

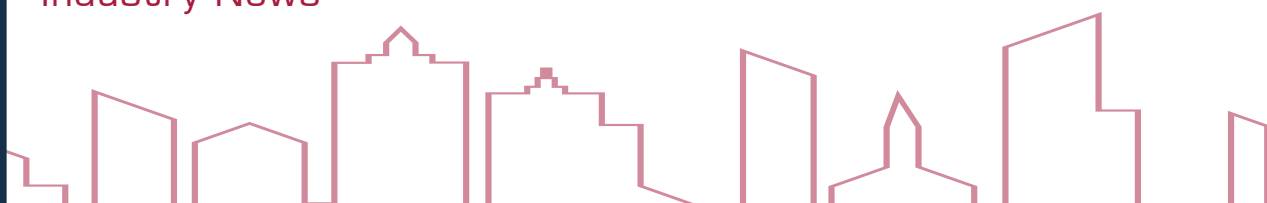


E-NEWSLETTER

OCTOBER 2025

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Chairman's Message

Dear Members,

October has brought significant developments that strengthen India's real-estate ecosystem and reinforce our industry's future direction. The Reserve Bank of India (RBI)'s recent exemption of the SWAMIH Investment Fund I from the stricter Alternate Investment Fund (AIF) regulations directly supports stalled affordable and mid-income housing projects, enabling debt financing to flow more freely and helping developers complete homes for buyers.

Simultaneously, the Securities and Exchange Board of India (SEBI)'s re-classification of Real Estate Investment Trusts (REITs) as equity instruments aligns India with global norms, expands mutual-fund and institutional participation, and opens possibilities for index inclusion—thereby improving liquidity, investor access, and capital-market depth for real-estate assets.

These reforms reflect a broader momentum: stronger financial support for affordable housing, enhanced investment frameworks for real-estate assets, and regulatory alignment with global best practices. For our members of CREDAI, this is both a moment of opportunity and responsibility. As we continue to emphasise green construction, transparency, stakeholder empowerment, women's leadership, and Housing for All, we must also seize this favourable environment by aligning project strategies, strengthening governance, and embracing innovation in financing and delivery.

CREDAI remains committed to guiding our members through these reforms, sharing insights, facilitating alignment with evolving norms, and supporting effective deployment of resources. With renewed regulatory clarity and capital-market openness, together we can build not just individual projects, but a resilient, inclusive and future-ready real-estate ecosystem that supports the vision of a "Viksit Bharat" by 2047.

Warm Regards
Boman Irani

President's Message

Dear Members,

CREDAI continues its active engagement with key policymakers to address sectoral challenges and contribute meaningfully to India's growth agenda. By proactively collaborating with government authorities, we aim to ensure that the real estate sector remains a strong driver of economic development, while also responding effectively to the needs of citizens.

In a recent meeting with the Hon'ble Minister for Civil Aviation, Shri Ram Mohan Naidu, discussions focused on the ongoing efforts of the Joint Working Group addressing height clearance challenges around airports. This initiative is crucial for ensuring safe and sustainable urban growth in areas surrounding airports, balancing aviation requirements with real estate development. The Ministry is preparing a comprehensive report in collaboration with international aviation agencies, and the final recommendations will be developed in consultation with CREDAI and other stakeholders. This demonstrates the government's willingness to work closely with industry experts to find practical solutions that support growth while maintaining safety standards.

Additionally, CREDAI made a detailed representation to the Chairman, CBIC, and senior representatives of CBDT to highlight key issues related to taxation, compliance, and regulatory procedures. By presenting well-informed recommendations, we aim to simplify processes, reduce bureaucratic hurdles, and create a transparent, investor-friendly environment that benefits developers, homebuyers, and the economy as a whole.

Through these continued engagements, CREDAI reaffirms its commitment to being a constructive partner to the government, advocating policies that are both growth-oriented and citizen-centric. We remain dedicated to supporting innovation, promoting responsible development, and ensuring that real estate continues to play a pivotal role in India's journey towards sustainable urbanization, affordable housing, and inclusive economic growth. By bridging the gap between policymakers and industry stakeholders, CREDAI strives to shape a real estate ecosystem that drives progress, empowers communities, and builds a resilient foundation for the nation's future.

Warm Regards
Shekhar G Patel

CREDAI National Vision:

- Skilling 5 lakh workers across the country
- Driving sustainability through the Green India Council
- Building India's first national Real Estate Data Analytics Centre
- Easing and reducing the cost of doing business
- Redefining affordable housing to meet today's economic realities

Government Meetings and Representations



Meeting with Hon'ble Minister for Civil Aviation, Shri Ram Mohan Naidu

The CREDAI delegation, comprising President Mr. Shekhar Patel, Secretary Mr. Gaurav Gupta, and Vice President Mr. Ashish Patel, met with Hon'ble Minister for Civil Aviation, Shri Ram Mohan Naidu to extend an invitation to the CREDAI National Conclave and Real Estate Awards, scheduled for 19th and 20th December. The Hon'ble Minister graciously confirmed his participation in the Conclave.

The discussion also covered the activities of the Joint Working Group (JWG) established to address challenges related to height clearances around airports. The Minister shared that the Ministry of Civil Aviation is preparing a comprehensive report in collaboration with international aviation agencies.

A set of recommendations on height clearances across airports in India will be finalized in consultation with CREDAI and other relevant stakeholders within the next 2–3 months.



Representation to the Chairman, CBIC & representatives of CBDT

The CREDAI delegation, led by President Mr. Shekhar Patel and comprising Mr. Gaurav Gupta and Ms. Binitha Dalal, made a presentation to the Chairman of CBIC and representatives of the CBDT, as part of our ongoing advocacy for the Union Budget 2026–27.

The delegation outlined key industry recommendations on Direct and Indirect Taxes to further strengthen the real estate and housing sector.

The proposals highlighted included refining the definition of Affordable Housing, facilitating GST Input Tax Credit (ITC), reducing GST on works contracts, introducing a Credit Guarantee Scheme for Affordable Housing, and launching a National Rental Housing Mission to address the growing housing demand.

CREDAI Committee **Meetings**

1

On 28th October, a discussion was held on YouthCon, focusing on the finalization of dates and venue.

2

On 30th October, the Customer Centricity Committee convened to discuss the topic and speaker for the upcoming masterclass.

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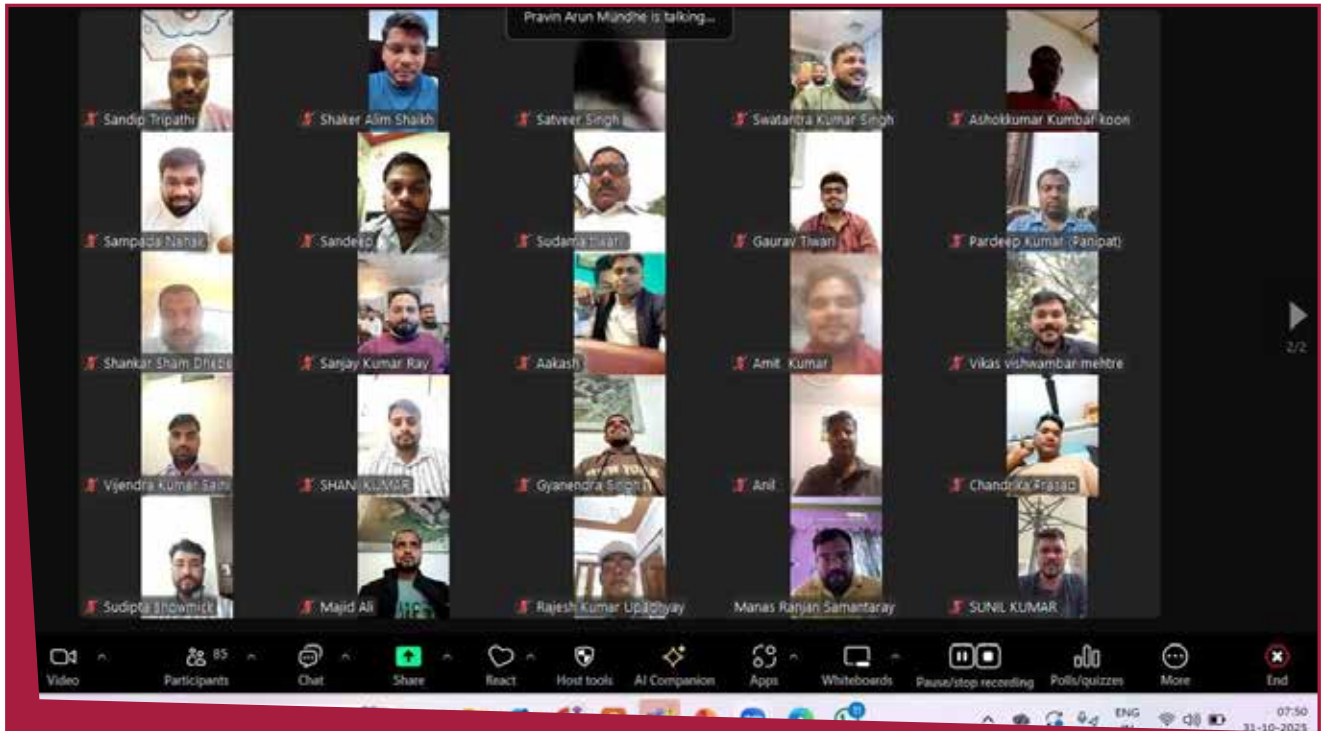
CSR Foundation and Skilling Initiative



The CREDAI CSR Foundation (CCF) continues to expand its vocational upskilling initiatives for marginalized construction workers. In October, over 1,074 workers were trained across 33 batches, despite festival-related challenges. CCF remains focused on building a trusted, industry-aligned skilling ecosystem. The latest expansion includes new programs in Bhopal and Sohna, with upcoming rollouts in Varanasi, Trivandrum, Bhubaneswar, Cuttack, Vijayawada, Ranchi, and Jaipur.

Further, the Diwali celebrations were organized at skilling centres as trainees and staff celebrated with enthusiasm and unity. The event began with a safety pledge, reaffirming commitment to safe construction practices. Trainers and coordinators joined in, adding warmth to the occasion. The celebration symbolized the light of knowledge and empowerment our skilling programs bring to workers' lives. An overview of the progress is shared below:

Workers Enrolled	Training Partner	Training Sites	No. of Developers	States Covered
4420	15	49	70	13



Virtual Skilling Program for Engineers

CREDAI proudly announces the successful completion of the 2nd batch of the Virtual Upskilling Program for Site Engineers, conducted in Hindi language. This milestone marks another significant step in CREDAI's ongoing mission to strengthen the technical and managerial capabilities of engineers in the construction sector.

Throughout the program, participants engaged in interactive virtual sessions, real-world case discussions, and industry-led modules covering key aspects such as construction quality, project management, safety compliance, and digital tools in engineering and over 200 engineers participated in this batch and 3rd batch of the customized virtual upskilling program for site engineers is set to launch on 20th November 2025, aligning with the evolving needs of modern engineering professionals.



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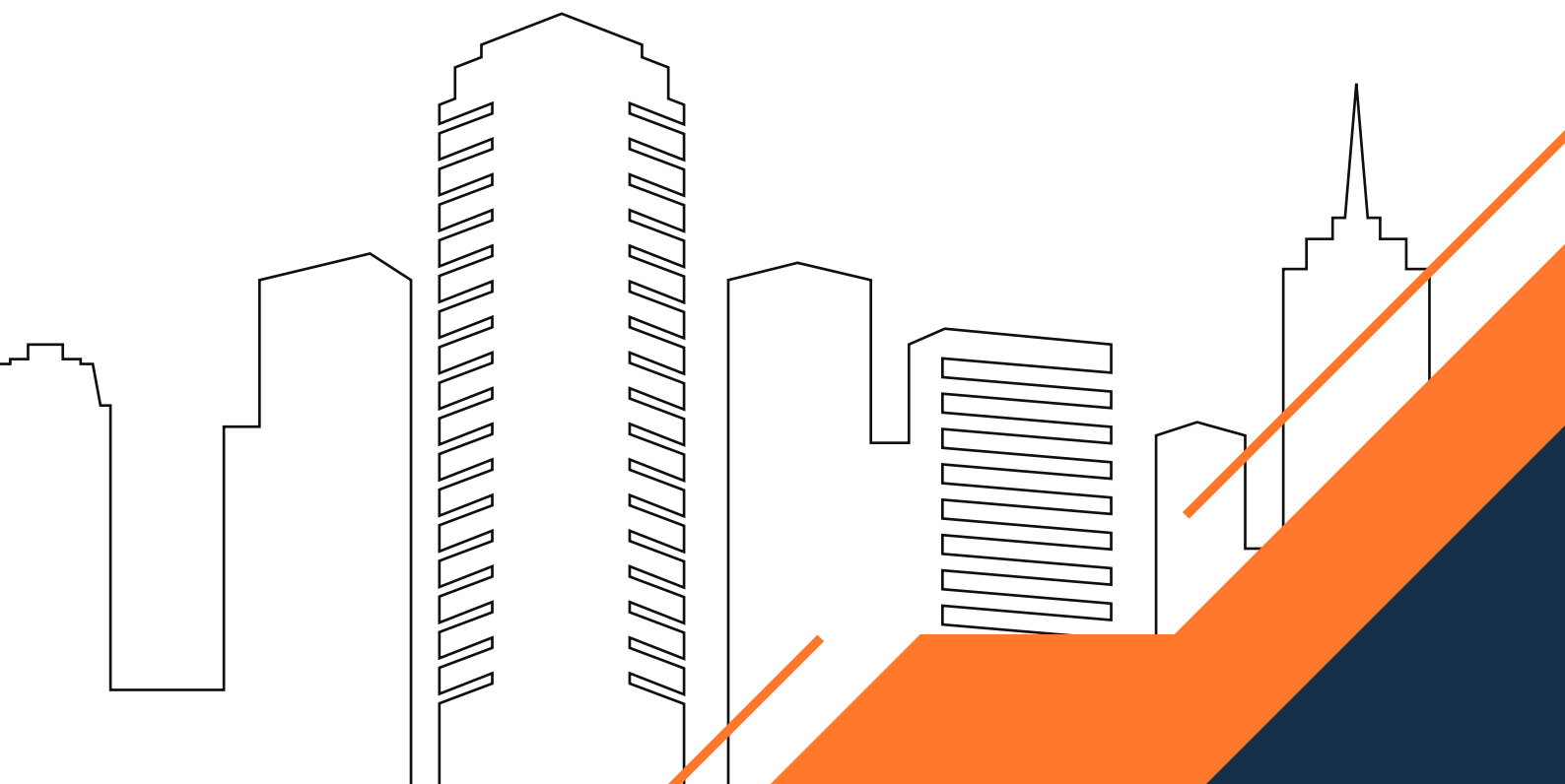


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State Chapter's Activities



CREDAI Andhra Pradesh



Representation to the Hon'ble Minister for Municipal Administration & Urban Development

On 07th October 2025, CREDAI Andhra Pradesh made a strategic representation to the Hon'ble Minister for Municipal Administration & Urban Development, Sri P. Narayana Garu, highlighting critical issues affecting the real estate sector across the state.

The delegation emphasized the urgent need for resolution of the Tanuku TDR (Transferable Development Rights) challenges, which have been impacting project viability and urban planning in the region. Additionally, the representation brought to light several statewide builder concerns, including delays in approvals, inconsistencies in development charges, and the need for streamlined regulatory frameworks to support sustainable growth. The meeting reflected CREDAI AP's proactive approach in advocating for builder welfare and urban development reforms through constructive dialogue with the government.



Meeting with AP RERA chairperson

On 15th October, CREDAI Andhra Pradesh leadership met AP RERA chairperson Sri are Siva Reddy and submitted a detailed representation covering 20+ issues affecting project approvals, compliance, and builder welfare. key suggestions included integration with ma&ud systems, validity alignment, deemed approvals, and conveyance deed reforms.

The meeting reinforced credai ap's commitment to streamlined RERA processes and statewide developer advocacy.



CREDAI Andhra Pradesh 4th Executive Committee Meeting

CREDAI Andhra Pradesh held its 4th Executive Committee Meeting for the 2025–27 term via Zoom on 28th October 2025, bringing together key office bearers and EC members from across the state. The virtual session reviewed chapter activities for October, evaluated progress on recent representations to AP RERA and MA&UD, and discussed upcoming initiatives such as statewide property shows and CSR programs.

Leadership also deliberated on improving member data management, strengthening inter-chapter coordination, and standardizing documentation for ongoing advocacy efforts.

The meeting reaffirmed CREDAI Andhra Pradesh's dedication to transparent governance, proactive engagement, and collective progress across all chapters.



Representation to Hon'ble Union Finance Minister Smt. Nirmala Sitharaman

CREDAI chapters from Ongol, Vizianagaram, and Tirupati jointly launched GST awareness drives on 14th October 2025 through innovative "Super Savings" programs and public melas. These initiatives formed part of CREDAI Andhra Pradesh's ongoing efforts to promote financial literacy and consumer empowerment.

The events featured interactive stalls, expert sessions, and simplified guides on GST benefits for homebuyers, including input tax credits, transparent pricing, and compliance norms. Local developers actively engaged with visitors, highlighting affordable housing options and addressing GST-related queries. The programs drew an enthusiastic public response, reflecting CREDAI's proactive role in enhancing regulatory awareness and encouraging responsible real estate practices.



Interactive session on “Mastering Documentation” was organized by CWW

CREDAI Women's Wing organised an engaging interactive session on “Mastering Documentation” at House of Kiran, Yendada, on 18th October 2025, featuring Sri R. Damodara Rao, M.Com, BL (DIG Retd.), Registration & Stamps Department.

The session covered key aspects of real estate documentation, including sale deeds, agreements, registrations, and legal compliance. Drawing from his extensive experience, Sri Damodara Rao provided valuable insights on avoiding common documentation errors, interpreting legal terminology, and ensuring seamless property transactions.

The session saw enthusiastic participation from members, particularly women entrepreneurs, and reinforced CREDAI's commitment to strengthening professional capabilities and promoting empowerment within the real estate community.

CREDAI Karnataka



Inauguration of CREDAI-IIMB Business Leadership Program

The 11th batch of the CREDAI-IIMB Business Leadership Program was inaugurated on 06 October 2025 in Bengaluru.

Mr. Gumi Ram Reddy, President-Elect, CREDAI National and Mr. Gaurav Gupta, Secretary CREDAI National joined the ceremony virtually, while CREDAI Karnataka President Mr. Bhaskar T Nagendrappa graced the occasion in person, alongside Program Mentor Mr. A Balakrishna Hegde and Program Directors Prof. V Ravi Anshuman and Prof. Soudeep Deb.

A total of 20 participants from across various CREDAI City Chapters have enrolled in this batch, marking another step in CREDAI's continued effort to nurture leadership and excellence in the real estate sector.



CREDAI Karnataka Realty Expo

CREDAI Karnataka Realty Expo 2025 was inaugurated on 10th October 2025 at the Karnataka Trade Promotion Organisation (KTPO), Bengaluru.

The Expo was inaugurated by Mr. Gummi Ram Reddy, President Elect, CREDAI National, along with Mr. Bhaskar T. Nagendrappa, President, CREDAI Karnataka.

Over 150 developers from across the state participated in the Expo, showcasing nearly 200 projects.

The inaugural event was graced by several dignitaries, including Mr. M.A. Mehaboob, Vice President – South, CREDAI National, Mr. Bayana Sreenivasa Rao, President, CREDAI Andhra Pradesh, and Mr. Roy Peter, President, CREDAI Kerala.

As part of the Expo, a workshop and live demonstration on the Unified Land Management System (ULMS) was organised for the benefit of real estate developers in Karnataka.

Sri Elisha Andrews, KAS, Programme Director, ULMS, and Sri Vibin Priyesh, PM Tech, ULMS, Centre for e-Governance, conducted the session and provided a detailed live demonstration of the ULMS platform.



Workshop on Architectural Plan Reading

On 11th October the CREDAI Women's Wing, Belagavi, organised an insightful workshop on Architectural Plan Reading at Hotel Native – Ivory Hall, Kanapur Road, Belagavi.

The session, themed “Understand Drawings, Build Dreams,” was specially curated for builders’ spouses, clients, and design enthusiasts to help them understand architectural drawings and plans in a simple and practical way.

The workshop aimed to empower participants to read and interpret architectural plans confidently, communicate better with architects and builders, and make informed decisions while planning homes or managing construction projects.

Mrs. Gauri Latkan was the Guest Speaker for the event. She conducted an engaging session filled with practical insights, guiding participants on how to visualize and relate 2D drawings to real spaces. Her interactive approach was highly appreciated by all attendees.

CWW Karnataka organised Session on the “Preserve the Western Ghats

On 13th October 2025, CREDAI Women's Wing Karnataka conducted a Zoom VC Session on the topic, “Preserve the Western Ghats”.

Mr. Sameer Majili, Ecologist and Educator, Founder Chairman of Green Saviours Association, was the keynote speaker for the event.

The key points covered during the VC are Importance of Western Ghats, Impact of deforestation and urbanization, Practical steps for conservation and Success stories from ongoing green initiatives.



CREDAI Belagavi celebrated Diwali with CCB workers

On 20th October 2025, CREDAI Belagavi celebrated Diwali with the CCB workers.

Mr. Yuvraj Hulji, President, CREDAI Belagavi, and Mr. Anand Chavan, Corporator, Belagavi, were present during the celebration and participated in the distribution of sweets to the workers.



CREDAI Mangalore participated in the event organized by KCCI

On 25th Oct 2025, CREDAI Mangalore proudly participated in an impactful event combinedly organized by KCCI, CREDAI Mangalore, Section Infin-8 Foundation (SI-8) and Mission Utthan, that brought together key stakeholders to explore and understand the growing significance of Carbon Credits and Green Finance in shaping a sustainable future for our industry.

On this meaningful platform, CREDAI Mangalore launched “CREDAI Build Smart Innovation Challenge” which is an initiative spearheaded by CREDAI Mangalore in association with SI-8, Mangalore’s premier incubation house, and in collaboration with Mission Utthan.



Mr. D.B. Mehta, President Elect, CREDAI Karnataka, spoke at the ET Now Business Conclave 2025

On 30th Oct 2025, Mr. D.B. Mehta, President Elect of CREDAI Karnataka, was invited as a distinguished speaker at the ET Now Business Conclave 2025 held in Mangalore.

Representing the real estate fraternity, he shared valuable insights on the sector’s growth and emerging opportunities, earning appreciation from participants and fellow industry leaders for his impactful contribution.



Awareness session at the Swarna Griha residential building in Kakti

On 31st October 2025, the Labour Department conducted an awareness session at the Swarna Griha residential building in Kakti. District Judge Shri Sandeep Patil addressed the labourers, emphasizing the importance of obtaining labour cards and following workplace safety measures.

CREDAI Belagavi President Shri Yuvraj Hulji and CREDAI Women’s Wing City Coordinator Smt. Karuna Hiremath were invited to the event, while Labour Commissioner Shri Mallikarjun Joggur, Shri Rajesh Jadav, and other officials from the department took the initiative in organising and leading the session.



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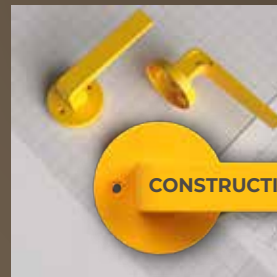
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CREDAI Kerala

Meeting Regarding Kerala Property Expo

On 17th October, a meeting was held at the House of CREDAI, Kochi, with CREDAI Kerala Exhibition Convenor Mr. Haseeb Ahamed, CEO Mr. Sethunath M., and representatives from Mathrubhumi.com regarding the Kerala Property Expo, scheduled to take place in Abu Dhabi, UAE, on 22nd and 23rd November 2025.



Meeting to discuss current matters

On 18th October, a meeting was held at House of CREDAI, Kochi for discussion on various current matters with Chariman, Mr. Roy Peter, past Chairmen Mr. Abdul Azeez & Dr. Najeeb Zackeria, Treasurer, Mr. Roy Joseph, GC members-Mr. John Thomas, CREDAI Kochi President, Mr. Edward George P., CREDAI Kochi Secretary, Mr. Anil Varma and CEO, Mr. Sethunath M.

CREDAI Kerala representation to IG registration

On 29th October, CREDAI Kerala made representations to the Inspector General of Registration, requesting the introduction of remote digital execution and registration of "Agreements for Sale."

The representation also highlighted the need to rationalize the registration process for Lease Deeds in Kerala by addressing the issues of high registration fees and the requirement for physical presence, which currently pose challenges for stakeholders.

Seminar on the theme 'Vision – Kerala 2031

On 23rd October, the Industry Seminar on the theme 'Vision – Kerala 2031', held at Al Saj International Convention Centre, Kazhakootam, Thiruvananthapuram, was attended by State Chairman Mr. Roy Peter along with members of CREDAI Trivandrum



CREDAI Trivandrum organized GC meeting

On 28th October, the GC meeting hosted by CREDAI Trivandrum was held at Hycinth Hotels, Trivandrum, followed by a get-together and dinner with CREDAI Trivandrum members and their families



CII Kerala Members Meet

On 8th October, the CII Kerala Members' Meet with Mr. P. Ravichandran, Deputy Chairman, CII Southern Region, and President, Danfoss Industries Pvt. Ltd., was held at Hotel Radisson Blu and attended by CEO Mr. Sethunath M.



CREDAI Trivandrum Executive & GB Meeting

On 3rd October, the Executive and General Body Meeting of CREDAI Trivandrum was held, where key discussions were held on ongoing projects, upcoming initiatives, and strategies to strengthen member engagement and industry collaboration



CREDAI Trivandrum Donates Sound System to Cotton Hill School

On 27th October, Convenor General Mr. S.N. Raghuchandran Nair inaugurated the new sound system provided by CREDAI Trivandrum to the kindergarten section of Cotton Hill School as part of its CSR initiative

Outreach Programme on 'Next-Gen GST Reforms'

On 10th October, an Outreach Programme on 'Next-Gen GST Reforms' was organised by the CGST and Central Tax Kochi Commissionerate to create awareness about the upcoming reforms, including the broad framework of GST, rate rationalisation, and key decisions approved in the 56th GST Council Meeting held on 3rd September 2025.

The session was attended by CREDAI Kochi President Mr. Edward George P. and CEO Mr. Sethunath M



Builders' Meet

On 17th October, a Builders' Meet was held at Hyatt, Trivandrum, with active participation from CREDAI Trivandrum members.

The meeting served as a platform to discuss emerging trends in the real estate sector, share industry insights, and explore opportunities for collaboration and sustainable development



CREDAI Trivandrum Lays Foundation for Homes Under CSR Initiative

On 28th October, Trivandrum City Mayor Smt. Arya Rajendran S. and CREDAI Trivandrum Secretary Mr. Digvijaya Singh attended the foundation stone laying ceremony for two houses being built by CREDAI Trivandrum as part of its CSR initiative



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CREDAI Madhya Pradesh



Umang Vastrotsav – Spreading Smiles this Diwali

To celebrate the festival of lights by bringing joy to the underprivileged sections of society, CREDAI Ujjain Chapter and Lions Club Ujjain Royal jointly organized a noble initiative titled "Umang Vastrotsav" from 13th to 16th October 2025 at Vishal Megamart, Freeganj, Ujjain (M.P.).

The heartfelt campaign aimed to light up the lives of 1,200 children by providing them new clothes and shoes of their choice. To make their Diwali even more special, arrangements were also made to give them sweets and fireworks to share the festive joy with their families.

The initiative stood as a shining example of compassion and collective effort, carried out selflessly through the wholehearted participation of the members of CREDAI Ujjain and Lions Club Ujjain Royal. Together, they spread light, love, and happiness — true to the spirit of Diwali.

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CREDAI MCHI



CREDAI-MCHI Contributes Rs. 3.65 Crore to Chief Minister's Relief Fund

On October 7, 2025, a delegation from CREDAI-MCHI met Hon'ble Chief Minister of Maharashtra, Shri Devendra Fadnavis, to hand over a cheque of Rs. 3.65 crore contributed towards the Chief Minister's Relief Fund. The contribution aims to support rescue and rehabilitation operations in flood-affected regions of central Maharashtra and adjoining areas.

In a strong display of solidarity and social commitment, 44 member developers of CREDAI-MCHI came together for this noble cause, reaffirming the real estate industry's dedication to the welfare of the state and its citizens.

The cheque was presented to the Hon'ble Chief Minister by Shri Sukhraj Nahar, President, CREDAI-MCHI, and Shri Rushi Mehta, Secretary, CREDAI-MCHI, in the presence of several leading developers from the Mumbai Metropolitan Region.

This initiative underscores CREDAI-MCHI's unwavering commitment to stand with the people of Maharashtra during times of need and contribute meaningfully to the state's ongoing relief and rehabilitation efforts.



Meeting with Shri Aseem Gupta, Addl. Chief Secretary (UD-I) and Shri Satish Gite

On 15th October, a delegation comprising representatives from CREDAI-MCHI, NAREDCO, and BDA met Shri Aseem Gupta, Additional Chief Secretary (UD-I), and Shri Satish Gite to discuss and request an extension of the Deferment Policy.

During the meeting, the delegation presented a three-fold request: to make the deferment policy applicable to all approving agencies, including MCGM, MHADA, SRA, and others; to make the deferment a permanent policy rather than requiring extensions every three years; and to maintain the interest rate at 8% under the deferment policy.

All three points were positively accepted by the Urban Development Secretary. Additionally, the delegation has requested a joint meeting to deliberate on other issues related to Urban Development.



Meeting with Shri Bhushan Gagrani (I.A.S.), Municipal Commissioner, BMC

A delegation met Shri Bhushan Gagrani (I.A.S.), Municipal Commissioner, Brihanmumbai Municipal Corporation (BMC), with the objective of presenting a unified front and seeking his appointment post-Diwali for joint discussions on various points that emerged during the recent Convergence Meet.

During the interaction, the delegation also took the opportunity to briefly discuss key issues related to Regulation 33(12).

Subsequently, the team met Shri Chandrakant Undge, Shri Chandrashekhar Chore, and Shri Sharad Ughade (DMC – Health) to touch upon several issues within their respective areas of jurisdiction.

A follow-up meeting is planned post-Diwali to continue discussions on multiple matters, including the ongoing concerns surrounding Regulation 33(12).



Meeting with Shri Bhushan Gagrani (I.A.S.), Municipal Commissioner, BMC

On 24th October, a marathon meeting was convened by Shri Sukhraj Nahar, President of CREDAI-MCHI, bringing together representatives from CREDAI-MCHI, NAREDCO, BDA, and PEATA with Hon'ble Municipal Commissioner Shri Bhushan Gagrani (I.A.S.) and senior MCGM

officials including Shri Chandrakant Undge, Shri Sunil Rathod, Shri Chandrashekhar Chore, Shri Ravindra Ambulgekar, Shri Parab, Shri Kate, and Shri Nirmal.

A key outcome of the meeting was the formation of a Real Estate Steering Committee under the chairmanship of Shri Chandrakant Undge, tasked with convening fortnightly meetings with representatives from all developer associations and MCGM officers to ensure real-time resolution of industry issues.

The Municipal Commissioner also assured his personal participation on a monthly basis. Additionally, CREDAI-MCHI, in collaboration with NAREDCO, BDA, and PEATA, proposed a 10:10:80 premium payment mechanism covering Fungible FSI, OSD, Fire Service Fees, PCO Charges, Development Cess, and other related heads—a transformative initiative aimed at improving industry cash flows.

The Municipal Commissioner welcomed the proposal and advised that it be further deliberated within the Steering Committee.

Meeting with Shri Satish Gite – OSD to ACS

A meeting was held on 27th October with Shri Satish Gite, Officer on Special Duty (OSD) to the Additional Chief Secretary (ACS), to discuss the extension of the deferment policy for State Government premiums. During the discussion, CREDAI-MCHI requested a reduction of the interest rate to 8.5%. It was clarified, however, that since BMC and SRA have already increased their rates to 12%, the Urban Development (UD) Department cannot mandate a lower rate.

The matter of interest rate rationalization remains under consideration, contingent upon alignment with the policies of local authorities such as BMC and SRA.



Meeting with Dr. Mahendra Kalyankar (IAS) – CEO, SRA

On 30th October, a joint delegation comprising CREDAI-MCHI, NAREDCO, BDA, and PEATA visited the Slum Rehabilitation Authority (SRA) at the invitation of Dr. Mahendra Kalyankar (IAS), CEO, SRA, to engage in a detailed discussion on the Authority's reform initiatives. During the interaction, Dr. Kalyankar and his leadership team highlighted a transformative agenda focused on making SRA processes faster, transparent, and technology driven.

Key initiatives include the launch of an STQC-certified website available in over 25 languages, a fully integrated online approval system with role-based access, blockchain-based record storage for enhanced transparency, and AI-driven chatbots to facilitate seamless interaction with beneficiaries and developers.

Additionally, real-time validation of Aadhaar, PAN, electricity, and electoral data now enables instant generation of Annexure-2, reducing approval timelines from 6–9 months to near-instant.

On the governance front, SRA is undertaking comprehensive mapping of all slum structures in Mumbai by year-end, along with time-bound eviction and demolition SOPs, allowing non-cooperative slum structures to be cleared within 45 days, as demonstrated by the demolition of 1,000 structures in Worli within just three days.

SRA 2.0 embodies speed, transparency, technology-enabled governance, and a developer-friendly environment, reflecting the Authority's commitment to a slum-free Mumbai and its willingness to collaborate with credible developers.

CREDAI-MCHI will now coordinate with SRA to organize a developer workshop and demonstration session in the near future.

CREDAI National Capital Region



CAQM, IIT Delhi & CREDAI NCR Reviewed “Clean Construction Guidelines” For Dust-Free Development in NCR Region

A high-level meeting was held on 13th October at the CAQM Headquarters in Delhi under the chairmanship of Shri Rajesh Verma, Chairman, Commission for Air Quality Management (CAQM), to review and finalize the Clean Construction Guidelines and Techno-Managerial Solutions aimed at reducing dust and particulate pollution from construction and demolition (C&D) activities across Delhi-NCR.

CREDAI NCR was represented by Shri Nikhil Hawelia in close coordination with Shri Gaurav Gupta, along with representatives from CAQM, IIT Delhi, the School of Planning and Architecture (SPA), and CPWD. The meeting focused on developing practical, enforceable measures that align construction practices with national environmental laws, GRAP triggers, and the C&D Waste Management Rules.

The jointly developed guidelines, a result of collaboration between CAQM, IIT Delhi, SPA, CPWD, and CREDAI NCR, emphasize five key pillars — air-quality-based construction scheduling, adoption of low-dust technologies, strengthened dust suppression controls, digital monitoring through sensors and dashboards, and circularity in waste management through Extended Producer Responsibility (EPR).

The measures are expected to achieve measurable reductions in construction-related emissions, ensure cleaner project delivery, and enhance accountability across projects. Shri Rajesh Verma appreciated the collaborative effort between academia, government, and industry, stating that clean construction must become a deliverable rather than an aspiration. CAQM, IIT Delhi, and CREDAI NCR also agreed to continue joint efforts to pilot the implementation framework across major urban centers in NCR.



CREDAI NCR (Ghaziabad) Gears Up for Growth Conclave 2025: EC & GC Meet Charts the Roadmap

The Executive Committee (EC) of CREDAI NCR (Ghaziabad) convened a detailed planning meeting on 24th October to finalize preparations for the upcoming Growth Conclave 2025, scheduled for 30th October 2025 at Radisson Blu, Kaushambi, Ghaziabad. The Conclave, themed “Transforming Urban Landscape,” aims to bring together policymakers, industry leaders, and real estate professionals to deliberate on the city’s evolving urban narrative.

The meeting, chaired by Mr. Vipul Giri, President - CREDAI Ghaziabad, saw active participation from senior office bearers. Key agenda points included the event structure, thematic sessions, speaker invitations, media engagement, and logistical arrangements.

During the discussions, members emphasized that the Growth Conclave will serve as a landmark platform to highlight Ghaziabad’s achievements, showcase upcoming urban infrastructure projects, and facilitate dialogue on new development bye-laws, government schemes, and sustainable real estate practices. The gathering also aims to strengthen collaboration between the public and private sectors to accelerate the region’s transformation.

Speaking at the meeting, Mr. Vipul Giri noted that the Conclave reflects CREDAI Ghaziabad’s vision of building a modern, well-planned, and inclusive city aligned with the growth aspirations of Uttar Pradesh. “The Conclave will not just be an event - it will be a forum of ideas, innovation, and intent, uniting all stakeholders who are shaping Ghaziabad’s urban future,” he said.

The EC and GC members also reviewed communication strategies to ensure strong participation from developers, government departments, financial institutions, and media houses. The Secretariat was directed to coordinate all formal invitations and outreach efforts.

The meeting concluded on an enthusiastic note, with members reaffirming their commitment to make the Growth Conclave 2025 a milestone event symbolizing Ghaziabad’s progress, resilience, and forward-looking vision.



CREDAI NCR (Haryana) to launch large-scale plantation project in Gurugram Aravallis

CREDAI NCR (Haryana) is undertaking an ambitious afforestation and ecological restoration project in the Aravalli region of Gurugram. On 4th October 2025, representatives from CREDAI Haryana met Mr. Subhash Yadav, Chief Conservator of Forests, to discuss the initiative covering land adjoining Sushant University. The project aims to transform barren and bush-dominated areas into a thriving green ecosystem through a blend of planned plantation, natural regeneration, and eco-restoration measures.

The afforestation drive will commence before the monsoon season and will be supplemented by large-scale seed dispersal to promote natural jungle growth. Ecological protection will be ensured by scientifically diverting natural water flow while preserving existing vegetation and ground flora.

The project also includes a bush clearance strategy, where small Keekar bushes will be removed and monitored to prevent regrowth, maintaining the land's suitability for sustainable plantation. Infrastructure support features bio-fencing within the plantation area, boundary arrangements by the Forest Department, a nursery near Sushant University with saplings ready by January 2026, and water supply managed primarily by the Forest Department with minor pumping by CREDAI Haryana.

This initiative marks a significant collaboration between CREDAI NCR (Haryana) and the Forest Department, Government of Haryana, underscoring the real estate sector's commitment to environmental sustainability, biodiversity preservation, and community well-being.



CREDAI NCR Engages in Conciliatory Dialogue to Streamline Developer Complaints

On 9th October 2025, a meeting was held between representatives of CREDAI NCR (Western U.P. & Ghaziabad) and the office of the Hon'ble Conciliator to deliberate upon the ongoing developer-wise complaint resolution process.

During the deliberations, it was proposed and agreed that the Conciliator's office will endeavour to schedule hearings and discussions on a developer-wise basis to ensure more focused and effective resolution of complaints. The case details will be shared in advance with both the concerned developers and CREDAI to enable better preparedness.

The Hon'ble Conciliator emphasized that it shall be the moral responsibility of CREDAI NCR (Western U.P. and Ghaziabad) to ensure the presence of appropriate representatives from member developer companies, equipped with viable and constructive solutions.

Furthermore, CREDAI NCR (Western U.P. and Ghaziabad) will communicate to the Conciliator's office, in advance, the name of the nominated representative for each case, along with a brief status line outlining whether the complaint is resolvable or not, and were not, specifying the reason. This proactive exchange of information is expected to enhance transparency and streamline the overall conciliation process.

CREDAI Rajasthan



Diwali Milan Samaroh

CREDAI Rajasthan hosted the Diwali Milan Samaroh on October 14, 2025, at the iconic Hotel Rambagh Palace, Jaipur. The evening brought together members and dignitaries from across the state to celebrate the festive spirit, strengthen camaraderie, and share moments of joy and togetherness.



Meeting of the Executive Committee (2025-27)

The 2nd Meeting of the Executive Committee (2025–27) of CREDAI Rajasthan was held on October 29, 2025, at the CREDAI Rajasthan Office, M.I. Road, Jaipur.

The meeting brought together Executive Committee members to review ongoing initiatives, discuss key policy matters, and deliberate on future strategies aimed at strengthening the association's role across the state.

The discussions also focused on enhancing member engagement, promoting sustainable development, and aligning activities with CREDAI's national vision

CREDAI Tamil Nadu



5th Governing Council meeting

The 5th Governing Council meeting of CREDAI Tamil Nadu was held virtually on 7th October, bringing together State leadership and chapter heads to review key initiatives and outline future priorities. Discussions focused on sustainable construction, affordable housing, ease of doing business, and member capacity building across chapters.



Meeting with Chief Secretary, Government of Tamil Nadu

On 17th October 2025, CREDAI Chennai office bearers met Thiru Muruganandham IAS, Chief Secretary, Government of Tamil Nadu.

The meeting was attended by Mr. S. Sridharan, EC Member, CREDAI National; Mr. A. Mohamed Ali, President, CREDAI Chennai; Mr. Mehul Doshi, President-Elect, CREDAI Chennai; and Mr. Aslam, Secretary, CREDAI Chennai.



Meeting on the implementation of the new Star 3.0 software

On 31st Oct, the Inspector General of Registration convened a stakeholder meeting to gather feedback on the implementation of the new Star 3.0 software.

The meeting was attended by Mr. W.S. Habib, President of CREDAI Tamil Nadu, along with members from the Chennai and other city chapters. Key discussions focused on streamlining registration processes, addressing technical challenges, and exploring ways to improve user experience for developers and buyers.

The session provided an interactive platform for stakeholders to share insights and suggestions, reinforcing collaborative efforts between the government and the real estate sector.



Meeting with Add. Chief Secretary, Housing & Urban Development Department

On 17th October 2025, CREDAI Chennai office bearers met Thiru Kakarla Usha IAS, Additional Chief Secretary, Housing & Urban Development Department.

The meeting was attended by Mr. S. Sridharan, EC Member, CREDAI National; Mr. A. Mohamed Ali, President, CREDAI Chennai; Mr. Mehul Doshi, President-Elect, CREDAI Chennai; and Mr. Aslam, Secretary, CREDAI Chennai.



Discussion with Inspector General of Registration

CREDAI Tamil Nadu and Chennai office bearers met Thiru Dinesh Oliver Ponraj IAS, Inspector General of Registration, at the Registration Office to discuss the Presence-less Registration Process.

The meeting was attended by Mr. W.S. Habib, President, CREDAI TN; Mr. Arumugam, Vice President, CREDAI Chennai; Mr. Mothish Kumar, EC Member, CREDAI Chennai; Mr. S.S. Prasad Babu, EC Member, CREDAI Chennai; and Dr. T. Arul, EC Member, CREDAI Chennai.

CREDAI Telangana



CREDAI Hyderabad Monthly Meeting

CREDAI Hyderabad conducted its Monthly Meeting on 31st October 2025 at Radisson Blu, Banjara Hills. The meeting witnessed a great turnout of members, providing an excellent platform for interaction and exchange of ideas.

The highlight of the evening was an insightful session on “Reinventing Home Sales through AI” by Mr. Sunil Mishra, MD & CEO – Growth Businesses, AI & Chief Strategy Office, and Mr. Mudit Gupta, Senior Director & City Lead – Hyderabad, who shared valuable insights on how artificial intelligence is transforming customer engagement and driving business growth in real estate.

The evening also featured a networking dinner that fostered meaningful conversations among members in a relaxed setting.



CREDAI Kolhapur Study Tour Hosted by CREDAI Hyderabad

CREDAI Hyderabad hosted a study tour for the CREDAI Kolhapur delegation on 27th and 28th October 2025, providing an opportunity to explore a wide range of projects across the city, including high-end residential, affordable housing, plotted developments, IT, and industrial spaces.

The delegation visited landmark projects such as Auro Realty's Pearl and Kohinoor, Ark Group's Samyak Project, Rajapushpa's Provincia, Greenrich Highlands, and Sattya IT Hub.

The visiting team, comprising prominent builders and developers from Kolhapur, appreciated the warm hospitality and the thoughtfully curated project visits, which offered valuable insights into Hyderabad's dynamic real estate ecosystem.



CREDAI Hyderabad Youth Wing – Green Blueprint Workshop

CREDAI Hyderabad Youth Wing, in collaboration with Smarter Dharma, organized an interactive workshop titled Green Blueprint – Hyderabad Edition on 10th October 2025 at The Glass House, Jubilee Hills. The session focused on empowering developers and design professionals to integrate sustainability into project planning and execution while maximizing business value and profitability.

The workshop showcased how SD+, Smarter Dharma's digital platform, simplifies green building design, certification processes, and return on investment (ROI) tracking. Participants engaged in insightful discussions on aligning sustainability with technology and business strategy, highlighting the Youth Wing's vision for smarter, greener, and more profitable development.

The event concluded with dinner & networking session, fostering meaningful conversations among industry professionals and sustainability advocates.



CREDAI Hyderabad Leadership Meets Telangana DGP Sri Shivdhar Reddy

The leadership team of CREDAI Hyderabad met Sri Shivdhar Reddy, Director General of Police, Government of Telangana, to extend congratulations on his recent appointment and explore avenues for enhanced coordination between the real estate fraternity and the police department.

The discussion emphasized the need for better collaboration to ensure smoother project operations and address key industry-related challenges effectively.



Blood Donation Camp a Grand Success: CREDAI Warangal Collects Over 520 Units

On 12th October, CREDAI Warangal organized a blood donation camp at Public Garden, Hanumakonda, in association with the Indian Red Cross Society and MGM Hospital, collecting over 520 units of blood.

Led by President Naini Amarender Reddy and General Secretary Shakhamuri Amar, the initiative saw active participation from CREDAI members, associates, employees, and local citizens.

The event was graced by dignitaries including MLA Naini Rajender Reddy, Mayor Gundu Sudharani, KUDA Chairman Enagala Venkat Ram Reddy, and other officials.

The seamless execution was supported by the CREDAI Warangal Executive Committee. President Naini Amarender Reddy highlighted the overwhelming response and reaffirmed CREDAI Warangal's commitment to impactful CSR initiatives.

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CREDAI West Bengal



CREDAI Kolkata Diwali Nite

CREDAI Kolkata organized the 3rd edition of its annual 'Diwali Nite' on 14th October '25.

The programme was hosted by the President and Office Bearers of CREDAI Kolkata, with the evening bearing testament to bonding between members young and old. Special invitees from the government too graced the occasion.

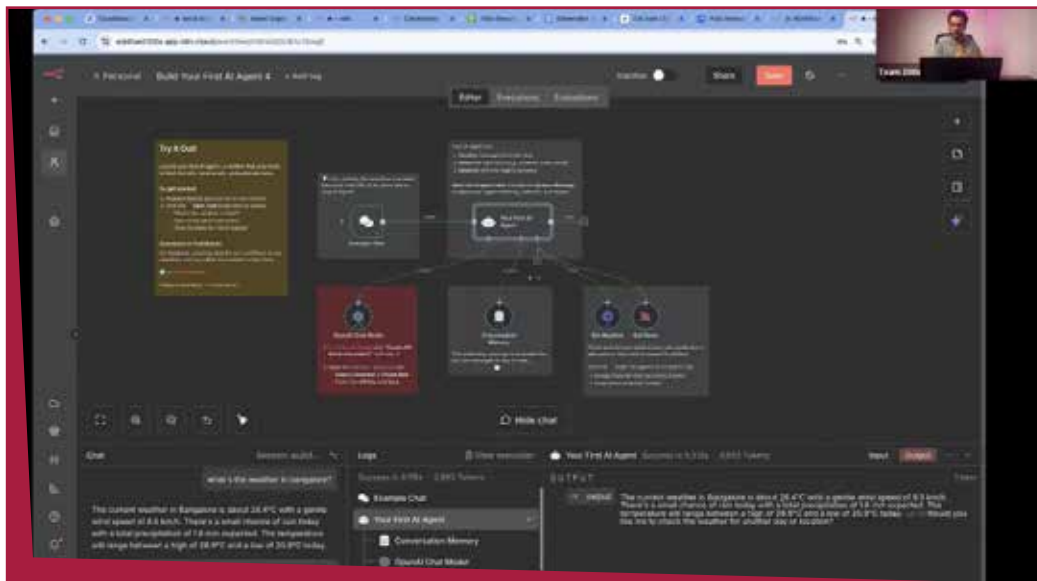


Certificate Distribution Ceremony

A 'Certificate Distribution Ceremony' was held on 16th October '25 at the project site: Morya (being developed by Sugam Homes, Diamond Group & Soham Estates).

The certificates were presented to the workers who had successfully attended the 10-day on-site skill training program and cleared the assessment being conducted earlier.

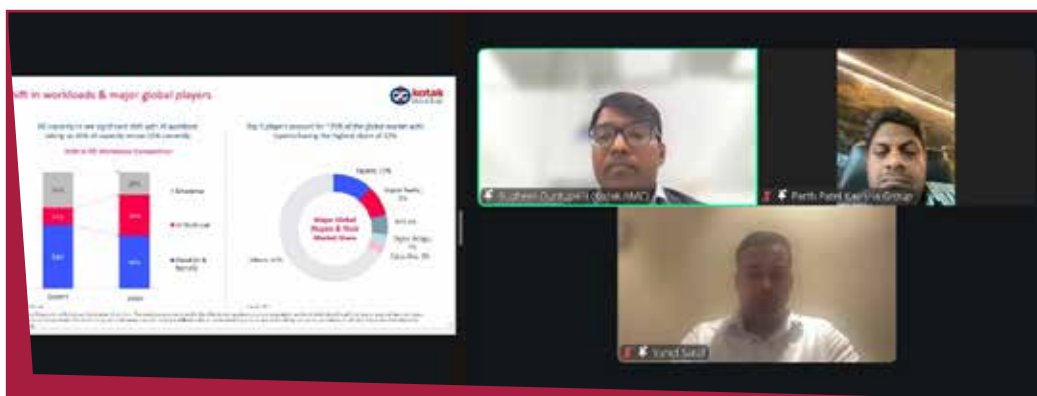
CREDAI Youth Wing



CYW "Automate with AI" Series: Episode 4 Highlights

The fourth episode of the "Automate with AI" series, held on 14th Oct, featured Mr. Siddhant Goswami, CTO & Lead Instructor at 100x Engineers and Official OpenAI Academy Instructor.

The session focused on AI Agents and how they can perform real tasks, automate business processes, and boost productivity. Members explored practical use cases and learned ways to build their own AI-powered workflows. With strong participation and engaging discussions, the series continues to inspire members to Learn. Automate. Grow

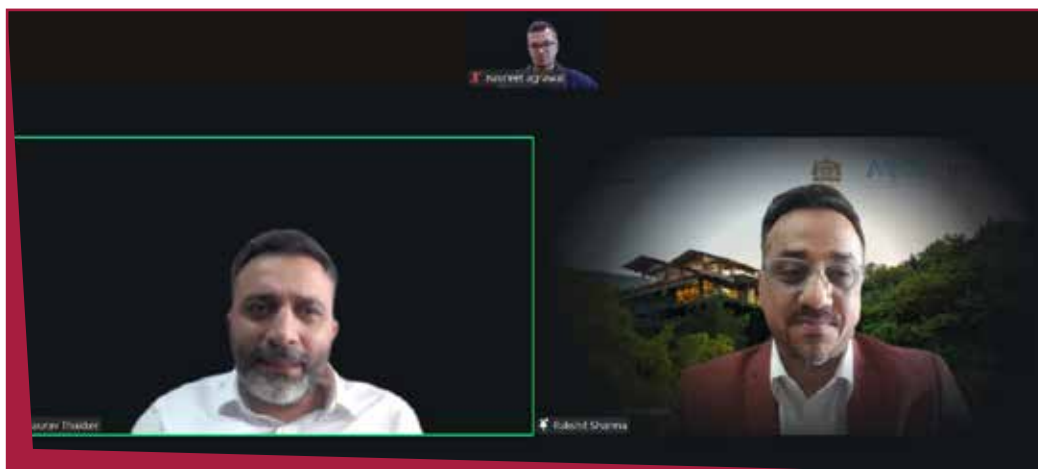


CYW Masterclass: "Data Centers in India – Decoding the Data Center Ecosystem"

The CYW Think Like C-Suite Committee hosted an online masterclass on 4th October on "Data Centers in India – Decoding the Data Center Ecosystem: Thumb Rules Today, Vision for Tomorrow" with Mr. Sudheer Guntupalli, Vice President, Fund Management – Equity, Kotak.

Mr. Suhel Saraf, CYW East Zone Head, welcomed the speaker and moderated the session, while Mr. Parth Patel, CYW Co-Convener, encouraged members to actively engage and learn from the evolving data center landscape.

The session offered sharp insights into India's growing data center ecosystem, investment trends, and its emerging role in shaping the digital economy



CYW Masterclass: "India's Luxury Leap – Decoding Branded Residences"

The CYW Customer Centricity Committee hosted an online masterclass on "India's Luxury Leap: Decoding Branded Residences" with Mr. Rakshit Sharma, COO, The Machan Resorts.

The session explored how India's real estate sector is embracing the global trend of branded residences, redefining luxury and customer experience. A special address by Mr. Gaurav Thakker, Joint Treasurer, CREDAI National, highlighted the importance of understanding evolving market aspirations.

Members gained valuable insights into the growing synergy between branding and real estate development.

Social Media Highlights



Total No of posts - **22**

No of followers increased by **37** and making the count **2,2309**

A decrease of **77.1%** in the total Impressions rate

A decrease of **81.3%** in the total engagement rate



Total No of Posts- **22**

No of followers increased to **261** making it to **8929**

An Increase of **29.2%** in the total engagement rate

The engagement rate stands at **1.06%**



Total No of posts - **22**

Total followers **10,607**

A decrease of **37.14%** in the total engagement rate

The engagement rate stands at **25.6%**



Total No of Posts- **23**

No of followers increased by **163** and making the count **13370**

A decrease of **66.6%** in the total impression rate

The engagement rate stands at **2.1%**



CREDAI, NAREDCO urge RBI to cut repo rate in next meet to enhance housing demand

NEW DELHI: (Oct 1) Realtors' body CREDAI and NAREDCO on Wednesday urged the RBI to reduce the key repo rate in the next monetary policy to boost demand for residential properties, especially of affordable homes.

They also hoped that banks would pass on the benefits of previous rate cuts to existing and new home loan borrowers.

In Wednesday, the Reserve Bank of India (RBI) kept key interest rates unchanged as it waited for greater clarity on the impact of US tariffs as well as ploy-out of earlier rate cuts and recent tax reductions. Since February, the repo rate has been cut by 100 basis points to 5.5 per cent.



CREDAI, NAREDCO urge RBI to cut repo rate in next meet to enhance housing demand

Realtors' body CREDAI and NAREDCO on Wednesday urged the RBI to reduce the key repo rate in the next monetary policy to boost demand for residential properties, especially of affordable homes.

They also hoped that banks would pass on the benefits of previous rate cuts to existing and new home loan borrowers.

Commenting on the RBI policy, CREDAI National President Shekhar Patel, said, "The RBI's decision to hold the repo rate at 5.5 per cent gives the housing sector the steadiness it needs amid global uncertainty. Predictable borrowing costs allow buyers to plan long-term and give developers the clarity to progress financing and projects." He noted that the recent GST rates rationalisation has lifted consumer sentiment and increased demand across sectors.

While markets had anticipated a 25-basis point cut today, we remain hopeful the BI will deliver a cumulative 50-basis point easing this fiscal in two tranches.



OPINION | The Great Capital Shift: Unlocking India's real estate renaissance

India's real estate sector faces financing challenges amid growing demand. Innovative capital solutions, government initiatives, and policy reforms are essential to support sustainable growth and equitable development across city tiers

SHEKHAR RATES | OCTOBER 04, 2020 / 12:02 IST



In October, we achieved 52 media coverages, generating a PR value of INR 2.89 Cr. These included coverage of CREDAI's insights on the Repo Rate announcement, positioning the organization as a credible industry voice on key policy and economic developments.

Broadcast coverage was secured in CNBC Awaaz, while print and digital coverage in leading publications such as PTI, Fortune India, The Hindu, The Economic Times, and Money control further amplified CREDAI's voice. Additionally, thought leadership opportunities in reputed platforms like Fortune India and Money control strengthened the organization's presence as an authoritative voice in the real estate sector.

CREDAI Industry News

1. Rising construction costs and developers' shift toward premium housing slowed new housing project launches across India's major cities in 2025, according to JLL India's latest residential market report. The report said developer focus on higher-margin premium projects, elevated construction costs, and steady buyer demand pushed up housing prices across all key markets. To read more, pls click <https://www.financialexpress.com/business/industry/indias-housing-market-shifts-jll-india-lists-out-why-developers-are-betting-on-premium-homes-mumbai-bengaluru-lead/4026751/>
2. Gurugram continues to dominate the National Capital Region's (NCR) real estate landscape, emerging as the top-performing market among the region's satellite cities, according to a new report by Canada-based global consultancy firm, Colliers. To read more, pls click <https://www.hindustantimes.com/cities/gurugram-news/gurugram-tops-ncr-property-market-sohna-spr-lead-next-growth-wave-101761601867282.html>
3. Leasing of industrial and warehousing spaces across eight major cities rose 28 per cent to a record 37 million sq ft during the January-September period of this year, driven by high demand in Delhi-NCR, according to CBRE. To read more, pls click https://www.business-standard.com/amp/industry/news/leasing-of-industrial-warehousing-spaces-hit-record-37-mn-sq-ft-in-jan-sep-cbre-125102100464_1.html
4. In a move aimed at streamlining governance, the Odisha Real Estate Regulatory Authority (ORERA) has initiated the process to appoint a land expert to assist in resolving complex disputes. To read more, pls click <https://timesofindia.indiatimes.com/city/bhubaneswar/odisha-real-estate-regulatory-authority-to-appoint-land-expert-to-streamline-dispute-resolution/articleshow/124746039.cms>
5. The department of housing and urban development has set up a sector-specific advisory committee comprising leading developers and industry experts to boost growth in the real estate sector. To read more, pls click <https://www.hindustantimes.com/cities/chandigarh-news/punjab-forms-advisory-panel-set-up-for-real-estate-sector-101760041906039.html>
6. Private equity investment inflows into the Indian real estate sector stood at \$1.5 billion during Q3 2025, according to premier professional international property consulting firm Savills India. To read more, pls click <https://www.fortuneindia.com/business-news/pe-investment-into-indias-real-estate-sector-dips-32-to-15-billion-in-q3-2025/127363>
7. The Jewar International Airport in Noida is poised to become a major milestone in the National Capital Region's (NCR) infrastructure and economic growth journey. To read more, pls click <https://www.indiatoday.in/business/real-estate/story/how-is-jewar-international-airport-shaping-noidas-next-big-real-estate-boom-2800323-2025-10-09>

ABOUT CREDAI

Confederation of Real Estate Developers' Associations of India (CREDAI) is the apex body of private Real Estate developers in India, established in 1999, with a vision of transforming the landscape of Indian Real Estate industry and a mandate to pursue the cause of Housing and Habitat. Today, CREDAI represents 13000+ Developers across 230 city chapters in 20 states and plays an important role in policy formulation by representing the views of its members to various Ministries at regular intervals.

CREDAI strives to make the Real Estate industry organized and progressive by working closely with all stakeholders: Government representatives, policy makers, investors, finance companies, consumers, and real estate professionals. CREDAI is a recognized partner for the Government and is represented on several committees working in policy formulation.

CREDAI engages in policy advocacy with various Ministries at the State & Central Level.

CREDAI has a focused approach in the skilling & upskilling of construction workers & strives to ensure that the construction labour accesses social benefits extended by various departments of state & central Governments. Under its CSR, CREDAI has skilled more than 2 Lakh construction workers and youth till date.



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Ms. Nidhi Sharma, Sr. Manager - PR & Communications

E- nidhi@credai.org, Ph: 01143126200

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