives, we are committed to building with heart. Policy advocacy, affordability, and sustainability will remain key priorities, but so will transparency and trust.

We aim to co-create a future where homes are accessible, green spaces thrive, and technology empowers every stakeholder. With collective effort and shared responsibility, we can transform not just the skylines of our cities but the quality of life for all who call them home.

Warm Regards,

Mr. Rushi Mehta
Secretary, CREDAI-MCHI



MESSAGE FROM COO

Dear Members,

As we enter a new phase of growth, our challenge is clear — to make real estate development faster, more transparent, and more affordable.

Our push for single-window clearances, rationalised premiums, and PropTech-led approvals will make development more efficient and transparent. By shifting from paperwork to real-time, AI-driven systems, we aim to reduce friction and build trust across the ecosystem.

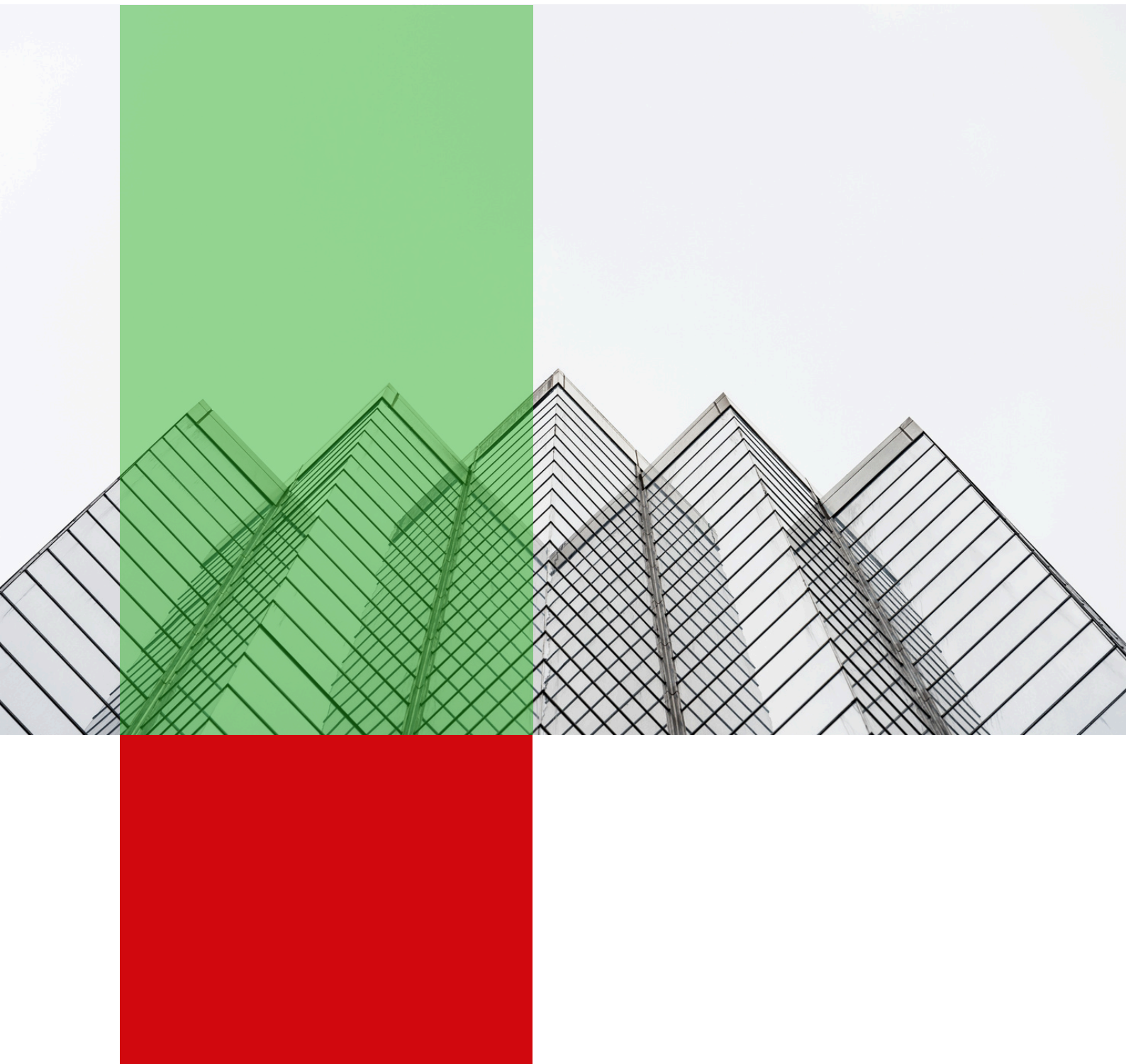
Technology adoption, policy reform, and cost efficiency will be the cornerstones of our strategy, but our end goal remains simple to deliver better homes and stronger communities. Every rupee saved in approvals is a rupee invested in quality, affordability, and growth. Together, we are building not just projects but the foundation of a stronger, more resilient Mumbai.

Warm Regards,

Mr. Keval Valambhia
Chief Operating Officer, CREDAI-
MCHI



JULY 2025 MEETINGS



JULY MEETINGS

SR.NO	DATE	TO	SUBJECT
1	03.07.2025	Dr. Bhushan Gagrani (I.A.S.), Municipal Commissioner, Brihanmumbai Municipal Corporation, Fort, Mumbai - 400 0001	Utilization of Credit Notes issued by the BMC for payment of fungible FSI Premium and other premiums collected by MHADA and SRA on behalf of the BMC.
2	04.07.2025	Shri Kinjarapu Rammohan Naidu, Hon'ble Minister of Civil Aviation, Ministry of Civil Aviation, Rajiv Gandhi Bhawan, New Delhi - 110003	Request for Amendment to GSR 75(E) to Permit CNS Simulation Studies Outside Airport Boundaries
3	08.07.2025	Smt. Pankaja Munde ji, Hon'ble Minister for Environment and Climate Change, Government of Maharashtra, Mantralaya, Mumbai. 400032.	Gratitude for Formation of CRZ Committee for Project Approvals
4	15.07.2025	Dr. Mahendra Kalyankar (I.A.S.), Chief Executive Officer, Slum Rehabilitation Authority, Administrative Building, Anant Kanekar Marg, Bandra, Mumbai - 400051	Draft Minutes of meeting dated 7th July 2025
5	16.07.2025	Shri K. R. Uday Bhaskar, Principal Chief Commissioner, CGST Mumbai Zone, GST Bhavan, 115, Maharishi Karve Marg, Churchgate, Mumbai - 400020	Representation seeking clarification and appropriate amendment in CGST Act Section 17(5)(d) to allow Input Tax Credit (ITC) for construction of immovable property in furtherance of business and not on own account
6	17.07.2025	Dr. Bhushan Gagrani (I.A.S.), Municipal Commissioner, Brihanmumbai Municipal Corporation, Fort, Mumbai - 400 0001	Request for Monthly Meeting with Dy. Chief Engineers of all Buildings Proposal Department to Review Pending Proposals.
7	17.07.2025	Shri Aseem Kumar Gupta (I.A.S.), Additional Chief Secretary (I), Urban Development Department, Government of Maharashtra.	Urgent Attention Required - Delaye in MHADA Processing Files for 4th FSI
8	19.07.2025	Dr. Bhushan Gagrani (I.A.S.), Municipal Commissioner, Brihanmumbai Municipal Corporation, Fort, Mumbai - 400 0001	Representations and Recommendations on the E-Portal for TDR Trading Platform under the TDR Exchange SOP
9	21.07.2025	Smt. Jayashree Bhoj (I.A.S.), Secretary, Environment Department, 2nd Floor, Room No. 217, Annex Building, Mantralaya, Mumbai- 400 032.	Gratitude for Formation of CRZ Committee and Expediting the CRZ Hearing

JULY MEETINGS

Meeting with Dr. Mahendra P. Kalyankar (IAS), CEO of SRA, Mumbai July 7, 2025.

CREDAI-MCHI was represented by:

Shri Rushi Mehta, Shri Gurminder Singh Seera, Shri Ricardo Romell, and Shri Keval Valambhia

Key Points Discussed:

1) Pending 33/38 Notices

- Reviewed reasons for delays in issuing notices.
- Dr. Kalyankar instructed SRA staff to expedite processing.
- Any technical hurdles are to be escalated directly to the CEO for resolution.

2) Abhay Yojana – Extension

- The CEO expressed that he is not in favor of scheme-wise extensions.

3) Standard Operating Procedures (SOPs)

- Discussed inclusion of proposal numbers, individual targets, and phase-wise implementation plans in SOPs.

4) Pending Scrutiny Sheets – Abhay Yojana Transfers

- A complete list of pending scrutiny sheets to be compiled and submitted with clear processing timelines.

5) Deemed NOC Process

- Emphasis on adhering to strict timelines:
 - Processing: 7-15 days
 - Final acceptance: within 15 days



JULY MEETINGS

Continued: Meeting with Dr. Mahendra P. Kalyankar (IAS), CEO of SRA, Mumbai July 7, 2025.

6) Draft Annexure

- To be finalised within six months.

7) Biometric Implementation

- Target for complete rollout: December 2025.

8) Operational Improvements

- Timely submission of documents to clerks.
- Resolution of NOC-related issues for religious structures.
- Clarification on rent-related NOCs.

9) Project Delays

- CREDAI-MCHI to submit detailed reasons for delays in ongoing SRA projects.
- CEO assured full cooperation to resolve issues promptly.



JULY MEETINGS

Meeting with Shri Bhushan Gagrani, Municipal Commissioner, BMC July 9, 2025

Attendees: Shri Keval Valambhia (Chief Operations Officer) and Shri Harish Gupta (Assistant General Manager) represented CREDAI-MCHI.

Topic: Discussion on the utilisation of credit notes issued by BMC for payment of fungible FSI premium and other premiums collected by MHADA and SRA.

Discussion Summary:

- Overview of Credit Notes
 - BMC issues credit notes to developers constructing PAP tenements in exchange for land and rehabilitation tenements.
 - Currently, these credit notes can be used only against BMC dues such as property tax and fungible FSI premium payable directly to BMC.
- Issue Identified
 - Developers face challenges in using these credit notes for payments to MHADA and SRA, even though these agencies collect certain premiums on behalf of BMC.
- CREDAI-MCHI's Request
 - Allow utilisation of credit notes for fungible FSI and other premiums collected by MHADA and SRA for projects under their jurisdiction.
- Proposed Action
 - Request for the Municipal Commissioner to direct the DMC (Finance) to coordinate with MHADA and SRA to establish a streamlined process enabling such utilisation, ensuring parity and efficiency.
- Municipal Commissioner's Response
 - Shri Gagrani acknowledged the validity of the request and assured that the matter would be examined in detail.
 - Agreed to explore creating a mechanism, in coordination with MHADA and SRA, for enabling credit note utilisation in these cases.



JULY MEETINGS

Meeting with Shri Bhushan Gagrani, Municipal Commissioner of BMC 17 July 2025

Topic: Installation of Air Quality Monitors at All Construction Sites in Mumbai as per Hon'ble High Court Order

CREDAI-MCHI, led by President Shri Dominic Romell and Secretary Shri Dhaval Ajmera, along with representatives from NAREDCO, met with Hon'ble Municipal Commissioner Shri Bhushan Gagrani to discuss the implementation of mandatory air quality monitors at construction sites, in line with directives issued by the BMC and the Hon'ble High Court.

Key Points Discussed

1. Delay in Equipment Delivery

- CREDAI-MCHI highlighted delays faced by developers due to the late supply of air quality monitors from empaneled vendors.
- Requested that stop-work notices not be issued in such cases.
- The Commissioner responded favorably to this request.

2. Uniformity Across Projects

- Requested that no separate sensor installation requirements be imposed on projects above ₹500 crore.
- The Commissioner accepted this request.

3. Compliance and Awareness

- The Commissioner emphasised the importance of strict adherence to pollution control guidelines.
- Stressed the need to raise awareness about pollution prevention measures among all stakeholders.

4. Additional Matters Raised

- Extension of instalment payment policies with reduced interest rates.
- One-time renewal of estate mortgages.
- Regular monthly meetings between MCHI and BMC to address approval delays and streamline processes.



JULY MEETINGS

Meeting with Shri Sanjeev Jaiswal, VP & CEO, MHADA – July 25, 2025

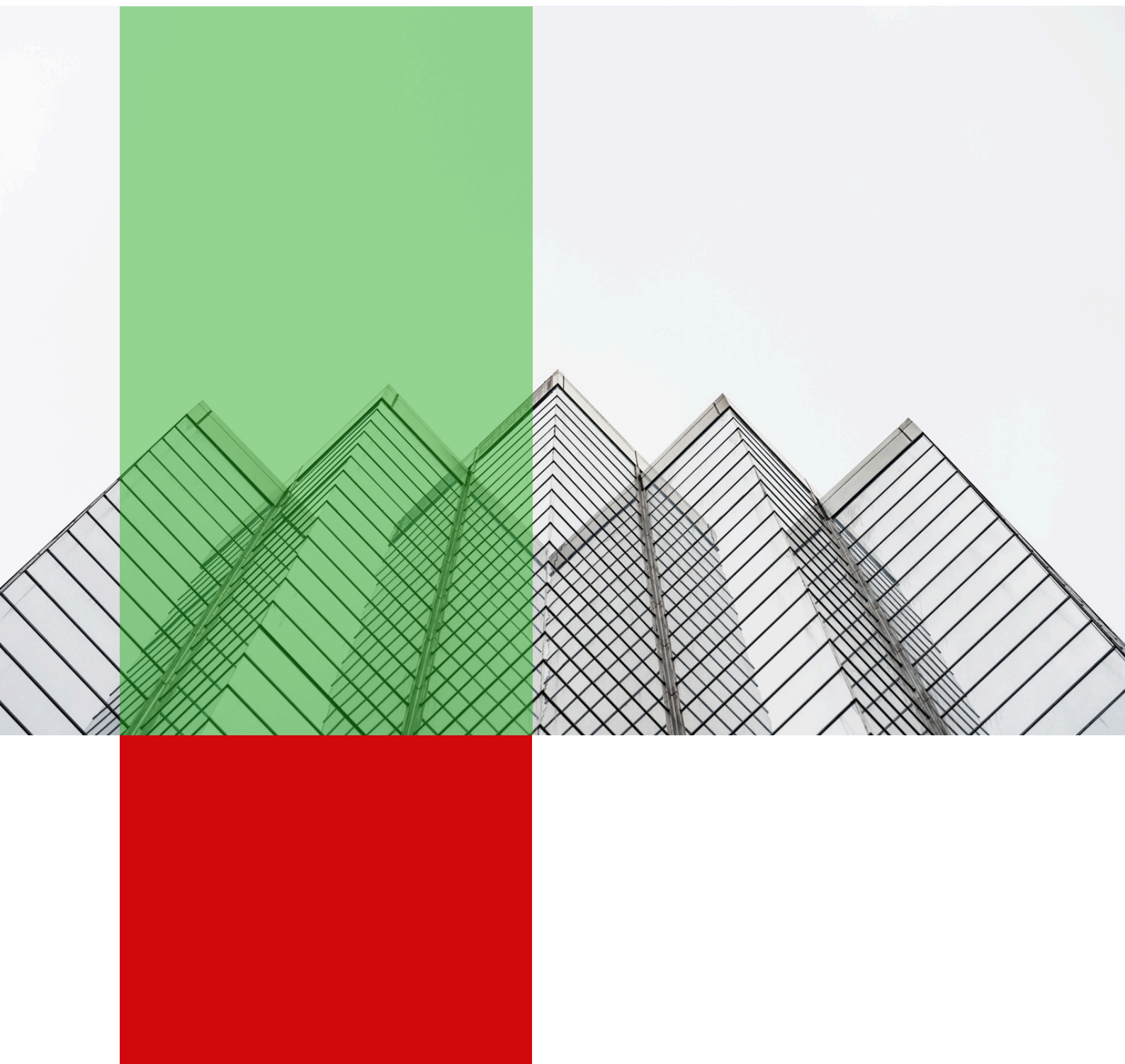
CREDAI-MCHI, along with representatives from its Kalyan, Thane, and Palghar Boisar chapters, held a meeting with Shri Sanjeev Jaiswal, VP & CEO, MHADA.

At CREDAI-MCHI's request, Shri Jaiswal assured that in cases where an allottee fails to make payment after the lottery, MHADA will issue a 30-day deemed cancellation notice. Following this period, developers will be allowed to allot the flats to new buyers on a first-come, first-served basis, subject to submission of the new allottee's details on the MHADA portal for regularisation.

The meeting was attended by over 20 CREDAI-MCHI members and was led by Shri Prashant Khandelwal, Shri Faiyaz Virani, Shri Jitendra Mehta, and Shri Bharat Cheda & Shri Keval Valambhia.



WOMEN'S WING



WOMEN'S WING

Health Camp to Promote Cancer Awareness among Construction Workers

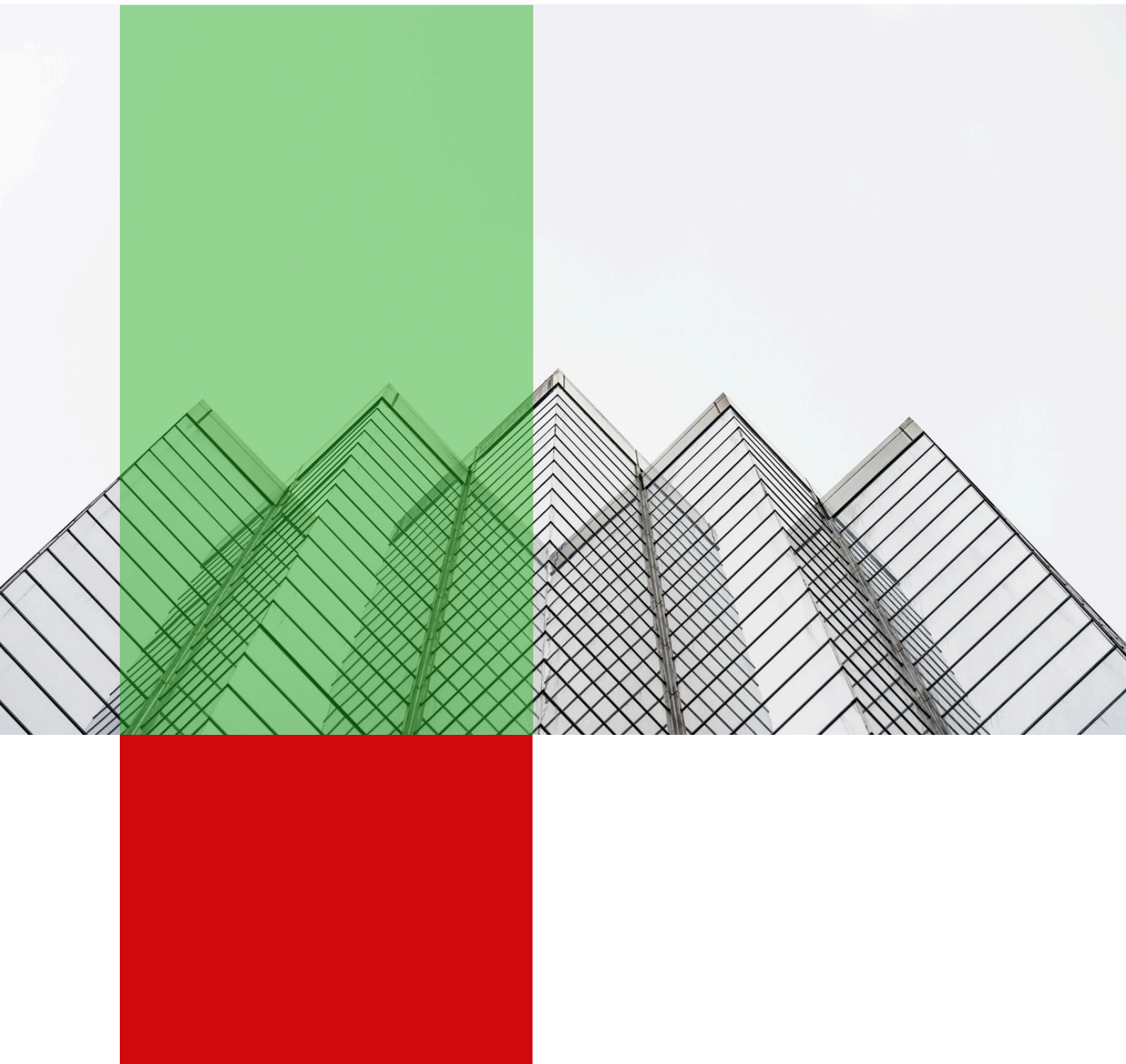
Place: Kalpataru Prive, Mumbai
Date: 25 July 2025

CREDAI-MCHI Women's Wing, in collaboration with Vasantha Memorial Trust, organised a Health Camp as part of a Cancer Awareness Program at **Kalpataru Prive, Mumbai**, on 25 July 2025.

The camp witnessed enthusiastic participation from over 70 construction workers. Hon. Chairperson Ms. Jesal Shah, along with Ms. Parul Patel, Ms. Falguni Shah, and Ms. Ruchita Avhad, attended the camp and commended Smt. Jayalakshmi and her team for their dedicated efforts.



AUGUST 2025 MEETINGS



AUGUST MEETINGS

SR.NO	DATE	TO	SUBJECT
1	06.08.2025	Shri Devendra Fadnavis Ji, Hon'ble Chief Minister, Government of Maharashtra, Mantralaya, Mumbai - 400 032	Request for Directions under Rule 154 of the MRTP Act for Inclusive Housing Provisions under UDCPR
2	06.08.2025	Shri Eknath Shinde ji, Hon'ble Dy. Chief Minister & Minister for Housing, Government of Maharashtra, Mantralaya, Mumbai - 400032	Request for Parity in Recovery of Land Premium for Municipal Tenanted Plots under Cluster Development (Reg. 33(9)) in line with Reg. 33(7).
3	06.08.2025	Shri Devendra Fadnavis Ji, Hon'ble Chief Minister, Government of Maharashtra, Mantralaya, Mumbai - 400 032	Request for Parity in Recovery of Land Premium for Municipal Tenanted Plots under Cluster Development (Reg. 33(9)) in line with Reg. 33(7).
4	07.08.2025	Smt. Anchal Goyal (I.A.S.), Collector, Mumbai City, Collectorate and District Magistrate Office, Mumbai City, Old Custom House, Fort, Mumbai 400 001.	Submission of Vision Document for Revenue Administration in Developed Maharashtra 2047
5	11.08.2025	Smt. Saurabh Katiyar (I.A.S.), Collector, Mumbai Sub-Urban District, Mumbai 400 051.	Submission of Vision Document for Revenue Administration in Developed Maharashtra 2047
6	11.08.2025	Shri Ravindra Binwade (I.A.S.), Inspector General Registration and Controller of Stamp, Pune New Admn. Bldg., Ground Floor, Opp. Vidhan Bhavan, Agarkar Nagar Pune- 411001.	Concerns Regarding Increases in Ready Reckoner Rates in Panvel and Surrounding Areas
7	18.08.2025	Shri Aseem Kumar Gupta (I.A.S.), Additional Chief Secretary (1), Urban Development Department, Government of Maharashtra	Incorporation of new regulation 33(27) for development of warehousing in DCPR2034.
8	18.08.2025	Shri Devendra Fadnavis ji, Hon'ble Chief Minister, Government of Maharashtra, Mantralaya, Mumbai. 400032	Request for Implementation of Office Memorandum dated 22.09.2023 in respect of the scope of SEAC/SEIAA appraisal and ensuring non- overlap with scope which come under the purview of other authorities
9	26.08.2025	Smt. Rubina Ali, Joint Secretary & Chairperson, Appellate Committee Ministry of Civil Aviation Rajiv Gandhi Bhawan, New Delhi-110 003	Urgent Request to Hold in Abeyance the Decision on Validity Period of Revised NOCs for Height Clearance, as per Minutes of Appellate Committee Meeting held on 22nd July 2025."

AUGUST MEETINGS

SR.NO	DATE	TO	SUBJECT
10	26.08.2025	1]Deputy Director (Town Planning), ENSA Hutments, E Block, Azad Maidan, Mahapalika Marg, Mumbai 400 001	Suggestion & objection to the proposed modification to Regulation 37(28) of DCPR 2034 in respect of BMC Notice No. dated 22 Aug 2025
11	26.08.2025	Dr. Sanjay Mukherjee (I.A.S.), Metropolitan Commissioner, MMRDA, Plot No.C-14 and 15, Bandra-Kurla Complex, Bandra (E), Mumbai – 400051.	Request for urgent meeting and intervention regarding building permission process
12	29.08.2025	Smt. Nirmala Sitharaman, Honourable Finance Minister, Government of India, North Block, New-Delhi- 110001	GST rationalisation for redevelopment projects in the Real Estate Sector Ref: Representation from CREDAI with respect to GST in Real Estate Sector dated 23.08.2025
13	28.08.2025	1] Shri Shekhar Patel, President, CREDAI National	Rationalisation of GST issues affecting the real estate industry.
14	28.08.2025	Dr. Bhushan Gagrani (IAS), Municipal Commissioner, Brihanmumbai Municipal Corporation, Fort, Mumbai – 400 001	Reminder - Request for Extension of Installment Facility Policy and Revision of Interest Rate to 8.5% p.a. Ref: MCHI letter dated 15th April 2025
15	29.08.2025	Shri Arvind Shrivastava, Hon'ble Secretary, Ministry of Finance North Block, New Delhi – 110001.	GST rationalisation for redevelopment projects in the Real Estate Sector Ref: Representation from CREDAI with respect to GST in Real Estate Sector dated 23.08.2025

AUGUST MEETINGS

CREDAI-MCHI participates in Draft Registration Bill meeting with State and Central Government officials

A meeting on the Draft Registration Bill, attended by officials from the State and Central Governments, was held on August 4, 2025. Representing CREDAI-MCHI at the meeting were Shri Keval Valambhia, Chief Operations Officer; Shri Harish Gupta, AGM (Secretariat); and Shri Sanjay Phope, Senior Executive, CREDAI-MCHI.



AUGUST MEETINGS

CREDAI-MCHI leadership meets Environment Minister Pankaja Munde to discuss environmental policy and sustainability

CREDAI-MCHI engages with Mumbai district collectors to advance revenue reforms and real estate sector growth

CREDAI-MCHI held high-level meetings with Smt. Anchal Goyal (I.A.S.), Collector of Mumbai City, on August 7, 2025, and Shri Saurabh Katiyar (I.A.S.), Collector of Mumbai Suburban District, on August 11, 2025, to discuss critical reforms in Maharashtra's revenue administration. The discussions aimed to create a progressive and transparent revenue ecosystem to support the state's vision of becoming a developed economy by 2047.

The agenda focused on streamlining land-related processes, promoting digital transformation, and ensuring regulatory clarity for the real estate sector. Key recommendations included:

- **Transparency and Predictability:** Issuing clear land-related regulations to avoid delays, especially for Non-Agricultural (NA) land permissions. **Digital Transformation:** Full automation of revenue services to enhance efficiency and minimize manual intervention.
- **Time-Bound Approvals:** Enforcing strict timelines for clearances to prevent project delays and cost escalations.
- **Royalty on Excavated Earth:** Implementing a binding circular aligned with Supreme Court rulings to eliminate arbitrary royalty demands.
- **Property Card Portal:** Strengthening digital infrastructure for seamless access to legally valid, digitally signed property records.
- **Land Subdivision Reform:** Fast-tracking SOPs to regularize subdivisions and modernize land mapping with GIS and drone technology.
- **Regularization of Government Land:** Rationalizing premiums and streamlining digital processes for Class II land conversion to freehold.
- **Long-Term Vision:** Moving towards a unified land governance framework, integrated land information systems, and proactive land banking to enable sustainable urban growth.

CREDAI-MCHI was represented by Shri Domnic Romell, Shri Dhaval Ajmera, Shri Rushi Mehta, Shri Rickardo Romell, Shri Harish Gupta and Shri Keval Valambhia attended both meetings.



AUGUST MEETINGS

CREDAI-MCHI Welcomed New Leadership at Change of Guard Ceremony Attended by Dignitaries and Industry Leaders

CREDAI-MCHI hosted its Change of Guard Ceremony on August 14, 2025, marking a pivotal leadership transition for the organisation.

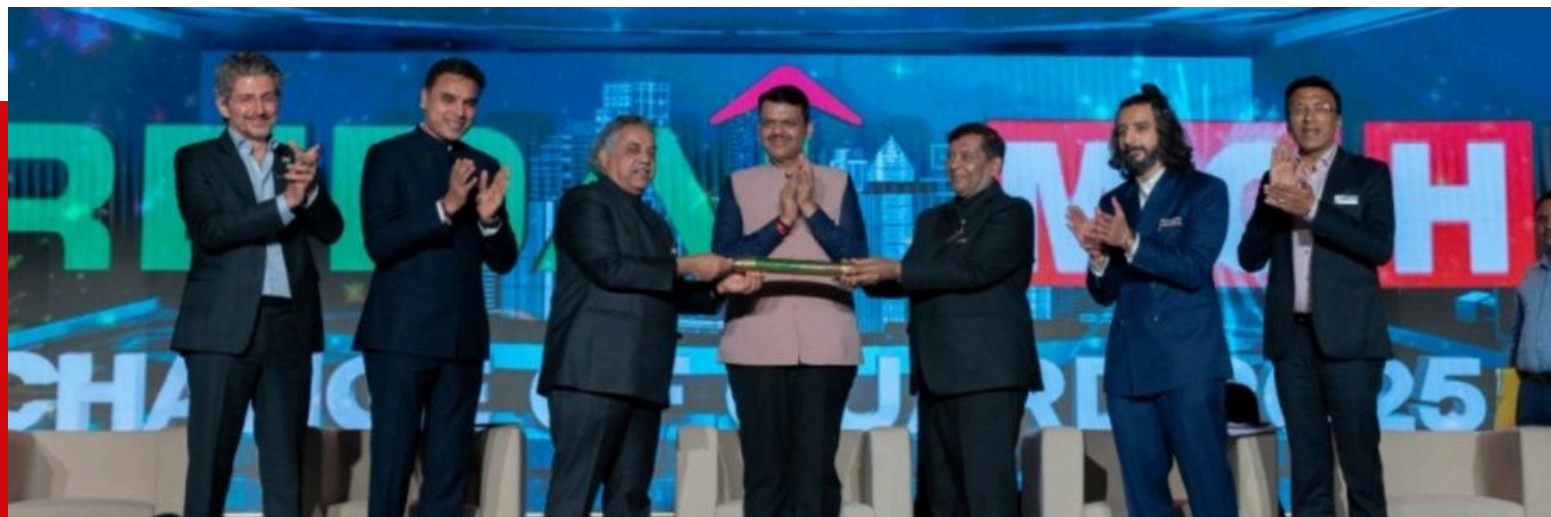
Shri Sukhraj Nahar, Chairman of Nahar Group, assumed office as the 18th President of CREDAI-MCHI, succeeding Shri Domnic Romell of Romell Group. This transition underscores the organisation's commitment to continuity while embracing a renewed vision for the future.

In another key leadership change, Shri Rushi Mehta of Neelyog Group took charge as Hon. Secretary, succeeding Shri Dhaval Ajmera of Ajmera Group of Companies.

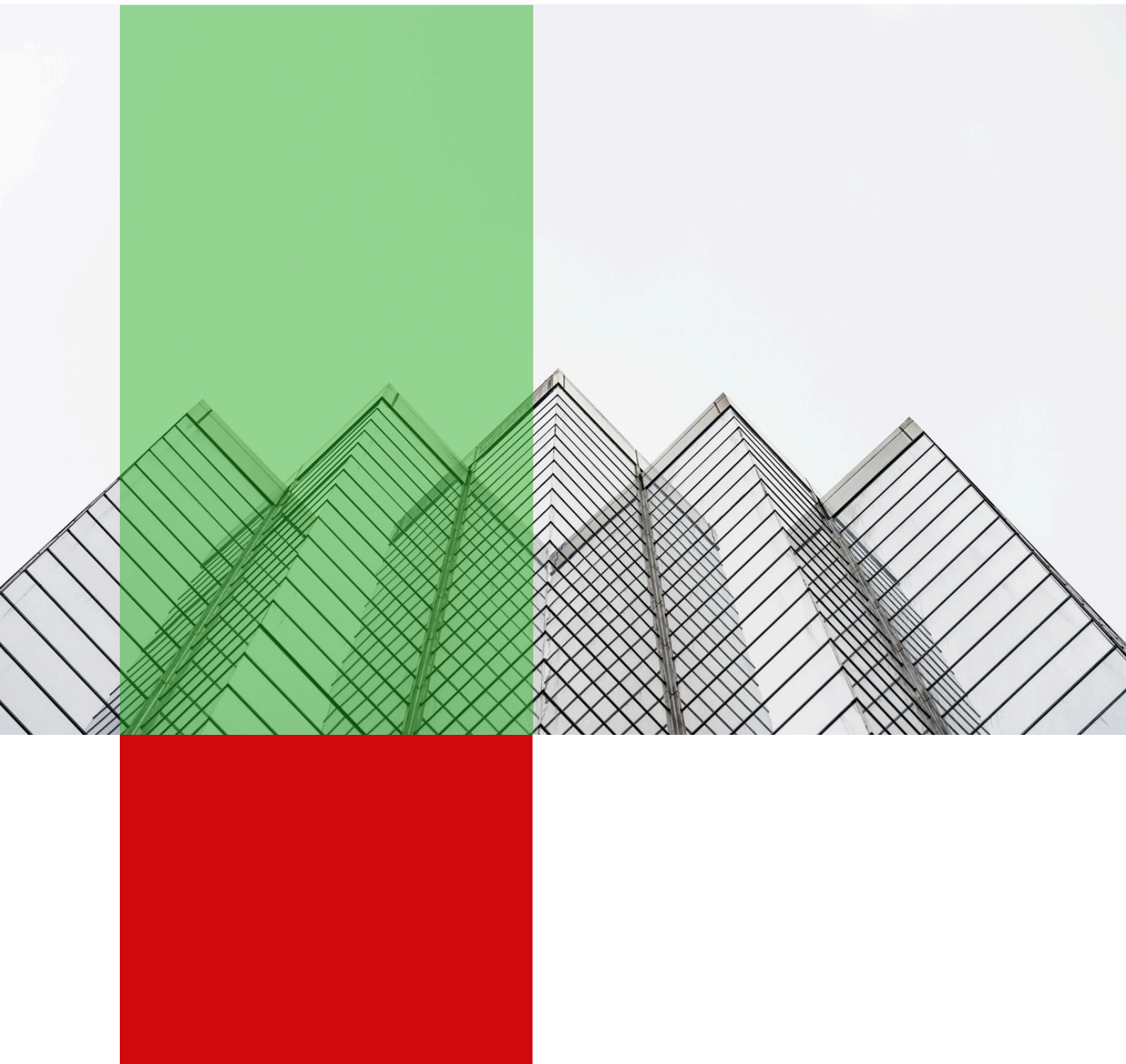
The Women's Wing also welcomed Ms. Alka Doshi as its new Chairperson, reinforcing CREDAI-MCHI's focus on empowering women in real estate. Additionally, Shri Samyag Shah of Marathon Group was appointed Convener of the Youth Wing, bringing youthful energy and fresh perspectives to the association.

The ceremony was graced by several distinguished guests, including:

- **Hon'ble Chief Minister of Maharashtra, Shri Devendra Fadnavis**
- **Shri Shrikar Pardeshi (I.A.S.), Secretary to the Chief Minister**
- **Smt. Nidhi Choudhary (I.A.S.), Director, National Gallery of Modern Art**
- **Dr. Bhushan Gagrani (I.A.S.), Municipal Commissioner, BMC**
- **Shri Gautam Chatterjee (I.A.S. Retd.), Founder Chairman, MahaRERA**
- **Shri Vivek Phansalkar (I.P.S. Retd.), Former Commissioner of Police, Mumbai**



SEPTEMBER 2025 MEETINGS



SEPTEMBER MEETINGS

SR.NO	DATE	TO	SUBJECT
1	22-Sep-25	Shri Aseem Kumar Gupta (I.A.S.) Additional Chief Secretary (I) Urban Development Department Government of Maharashtra	Incorporation of new regulation 33(27) for development of warehousing in DCPR2034.
2	23-Sep-25	Shri Chandrashekhkar Bawankule Hon'ble Minister for Revenue Government of Maharashtra, Mantralaya, Mumbai - 400 032	Request for Meeting to Discuss Royalty-Related Challenges in Construction Sector and Seek Necessary Directions.
3	25-Sep-25	Shri Mahendra Kalyankar (I.A.S.) Chief Executive Officer Slum Rehabilitation Authority Bandra East, Mumbai	Request for Extension of Installment Payment Policy for Building Permissions till 3rd September 2028
4	25-Sep-25	Shri Aseem Kumar Gupta (I.A.S.) Additional Chief Secretary (I) Urban Development Department Government of Maharashtra	Request for Extension of Installment Payment Policy for Building Permissions till 3rd September 2028
5	25-Sep-25	Shri Sanjeev Jaiswal VP & CEO MHADA	Request for Extension of Installment Payment Policy for Building Permissions till 3rd September 2028

SEPTEMBER MEETINGS

Meeting with MahaRERA Chairman Shri Manoj Saunik September 3, 2025

President Shri Sukhraj Naharji began his tenure with a high-level open forum meeting with MahaRERA Chairman Shri Manoj Saunik Ji on September 3, 2025. He was accompanied by Shri Rushi Mehta (Secretary), Shri Dhaval Ajmera (Sr. Vice President), Shri Asif Gani Deriya (MC Member), Shri Gaurav Gupta (Thane President-Elect), and Shri Keval Valambhia (COO).

Key highlights from the discussion:

- **Landowner as Promoter:** The Chairman concurred that when landowners have no obligations, the decision to designate them as promoters should rest with the developer.
- **Simplified Scrutiny:** MahaRERA will limit scrutiny to key project parameters such as floors, flats, and basements, eliminating unnecessary technical queries.
- **Auto-Edit Option:** Queries raised will include an auto-edit feature to help reduce delays and streamline responses.
- **Addressing Portal Glitches:** CREDAI-MCHI will coordinate directly with PwC's software team to resolve issues on the new MahaRERA portal.
- **Faster Resolution:** MahaRERA committed to holding bi-monthly review meetings and encouraged members to flag issues in real time for quicker redressal.

The meeting marked a significant step toward greater operational efficiency and improved ease of doing business for developers.



SEPTEMBER MEETINGS

Meeting with MMRDA Chief Dr. Sanjay Mukherjee September 23, 2025

At the request of CREDAI-MCHI, a joint delegation comprising members from the MCHI Bhiwandi and MCHI Palghar-Boisar units met with MMRDA Commissioner Dr. Sanjay Mukherjee and his team on September 23, 2025, to address key challenges faced by the Bhiwandi region.

The delegation, led by Hon. Secretary Shri Rushi Mehta, included Shri Keval Valambhia (COO, CREDAI-MCHI), Shri K.K. Duraj (President, MCHI Bhiwandi), Shri Punit Gosrani (Committee Member, MCHI Bhiwandi), and other local developers, with a total of 21 members in attendance.

Dr. Mukherjee gave a patient hearing to all the issues raised, and several matters were resolved on the spot with direct instructions issued to MMRDA officers. The meeting proved highly productive and marked a significant step toward resolving regional real estate challenges and fostering collaborative progress.



SEPTEMBER MEETINGS

Industry Convergence Meet on September 24, 2025

CREDAI-MCHI hosted a first-of-its-kind convergence on September 24, 2025, bringing together top real estate developers, leading associations, renowned architects, and key stakeholders of the real estate sector.

The objective of this landmark gathering was to ideate and collaboratively chart the **future roadmap for the industry**, while also addressing the current challenges facing real estate.

The session saw **wide-ranging discussions** on policy, process, and progress, as industry leaders shared their insights and proposed actionable solutions. The insights gathered will serve as the **foundation for CREDAI-MCHI's strategic initiatives** over the next two years—focused on **streamlining approvals, boosting developer confidence**, and **enhancing ease of doing business**.

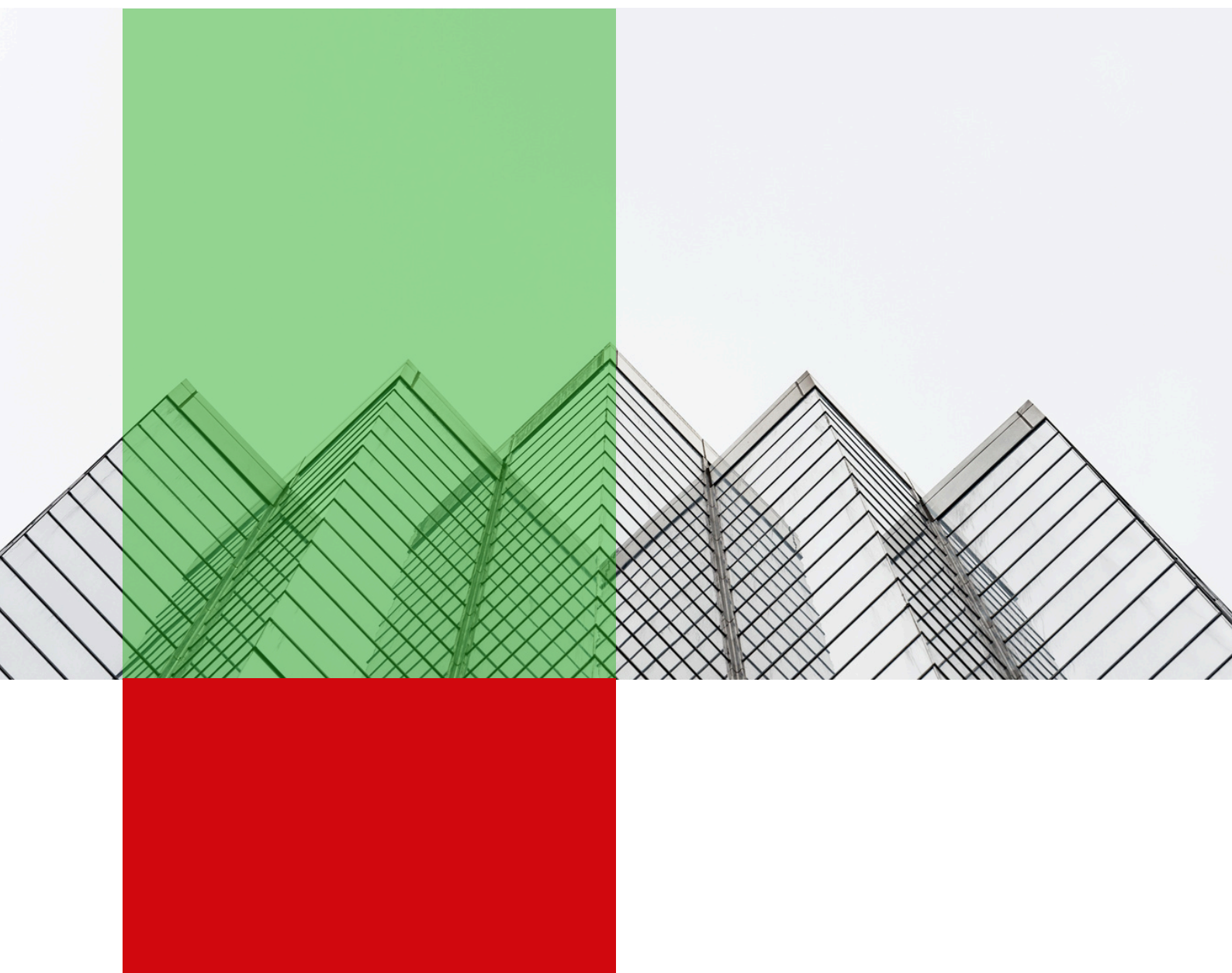
This high-impact session marks the beginning of a united, future-forward approach to shaping the next phase of growth for the real estate sector.



BLOG SECTION

THE MEMBER'S DESK: IDEAS & INSIGHTS

JULY - SEPTEMBER
2025





Author – Mr. Sandip Dhurat

How the Indian Real Estate Sector Powers Employment and Touches Millions of Lives

Published – July 11, 2025

The Indian real estate sector is one of the largest and most dynamic industries in the country. While it is often viewed through the lens of towering skyscrapers, residential complexes, and commercial malls, its true significance lies in the lives it touches and the economic opportunities it creates. As the second-largest employer in India after agriculture, real estate supports millions of livelihoods directly and indirectly, while simultaneously shaping the way people live, work, and interact with their surroundings.

From a rural laborer laying bricks on a construction site to a tech entrepreneur leasing office space in a metro city, the ripple effect of real estate is vast and far-reaching. This sector doesn't just build infrastructure; it builds communities, dreams, and futures.

1. A Pillar of Employment Generation

Direct Employment: Construction and Infrastructure
The construction and development phase of real estate projects is highly labor-intensive. It directly employs civil engineers, architects, structural designers, electricians, plumbers, painters, masons, machine operators, safety supervisors, and countless laborers. These jobs are often long-term, especially in urban and semi-urban expansion zones where projects are continuously ongoing.

- According to estimates, the Indian real estate sector employed over 55 million people directly and indirectly as of 2023.
- The sector is expected to create 20 million new jobs by 2030 as India undergoes massive urbanization.

Many of these workers migrate from rural areas in search of better livelihood opportunities. Real estate gives them a pathway to stable income, skill development, and social mobility.

Indirect Employment: The Multiplier Effect

For every direct job in real estate, numerous indirect jobs are created across related industries:

- Steel, cement, and bricks manufacturing
- Tiles, glass, and aluminum production
- Interior design, furniture, and lighting
- Banking, housing finance, and insurance
- Legal, architectural, and regulatory services
- Logistics, warehousing, and transport

This multiplier effect makes real estate a foundational sector—an economic engine that stimulates activity in more than 200 allied sectors. For small and medium enterprises (SMEs), the construction boom offers both opportunity and growth.

2. Transforming Lives Through Affordable Housing

One of the most impactful ways the real estate sector touches lives is through housing. In a country where millions still live in informal settlements or rental accommodation, the dream of owning a home symbolizes stability, security, and dignity.

Government Initiatives Supporting Affordable Housing
Programs like Pradhan Mantri Awas Yojana (PMAY) have brought affordable housing into the national spotlight. Under this scheme, millions of families have received financial assistance to buy or build homes. This has had a transformative impact:

- Improved health and sanitation outcomes
- Increased school attendance for children
- Greater financial inclusion through formal loans
- Enhanced safety and social identity

For many lower- and middle-income families, real estate development has literally changed their lives—offering a permanent address, access to basic amenities, and the comfort of ownership.

3. Driving Urbanization and Infrastructure Development
India is urbanizing at a rapid pace. By 2030, more than 600 million Indians are projected to live in urban areas. The real estate sector is the backbone of this transformation, providing:

- Residential developments for growing urban populations
- Commercial spaces for businesses, startups, and services
- Smart infrastructure including roads, water supply, power, and internet connectivity
- Integrated townships and satellite cities

Real estate is not just responding to urban growth—it is actively shaping the geography and economy of Indian cities. Cities like Gurgaon, Pune, Hyderabad, and Noida owe much of their economic boom to robust real estate development which, in turn, attracts IT hubs, financial institutions, and educational centers.

4. Empowering Women and Skilled Professionals

The real estate industry is also playing a growing role in women's employment and professional empowerment. More women are entering real estate in roles such as:

- Architects and interior designers
- Urban planners and sustainability consultants
- Real estate agents and sales executives
- Legal advisors and policy advocates

In addition, numerous skilling programs and training initiatives, often in collaboration with NGOs and government bodies, are helping women and marginalized communities gain technical skills and access to construction jobs, which were traditionally male-dominated.

5. Real Estate as an Aspirational Industry

A home is more than just four walls—it is an emotional investment, a dream fulfilled. Whether it's a modest 1BHK flat or a luxury villa, owning property is often seen as a major life milestone in India.

Homes as a Legacy and Identity

- For families, owning a home offers generational security.
- For young professionals, it marks financial independence.
- For investors, it offers wealth creation and asset diversification.

The emotional and psychological importance of real estate cannot be overstated. It touches the very core of Indian family life, representing pride, achievement, and upward mobility.

6. Sustainability and the Future of Green Living

With increasing awareness of climate change and environmental impact, the real estate industry is transitioning toward green buildings, energy-efficient designs, and sustainable construction practices. From solar panels to rainwater harvesting, many new projects now integrate eco-friendly solutions. This shift not only supports environmental goals but also creates new employment opportunities in green construction technologies, renewable energy installation, and environmental consultancy.

Real Estate—A Sector That Builds More Than Buildings

The Indian real estate sector stands as a powerful agent of change. It builds cities, creates jobs, uplifts families, and fuels economic growth. Every construction site, every housing colony, and every commercial tower is part of a larger story—one of human effort, aspiration, and transformation.

In a rapidly changing India, the real estate sector will remain a cornerstone of progress. It is not merely laying foundations in concrete and steel—it is laying the foundation for a more inclusive, prosperous, and empowered society.





Author – Mr. Kaizad Hateria

Second Homes, Remote Work, and the Future of Hybrid Living

Published – July 29, 2025

As the world is experiencing a tectonic shift in how we work and live, a new hybrid lifestyle is unfolding, one that combines the best of city convenience, country retreat, and working from anywhere.

Hailed as the “Second Home Revolution,” this trend is transforming real estate and the concept of home. With more professionals embracing remote work (and even nomadic living), the demand for second homes, vacation homes, and semi-permanent country homes is on the rise.

Let’s take a look at the way this new reality is revolutionizing the real estate business, and how a second home might be the choice of the future for working professionals.

Hybrid living (splitting time between a city apartment and a quieter second home) is becoming increasingly popular, especially with remote working now becoming the norm. As of 2025, about 60 to 90 million Indians (about 10%-15% of our workforce) are working remotely. No longer restricted by daily commutes, professionals are now choosing to live close to nature without sacrificing productivity.

This change is fueling a boom in second-home ownership. No longer are consumers merely looking for weekend homes: they’re looking for wellness retreats, creative sanctuaries, and alternate workspaces. Many professionals are leaving the chaos of metros to return to settle in smaller towns, hill stations, and peaceful locations.

This growing adoption is one aspect of a larger lifestyle shift: people are craving flexibility, wellness, and emotional connection to places they call home.

Rise of Villa-Plot Living for a Hybrid Life

As the appetite for second homes and hybrid living picks up pace, property developers are rethinking how homes are built and experienced. One of the characteristics of the trend is the rise of villa-plot communities, offering people the freedom to design and build their own home in their own time.

Unlike traditional apartments or ready-to-move-in homes, villa-plots give buyers the ability to design and build their second home exactly the way they envision it, and in phases, if they choose. Whether it is a vacation home, a second home away from the bustle of the city, a retirement home in the future, or a long-term investment, the decision rests with the homebuyer.

These communities are also thoughtfully planned with everyday living in mind. Wellness spaces, parks, clubhouses, and necessary infrastructure are being incorporated from the beginning, offering a lifestyle that respects your time and your money.

Why Second Homes Are the Future

The meaning of home has changed. It’s not just a question of having a primary home close to the office or schools anymore. It’s about building a lifestyle that nurtures well-being, on-demand flexibility, and long-term value. Here’s how second homes are redefining living:

Created for a Flexible, Nomadic Lifestyle

The majority work from home completely or on a hybrid model, and many combine work with traveling or wellness breaks. Second homes are built to accommodate this new rhythm of life, ideal for those who prefer to work weekends close to nature, or extended periods to recharge and reboot.

A Personal Sanctuary That Becomes a Legacy

A second home is an emotional investment. It's where memories are made, where children grow up spending holidays, and families celebrate milestones. It's a haven, a retreat, and eventually a legacy in the long run.

A Smart Investment in a Shifting Market

Beyond lifestyle benefits, second homes offer strong financial upside. With the wellness lifestyle trend picking up speed, destinations like Kasara are becoming popular, not just with individuals but also with smart investors.

Having a planned house in a nature-abundant but accessible area means you're buying land, which traditionally increases in value over the years. There is also potential for rental profit from vacation stays, particularly as remote work tourism becomes increasingly popular.

Community, Nature, and Everyday Wellness

Planned amenities in villa-style second homes like wellness spaces, recreational spaces, and properly planned infrastructure make you feel that even if you are away from the city, you're rarely out of touch with comfort.

This is hybrid living in its most authentic sense, where a home is more than four walls. It's a part of your new way of life.

Final Thoughts

We stand at the beginning of a profound transformation in how we think about home, work, and life itself. The merging of city lifestyle and rural escape into a hybrid way of life is on the cusp of becoming mainstream. With exquisitely designed second-home communities like Rustomjee's Kasara villa-plots, it's never been easier to live this hybrid, character-rich way of life.





Author – Mr. Sandip Dhurat

U.S. Tariff Hike and the Indian Real Estate Sector: A Time for Strategic Realignment and Opportunity

Published – August 7, 2025

The recent decision by the United States to increase tariffs on Indian imports to 50% has raised eyebrows across industries. The move, widely perceived as a response to India's continued energy and defense ties with Russia, marks a significant shift in the trade relationship between two of the world's largest democracies. While the direct effects of this tariff escalation will be felt most in export-heavy sectors like textiles, jewelry, and pharmaceuticals, the Indian real estate sector, too, finds itself at an inflection point.

However, this moment of uncertainty could also serve as a catalyst for innovation, domestic substitution, and investment realignment. Rather than viewing these tariffs purely as a setback, stakeholders in Indian real estate have an opportunity to rethink, retool, and reorient their strategies for sustainable growth.

Rethinking Cost Structures and Supply Chains

Real estate development in India has, over the years, become increasingly reliant on imported systems, fixtures, smart home technologies, and building equipment—much of which originates from the U.S. or passes through U.S.-linked trade networks. With the recent tariff hike raising import costs, developers may feel an initial pinch in the pricing of HVAC systems, elevators, lighting controls, security systems, and other infrastructure.

Yet, this pressure opens the door to re-evaluating local sourcing and encouraging domestic manufacturing partnerships.

The government's 'Make in India' and 'Atmanirbhar Bharat' initiatives could gain renewed momentum, encouraging Indian firms to produce high-quality substitutes for imported materials and systems. Indian engineering and design firms have already demonstrated a strong capability to innovate under pressure, and the current environment may foster greater collaboration between real estate developers and domestic technology providers.

Stabilizing Urban Housing Demand

While some sectors such as IT and pharmaceuticals may experience short-term disruptions due to declining U.S. orders, the overall urban housing demand in India remains structurally strong. Driven by rapid urbanization, a growing middle class, and favorable demographics, Indian cities continue to attract both domestic and global talent.

Moreover, the increasing adoption of remote and hybrid work models has expanded housing demand into Tier-2 and Tier-3 cities. Many of these cities—Nagpur, Indore, Coimbatore, Bhubaneswar—are witnessing a surge in real estate development, backed by improving infrastructure and rising affordability. Even if certain industries slow down temporarily, the long-term trend in home ownership and residential development remains robust.

Encouraging NRI Investment through Policy Confidence

Non-Resident Indians (NRIs), especially in the U.S., have traditionally been strong supporters of Indian real estate. While short-term sentiment may soften due to trade friction, India's real estate sector remains one of the most attractive long-term investment avenues for NRIs. The weaker rupee, combined with a resilient domestic market, could actually enhance the purchasing power of overseas Indians, making property investments more appealing.

The Indian government's continued push toward regulatory transparency, digital documentation, and streamlined taxation can help build NRI confidence. With digital property registration and online verification now increasingly available, NRIs can invest with greater ease and clarity than ever before.

Interest Rates and Monetary Policy Outlook

While macroeconomic concerns could lead to minor adjustments in interest rates, the Reserve Bank of India has demonstrated a balanced and forward-looking approach to monetary policy. Inflation is currently within manageable levels, and the central bank has signaled that any future rate hikes would be data-dependent and gradual. India's strong forex reserves, controlled fiscal deficit, and increasing global investor interest—especially from the Middle East and East Asia—will help cushion the economy from any significant volatility. Home loan rates are likely to remain competitive in the medium term, preserving affordability for new buyers.

Resilience in Commercial and Industrial Real Estate

India's commercial real estate sector is undergoing a transformation. While some multinational companies may revisit their leasing strategies in light of global uncertainties, India continues to attract global businesses seeking cost-effective operations and skilled talent.

Sectors like data centers, warehousing, logistics, and clean-tech industrial parks are seeing robust demand. The Digital India initiative, combined with global shifts in supply chains away from China, positions India as a preferred destination for diversified manufacturing and backend operations.

This structural shift bodes well for the growth of industrial corridors, logistics hubs, and IT campuses across the country.

Affordable Housing: Scope for Innovation and Inclusion

Affordable housing remains one of the Indian government's top priorities. With strong policy backing through schemes like PMAY and interest subsidies for first-time homebuyers, developers in this segment have room to grow—even in a more cost-sensitive environment.

To offset any rise in construction costs, developers can turn to modular construction, prefabrication, and green building techniques, which reduce timelines and improve efficiency. Public-private partnerships and blended finance models can further support large-scale affordable housing projects across states.

A Strategic Outlook

While the immediate implications of the U.S. tariff hike require careful navigation, Indian real estate is well-positioned to adapt and emerge stronger. History has shown that moments of global economic stress often produce the next wave of local innovation and resilience.

With strong demand fundamentals, a maturing regulatory framework, and a tech-savvy investor base, Indian real estate has the tools to withstand near-term challenges and pursue long-term gains. Developers, investors, and policymakers should treat this moment not as a setback, but as a strategic reset—an opportunity to deepen domestic capacity, build global competitiveness, and align with the broader vision of a self-reliant, future-ready India.





Author – Mr. Sandip Dhurat

MCHI CARES: Building Homes, Shaping Futures

Published – August 19, 2025

In a time where the definition of progress is being re-evaluated across industries, the Maharashtra Chamber of Housing Industry (MCHI) is proud to launch its vision for the future under the banner of MCHI CARES.

This is more than a campaign. It is a movement. A mission. A manifesto.

Rooted in responsibility and driven by purpose, MCHI CARES reflects our commitment to ensure that real estate is not just an engine of economic growth, but a catalyst for social impact, environmental stewardship, and human empowerment.

The Mission CARES Manifesto: A New Way Forward

The Mission CARES Manifesto is not simply a strategic roadmap — it is a transformative vision that challenges us to build with empathy, inclusivity, and innovation. It begins with a core truth:

Growth without inclusion is fragile.

Progress without compassion is hollow.

Infrastructure without innovation is obsolete.

The acronym CARES outlines five central pillars — each a call to action for 2025–2027 and beyond:

C – CSR & Social Welfare: Embedding Humanity Into Every Blueprint

The business of building cannot be divorced from the society in which it operates.

As developers, we recognize our deeper role in uplifting lives and communities.

MCHI members are committed to amplifying Corporate Social Responsibility (CSR) efforts that go far beyond compliance. This includes:

- Supporting local healthcare and sanitation initiatives.
- Investing in schools and education for underprivileged children.
- Creating safe, accessible spaces for women and the elderly.
- Providing emergency relief during natural disasters.

Our aim is simple: To ensure that no project is completed without leaving a positive human impact in its wake.

A – Affordable Housing: Democratizing the Dream of Homeownership

For millions of Indians, owning a home remains a distant dream — one hindered by rising prices, limited access to credit, and lack of suitable housing stock.

At MCHI, we believe housing is not a luxury — it is a right. That's why we are working hand-in-hand with government agencies, financial institutions, and private developers to:

- Advocate for progressive housing policies and incentives.
- Support interest subvention and subsidy schemes under Pradhan Mantri Awas Yojana (PMAY).
- Promote innovative construction techniques to reduce costs.
- Encourage inclusive zoning policies to enable mixed-income communities.



Affordable housing is the bedrock of an inclusive city. By making it a priority, we are building not just homes — but dignity, security, and belonging.

R – Reforestation & Green Spaces: Regenerating What We've Borrowed

Our cities are growing, but too often at the expense of the natural world. Urban development must not come at the cost of ecological destruction.

The CARES vision places sustainability at its core. MCHI is leading efforts to:

- Integrate reforestation into urban planning and redevelopment.
- Partner with local municipalities to create and maintain green public spaces.
- Support eco-sensitive design and architecture.
- Encourage all members to pursue green building certifications like IGBC and GRIHA.

We recognize that we are not owners of the land — we are its temporary stewards. It is time to give back more than we take.

E – Economic Growth through PropTech: Digitize, Disrupt, Deliver

The real estate sector is being transformed by technology — and MCHI is embracing the shift.

From virtual reality property tours and AI-driven site management to blockchain-powered transactions and data analytics, PropTech is redefining how we build, buy, and sell. MCHI's PropTech agenda includes:

- Facilitating knowledge exchange between developers and tech innovators.
- Incubating startups working at the intersection of real estate and digital innovation.
- Hosting industry events focused on digital transformation.
- Promoting e-governance tools for faster approvals and regulatory compliance.

This is not about future-proofing alone — it is about future-leading. We are committed to ensuring that India's real estate industry is digitally agile and globally competitive.

S – Skilling & Employment: Empowering the Hands That Build Our Nation

Behind every towering skyline, every finished project, and every safe home, there are countless workers whose skill, dedication, and effort make it possible.

Yet, many of these workers remain unskilled, unprotected, and underserved.

MCHI is investing in their future by:

- Supporting vocational training programs for construction workers.
- Partnering with NSDC and other skilling bodies to certify labor.
- Creating apprenticeship pipelines for youth from marginalized communities.
- Ensuring worker welfare through health camps, insurance, and housing.

Real estate doesn't just create assets — it creates livelihoods. Empowering our workforce is not just a moral imperative; it's an economic one.

The Road Ahead: A More Caring Industry

As we look toward 2025 and beyond, MCHI CARES is our collective pledge to shift the culture of real estate in Maharashtra — and India — toward responsibility, resilience, and regeneration.

We are builders. Not just of structures, but of society.
We are planners. Not just of cities, but of change.
We are investors. Not just in land, but in lives.

Through the CARES framework, MCHI and its members are ready to lead with purpose, act with empathy, and build with care.

Because when we say MCHI CARES, we mean it — from the ground up.

Together, let's build not just better homes, but a better world.





Author – Ar. Keval Valambhia

Mumbai Residential Real Estate Market Q2 2025: Transforming the Urban Housing Landscape

Published – August 21, 2025

The Mumbai Metropolitan Region (MMR) continues to be India’s largest residential real estate hub, contributing over 20% to the country’s housing sales and new launches.

In Q2 2025, despite rising interest rates and tightening household budgets, Mumbai registered 19,044 new residential unit launches, a 3% QoQ growth.

Peripheral markets like Navi Mumbai, Thane, Kalyan, and Dombivli are shaping the city’s next housing wave.

CREDAI-MCHI, as the apex real estate body, continues to engage with policymakers and developers to ensure growth, affordability, and sustainable urbanisation

Key Highlights of Q2 2025

Metric	Q2 2025 Value	QoQ Change	YoY Change	Key Driver
Total New Launches	19,044 units	3%	11%	Peripheral demand surge
Sales Volume	14,980 units	2%	8%	Mid segment dominance
Weighted Avg. Price	₹21,318 / sq.ft	5%	7%	Premium launches
Rental Growth	1-2% QoQ, +3% YoY	+1-2% QoQ	+7% YoY	Limited ready inventory
Unsold Inventory	84,200 units	Stable	-4% YoY	Higher absorption rates

Market Performance Analysis

Segment-wise composition in Q2 2025 shows mid-segment housing dominating the launches with a ~70% share, followed by luxury (15%), affordable (12%), and ultra-luxury (3%).

Top Performing Micro-Markets

Micro-Market	Launches (units)	Avg. Price (₹/sqft)	YoY Growth
Navi Mumbai	3,900	15,100	28%
Thane	3,750	19,800	18%
Kalyan-Dombivali	3,313	12,800	22%
Western Suburbs	2,480	31,500	6%
South Mumbai	1,150	92,000	3%

Rental Growth by Sub-Market

Sub Market	Avg. Rent (₹/Month)	QoQ Change	YoY Change
Prime Western Suburbs	₹70k – ₹99k	2%	3%
Navi Mumbai	₹20k – ₹36k	2%	18%
Thane	₹20k – ₹36k	2%	18%
South Mumbai	₹79k – ₹7.2L	1%	1%

Demand Drivers & Infrastructure Catalysts

Key projects driving residential demand:

- Mumbai Trans Harbour Link (MTHL) — reducing travel times by 45%
- Navi Mumbai International Airport — operational by 2026, boosting property premiums
- Metro Corridors — improving East-West connectivity across key markets
- Coastal Road Project — enhancing accessibility from South Mumbai to Worli

Pan-India Residential Context

Across India’s top-7 cities, Q2 2025 saw 96,300 units sold (down ~20% YoY but up 3% QoQ). Sales value rose to ₹1.47 lakh crore, driven by luxury segments, with nationwide average price growth at 6.5% YoY.





Author – Mr. Sandip Dhurat

Software-Defined Real Estate: Building the Future of Smart, Secure Living

Published – September 23, 2025

The Indian real estate sector is undergoing a profound transformation. Properties are no longer defined solely by their physical materials — instead, they are becoming Software-Defined Real Estate (SDRE), where digital infrastructure and software determine the long-term value, utility, and experience of a building.

This marks a major shift in how homes, offices, and urban spaces are designed, developed, managed, and experienced — positioning real estate as a service-driven, technology-enabled ecosystem.

What Is Software-Defined Real Estate?

Traditionally, real estate has been static — once constructed, its features and functionalities were fixed. Any improvement required physical modifications, often costly and time-consuming.

In contrast, Software-Defined Real Estate uses embedded technologies, IoT, and cloud platforms to enable real-time updates, remote control, and personalisation. Much like software-defined vehicles or smartphones, these properties can receive over-the-air (OTA) updates to improve functionality, security, and efficiency — long after construction is complete.

For developers, this unlocks new revenue models, such as subscription-based services, feature upgrades, or digital concierge offerings. For property owners and residents, it means their spaces improve with time rather than depreciate.

Cybersecurity: The New Foundation of Property Development
As buildings become digitally connected, cybersecurity becomes a core pillar of their design and operation. Every smart device — from lighting to surveillance to energy systems — creates a potential entry point for cyber threats.

The need for security-by-design is now paramount, involving:

- End-to-end encryption of building systems
- Secure cloud integration for remote management
- Compliance with both domestic and international cybersecurity standards

Trust in a smart property will increasingly depend on how well it protects data, privacy, and digital operations — just as much as it depends on location or construction quality.

Why Software-Defined Real Estate Matters for India

The benefits of SDRE are especially relevant to India's evolving urban landscape:

- Continuous Improvement: Spaces that evolve with user needs through software upgrades
- Personalized Experiences: Adaptable environments that respond to individual preferences and lifestyles
- Remote Management: Owners and facility managers can control systems from anywhere
- Sustainability: Smart monitoring helps optimize energy and water use, aligning with green building goals
- Resilience: Faster responses to system failures, threats, or emergencies through real-time alerts and automation

As India urbanizes rapidly, smart real estate offers a way to build not just more, but better — balancing growth with livability and sustainability.



As India urbanizes rapidly, smart real estate offers a way to build not just more, but better — balancing growth with livability and sustainability.

The Future of Real Estate Is Digital

The rise of SDRE blurs the line between real estate developers and technology providers. Success in this new era will depend on close collaboration between builders, IT firms, cybersecurity experts, and regulatory bodies.

To thrive, industry leaders must adopt a holistic mindset — integrating physical design with digital foresight, and committing to continuous innovation while earning user trust.

Takeaway

Software-Defined Real Estate is not just a vision of the future — it is already shaping the present. The challenge now is to scale this innovation responsibly, ensuring Indian buildings are not only smarter, but also safer, more adaptable, and inclusive.

As we rethink real estate for the digital age, the winners will be those who treat every property as a living, evolving platform — not just a one-time project



THANK YOU MEMBERS

"The best way to predict the future is to create it." – Peter Drucker



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