JADAV.KAKOTI @timesofindia.com

ith less than a fortnight left for the Finance Minister to table the Union Budget for 2025-26, the real estate sector is expecting some positive steps to be unveiled to boost the sector. Boman Irani, president, CREDAI, says, "With its immense contribution to GDP, employment generation, and infrastructure, the Indian

real estate sector To stimulate demand in the residential sector and support the Government's 'Housing for All' mission, developers seek increasing the interest deduction limit for housing loans from ₹2 lakhs to ₹5 lakhs under Section 24(b)

has always been at the forefront of nation-building. With a vision to provide 7 crore homes in the next 7 years and generate 2 crore new jobs, our recomof the Income Tax Act mendations for

Budget 2025 aim to address long-standing challenges and unlock the sector's true potential."

Increasing Affordable Threshold CREDAI urges to revise the existing cap of ₹45 lakhs on affordable houisng. The apex body suggests updating the thresholds to 70 sq mtr for metro cities and 90 sq mtr for Tier-I and other cities.

Credit Guarantee Scheme

Revision of the

current tax real estate exemption limit sector will on housing unlock new Reforms, such loans to ₹5 lakh avenues for as adjustments and revisiting investment and to GST input the long-term development tax credit capital gains tax regulations, on real estate to reduce investments developers' tax burdens, potentially stabilizing property prices DUSTRY'S WISH LIST

Granting

industry

status to the

To enhance homeownership opportunities for low- and middle-income groups, CREDAI has proposed introducing a Credit Guarantee Scheme. The scheme should cover housing loans up to ₹70 lakhs and home improvement loans up to ₹30 lakhs.

Infra Status to the Housing Sector Recognising housing as infrastructure will unlock new avenues for investment

and development, positioning the housing sector as a cornerstone of national infrastructure

Amendment to Section 80C

CREDAI has proposed increasing the deduction limit for the principal repayment of housing loans under Section 80C or introducing a separate deduction for the same.

Anshuman Magazine, chairman and CEO - India, South-East Asia, Middle East & Africa, CBRE, says, "The upcoming budget presents an opportunity to address the hurdles posed by increased borrowing and construction costs. Measures

Single

such as revising the affordable housing price

properties

from 5 to 3%

window clearance system for Reduction the entire of GST on transactions underconstruction

cap to align with rising metropolitan flexi co-working space aggregator, says, development costs, increasing the tax deduction limit on home loan interest, and introducing tax incentives for REIT investments could bring much-needed relief to homebuvers and attract new investors. Additionally, rationalizing GST rates and incentivizing green building adoption will help build a sustainable, technology-led growth trajectory."

Sparsh Khandelwal, founder, MD & CEO of Stylework, a Gurgaon-based a

"With flexible workspaces cementing their role in the future of work, policy-level support could be a game-changer. Industry insiders speculate that the government may incentivize sustainable infrastructure, encourage hybrid working models, and provide tax relief for businesses promoting flexible working solutions. A possible allocation for upgrading urban infrastructure could translate into enhanced connectivity

What realty can expect from Budget

Union Budget is expected to build cornerstones to drive the next phase of elevated growth in Indian real estate





and better facilities for co-working hubs." Similarly, Ankush Kaul, president - sales, marketing and CRM, Central Park, "Investments in infrastructure and urban development to expand premium living zones will enhance the desirability and accessibility of luxury properties.'

Sunil Sisodiya, founder, Geetanjali Homestate, says, "The budget offers a vital chance to tackle urgent issues like affordability, price stability, and boosting demand steps needed to spark growth and promote lasting progress. One rising trend that needs focus is tourism-based real estate, which is picking up steam. Luxury properties in scenic places are becoming popular among NRIs and HNIs. To tap into this potential, the industry turns to the government for specific help. This includes tax cuts, financial aid, or easier rules for people building fancy and tour-

ist-focused projects." These steps could boost investments, make these places more attractive, and help the sector grow even more.

Pradeep Aggarwal, founder and chairman, Signature Global (India) Ltd, says, "Revising the current tax exemption limit on housing loans to ₹5 lakhs, in line with rising property prices and construction costs, could provide significant relief to homebuyers. This step would directly support millions of aspiring homeowners and boost demand across the sector. Equally transformative would be granting industry status to real estate, a move capable of invigorating over 200 allied sectors.

The real estate industry is poised to play a defining role in India's jour-

Improving the YOU availability of real KNOW? estate finance and introducing GST input

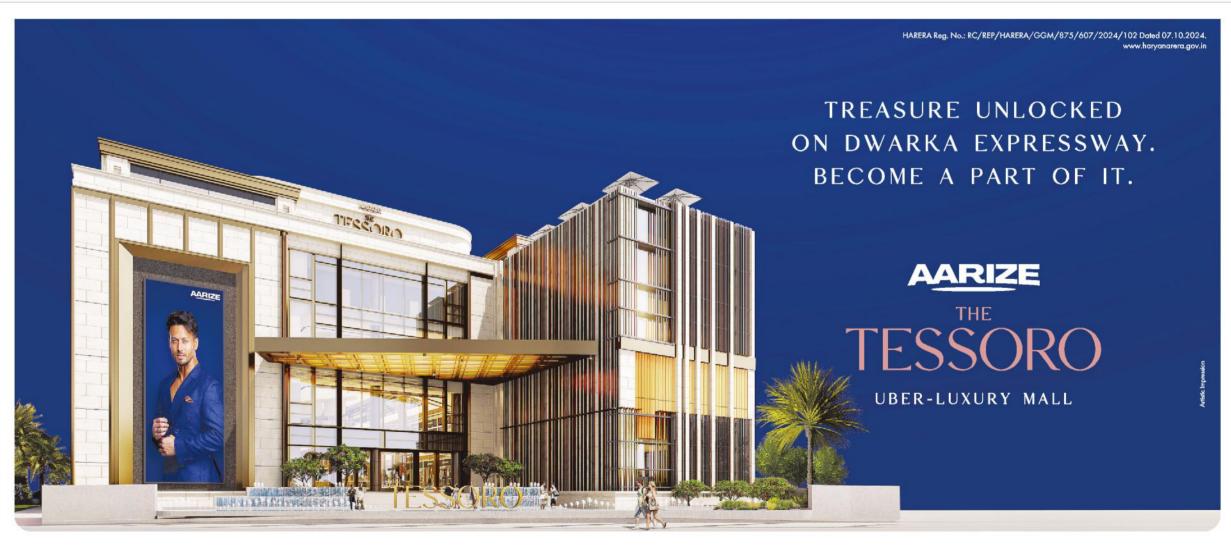
credits could indeed work towards achieving the goal of reducing the cost of owning a house, which has become key in the wake of growing inflation

ney toward 'Viksit Bharat 2047'. Strategic reforms, such as adjustments to GST input tax credit regulations, could reduce developers' tax burdens, potentially stabilizing property prices and making housing more accessible.

Sahil Agarwal, CEO, Nimbus Group, says, "We anticipate major announcements aimed at benefiting the real estate and infrastructure sectors, which are critical growth engines for the economy and support numerous allied industries. One key area of focus should be the rationalization of taxes and duties levied on homebuyers, which in many states exceed 12 per cent of a property's value."

Akash Khurana, president and CEO, Krisumi Corporation, says, "The real estate sector, being one of the largest contributors to the GDP, could serve as a catalyst in augmenting growth. Since the tax deduction on housing loans has remained stagnant at ₹2 lakh per annum, it is imperative for the government to increase the threshold to ₹5 lakh. This will propel the demand for housing further.

With these transformative measures, Budget 2025-26 can lay the foundation for a resilient real estate sector, driving economic development.



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2.5 BHK + 2T	1342 Sq.Ft.	124.67 Sq.Mt	₹ 1,43,59,400	₹ 31,000	₹ 14,04,940	₹ 1,29,23,460
3 BHK + 2T	1435 Sq.Ft.	133.31 Sq.Mt	₹ 1,53,54,500	₹ 31,000	₹ 15,04,450	₹ 1,38,19,050
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Emerging haute spots

Dwarka Expressway and Sohna Road are top realty hotspots for homebuyers in NCR according to recent reports

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urugram continues to live its expectations and lead from the front in every which way, especially blooming real estate market. Gurugram and Noida have emerged rapidly in Delhi-NCR and have given direction to the realty market.

Both areas have seen a tremendous increase in demand for luxury property. According to a recent report by ANAROCK, in the first half of 2024, about 32,200 housing units were sold in Delhi-NCR. The surprising thing is that more than 45 per cent of these units were from the luxury segment. Whereas in 2019, the sale of luxury units was only 3 per cent, and the sale of affordable units was 49 per cent.

Dwarka Expressway and Sohna Road area of Gurugram has established as biggest realty hotspot and people are most interested in the real estate market. Now people are looking for such houses where there are green areas along with all the modern facilities for a comfortable life.

Real estate developers also understood the sentiments and needs of the buyers and started offering options accordingly, which strengthened people's desire to invest. Today, people are buying homes and investing in areas like South of Gurugram and Dwarka Expressway of Delhi NCR.

Gurugram's Sohna Road and

Dwarka Expressway remain the biggest hotspots where home buyers are showing the most interest. Talking about the same, Pradeep Aggarwal, founder and chairman, Signature Global (India) Ltd Says, "The seamless connectivity to the Gurugram-Sohna elevated road makes it an attractive location for end users and investors both, like Dwarka expressway and South of Gurugram are rapidly transforming into one of the thriving suburbs in the NCR, capitalizing on its proximity to the Delhi-Mumbai Expressway and commercial hubs like Cyber City and Golf Course Road, with this nowadays millennials are also preferring access to green spaces are associated with greater social cohesion and a sense of community, enhancing overall well-being.'

In response to this rising demand for sustainable and health-oriented living, developers

REALTY CHECK

Gurgaon in Haryana

are showing the most interest

■ Dwarka Expressway, also known as the

of the people, because people more and more give priority to their physical and mental health

and urban planners are focusing

on creating micro markets and

suburbs that emphasize natural

Access to green spaces is

linked to social cohesion and

a sense of community, which

improves life. In view of this

increasing demand for sustain-

able and health-oriented living, developers and city planners

are focusing on creating such

societies where people can

live close to nature and have a

Now this is also the demand

healthy lifestyle.

■ Gurugram's Sohna Road and Dwarka Expressway

remain the biggest hotspots where home buyers

Northern Peripheral Road, spans approximately

29 kilometers, linking Dwarka in Delhi with

features and healthy lifestyles.

Adding further, Pankaj Pal, managing director, Whiteland Corporation, asserts, "The Dwarka Expressway has emerged as one of the most dynamic real estate corridors in the Delhi NCR, witnessing an impressive price surge over the past five years. This surge underscores the region's growing

in their daily life.

appeal among high-net-worth individuals. The micro-market has not only seen a substantial year-on-year increase but has also out-paced the national average, with luxury residences experiencing a significant 30 per cent annual price appreciation. The strategic location, coupled with enhanced connectivity to key commercial hubs in Gurgaon, has made the Dwarka Expressway a prime destination for luxury real estate."



DWARKA EXPRESSWAY

Dwarka Expressway, also known as the Northern Peripheral Road, spans approximately 29 kilometers, linking Dwarka in Delhi with Gurgaon in Haryana. The strategic location, combined with the expressway's direct access to the IGI Airport and the Delhi-Mumbai Expressway, has made it a magnet for real estate development.

With commercial, residential, and retail projects mushrooming along the corridor, it is quickly becoming a preferred destination for both end-users and investors. Dwarka Expressway and Sohna Road, which are among the fast-growing areas of New Gurugram, have the highest demand and inquiries from home buyers.

Sharing his views, Aman Trehan, executive director, Trehan Iris shares, "Gurugram has emerged as a leader in the luxury real estate sector, with 88 per cent of new launches concentrat-

The strategic location of Dwarka Expressway combined with

the expressway's direct access to the IGI Airport and DMIC has made it a magnet for real estate development in the area

ed in the Dwarka Expressway and Southern Peripheral Road areas. This significant growth underscores the increasing demand for upscale residences in these regions. Moreover, the key factors driving this trend include rising disposable income, a growing aspiration for luxury living, and ongoing infrastructure development, notably the commissioning of the Dwarka Expressway."

SOHNA ROAD

Gurugram's Sohna Road remains one of the hottest choices for real estate developers these days. The Sohna-Dausa stretch of Delhi-Mumbai Expressway is near Sohna Road. This is the reason why developers want to develop the areas around it as soon as possible. This is an area where people will invest, and developers expect to get high returns. Sohna Road enjoys seamless access to the six-lane elevated Gurugram-Sohna Corridor (NH-248A). From here one can easily reach Gurugram's major commercial, retail and entertainment hubs in 15 minutes, also good schools, hospitals, malls. and grocery shops are close by. The best thing is that the offices of people working in Gurugram are close and easily accessible. If you too are looking at investing and reaping benefits, considering abovementioned areas can help fulfil your aspirations.

SPR: Spurring Realty

Southern Peripheral Road (SPR) has fast emerged as the hot bed of luxury housing in Gurugram

designated as a Nation-

commercial purposes.

al Highway, ensuring high

maintenance standards and a six-lane expressway. Furthermore,

development of infrastructure such

as water supply, sewage systems, and

electricity and the region's accessibility

to educational institutions, hospitals,

and shopping centers, further boosts its

attractiveness for both residential and

Talking about the same, Ashwani Ku-

mar of Pyramid Infratech, says, "SPR's

strategic location is one of the key USPs

as it seamlessly connects with major

highways such as the Delhi-Mumbai

Industrial Corridor (DMIC) and the Del-

hi-Mumbai Expressway. This strategic

positioning not only ensures easy ac-

cess to the bustling metropolis of Delhi

- NCR but also cements SPR's status as



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ith realty market on an upswing, every micro market seems to be performing well. Be it the opportunities in the well-developed markets or fast developing markets or just the upcoming ones, they are all attracting buyers like never before. The real estate market on the Southern Peripheral Road (SPR) in Gurugram is experiencing significant growth and transformation. SPR is fast evolving into a major residential and commercial hub due to its strategic location, connecting Golf Course Extension Road, National Highway 48,

the fastest-growing realty hub. Due to the rapid growth seen in the realty market of new sectors along this corridor, the SPR offers a promising appreciation of the investment. This trend is reflected in the instant spike witnessed in the demand for luxury homes in the region. Infrastructure development, enhanced connectivity, and high ROI, along with the availability of luxury projects,

bode well for realty investment
in the new sectors of the
SPR corridor."

along SPR
include residential
projects, IT parks,
shopping malls
etc

Herein and commercial spaces, with major players launching premium projects in the area. Gurpal Singh Chawla,

MD, TREVOC Group, divulges, "SPR is fast emerging at the preferred destination, owing its location and kind of luxury supply the area is offering. There is demand and movement in the segment. The supply is getting better and there are several offerings in the segment lined up in the area."

The area has been witnessing unprecedented traction.

Ravi Aggarwal, co-founder and managing director, Signature Global (India) Ltd, shares, "The Southern Peripheral Road (SPR) is quickly becoming Gurugram's luxury hub, driven by massive infrastructure developments such as the elevated SPR road, which will connect to the Delhi-Mumbai Expressway, Vatika Chowk cloverleaf, and provide direct

connectivity to Delhi through the Dwarka Expressway and NH48. These upgrades promise smooth traffic flow to key expressways, significantly boosting SPR's connectivity. Sector-71 stands out as a prime spot-on SPR. With a new metro station planned in nearby Sector-72A and multinational brands setting up offices and retail spaces, Sector 71 is at the forefront of this growth. The proposed metro line with five new stations along SPR highlights its immense potential. SPR is more than just a road; it's the backbone of Gurugram's urban expansion, blending residential, commercial, and industrial spaces. Investing in Sector-71 today is a chance to be part of Gurugram's promising future, with rising property values and continuous demand making it one of the most coveted real estate destinations in the NCR region."

The proximity to Indira Gandhi International Airport and future Metro connectivity enhances its appeal.

Investing in SPR is promising due to its expected price appreciation and the development of infrastructure such as water supply, sewage systems, and electricity. The region's accessibility to educational institutions, hospitals, and shopping centers further boosts its attractiveness for both residential and commercial purposes.

Pankaj Pal, MD, Whiteland Corporation, concludes and emphases the positive influence of SPR on property appreciation, "The South Peripheral Road (SPR) in Gurgaon is not just a thoroughfare but a thriving hub of residential and commercial excellence, where connectivity converges with luxury, and potential meets promise. As an arterial transit corridor for Delhi NCR, the South Peripheral Road has significantly contributed towards the appreciation of luxury properties in the region. In the near perceivable future, SPR's trajectory as a coveted destination for real estate investment shines brighter than ever before."

An ultra luxury destination

Luxury properties in Gurugram provide value through top-notch amenities and a futureforward urban landscape



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according to a CBRE report, total luxury housing sales touched around 19,700 units in 2024, recording approximately 53 per cent Y-o-Y growth. Delhi-NCR, Mumbai, and Hyderabad emerged as the key markets, collectively contributing over 90 per cent of the luxury housing unit sales across the top seven cities. Gurugram is the most prominent luxury hotspot in NCR. Talking about the city, Aakash Ohri, joint managing director and chief business officer, DLF, says, "The surge in demand for homes underscores a fundamental shift in people's perception of homeownership, where the value of hav-

ing a place to call home has become more apparent. The luxury housing market in NCR has seen an impressive transformation. The demand for sustainable housing in the luxury segment gained momentum, reflecting a growing awareness of eco-friendly living practices." Overall, Gurugram maintained its position as a leader in the NCR is apparent.

in the NCR's luxury real estate landscape. Robin Pahuja, co-founder and director, ElitePro Infra, says, "Gurugram's luxury housing market experienced robust growth, reaffirming the city's status as a prime real estate hub. This growth was driven by its strategic location, excellent infrastructure, the launch of new housing projects, and seamless connectivity to major economic centres. Prominent areas such as Dwarka Expressway, Golf Course Road, and Sohna Road emerged as key realty hotspots. Dwarka Expressway, in particular, became a focal point for Gurugram's thriving real estate sector, attracting developers, investors, and homebuyers alike. NRIs significantly contributed to this growth, viewing Gurugram as a lucrative

investment destination. Amit Mamgain, director, Yugen Infra, says, "Gurugram's booming luxury and ultra-luxury real estate sector reflects the increasing demand for upscale living in the Delhi-NCR area. Gurugram provides first-rate facilities, upscale housing developments, and easy access to important corporate centers. The demand for luxury residences in the Delhi-NCR area increased manifold, with Gurugram contributing significantly to this surge." The trend toward bigger, more opulent residential solutions with cutting-edge amenities shows the area's rise as a major hub for upscale real estate. Sachin Gawri, founder and CEO of RISE Infraventures adds, "In recent

years, Gurugram has established itself as a **Gurugram's luxury** prime luxury real esmarket experienced tate destination driven by significant investrobust growth, ments and infrastrucreaffirming the ture growth. The city city's status as is not only a residena prime realty tial haven but also an hub. This surge is attractive investment for those seeking high driven by excellent returns in a boominfrastructure ing market. With the

influx of MNCs and premium retail spaces, Gurugram offers a unique balance of residential comfort and commercial convenience, making it highly appealing to affluent buyers. Luxury properties in Gurgaon provide value through top-notch amenities and a future-forward urban landscape, giving it a competitive edge among luxury property markets."

Similarly, Madhur Gupta, CEO, Hero Realty, maintains, "The growing demand for premium residential properties in both established cities and emerging locations has underscored a change in aspirations. Cities are witnessing a surge in interest, driven by buyers looking for well planned, high-quality developments that offer a superior lifestyle."

Tech edge for luxury housing

More and more developers are making use of technological innovations in their luxury homes

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echnological innovations have influenced the luxury housing sector to a great extent. A lot of technological innovations have impacted the luxury segment.

Talking about how technology is impacting the overall construction sector Nirmalya Chatterjee, country VP and MD, Nemetschek Group, avers, "The construction, infrastructure, and real estate sectors are witnessing a paradigm shift, driven by rapid technological advancements. With the global construction industry projected to reach US dollar 10.5 trillion by 2025, technology adoption has become pivotal. Tools like Building Information Modeling (BIM) are revolutionising project planning, enabling stakeholders to reduce costs by up to 20 per cent and improve timelines by nearly



witnessing a paradigm shift, driven by rapid technological advancements. With the global construction industry likely to reach USD 10.5 tn by 2025, technology adoption has become pivotal

30 per cent. In India, the emphasis on smart cities and sustainable infrastructure has accelerated the integration of digital solutions. Technologies such as AI-driven project management, IoT-enabled monitoring, and 3D printing are reshaping how projects are designed and executed. For instance, smart analytics can predict project risks with 85% accuracy, saving significant resources." Developers are focusing on empowering industry players with innovative solutions that drive efficiency, sustainability, and collaboration.

"The future of construction is digital, and we are excited to lead this transformation," adds Chatterjee.

mation," adds Chatterjee.

Similarly, Vaibhav Kathotia, chief operating officer, real estate, Crest, says, "Technology is transforming every aspect of real estate, from planning and construction to sales and management. The rise of smart homes, powered by IoT devices and AI, is enhancing user experience and operational efficiency. Digital platforms for property transactions, virtual tours, and data-driven market analysis are simplifying the buying and selling process."



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