



CREDAI[^]

E-Newsletter

June 2023

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PRESIDENT'S MESSAGE

Dear Members

I am delighted by the positive response received from our esteemed members in response to CREDAI's appeal for the adoption of Green Building practices and the promotion of sustainability. It is truly remarkable that over 71 projects, spanning more than 62 million square feet, have registered for Green Building certification during the "Green Crusader Campaign". This campaign, launched in collaboration with IGBC on the occasion of World Environment Day has laid a solid foundation for progress. As we move forward, I am confident that many more projects will embrace green building practices

I am pleased to inform you that our Statistics Committee has recently published two highly insightful reports. These reports include the Housing Price-Tracker & Quarterly India Office Report for Q1 2023. Such valuable resources provide our members with precise data and strategic intelligence, empowering them to make well-informed decisions in the dynamic real estate sector.

I kindly urge all of you to actively engage with CREDAI's social media platforms, including Twitter (**CREDAI National** & **CREDAI President**) LinkedIn (**CREDAI**), and Instagram (**CREDAI National**) . By doing so, we can effectively disseminate vital information and updates to each member within our extensive association. Moreover, this active involvement will facilitate meaningful discussions and seamless communication across our organization. I firmly believe that your participation on these platforms will contribute significantly to the collective growth and success of our esteemed association.

Boman R. Irani
President



Anand Singhania

Vice President, CREDAI (Central zone)

REAL ESTATE INVESTMENT OPPORTUNITIES IN INDIA'S TOP TIER 2 & 3

Over the decade, our Indian real estate sector has traditionally been dominated by metropolitan cities like Mumbai, Delhi, Chennai, Kolkata, and Bangalore. However, in recent years, there has been a significant shift towards tier 2 and tier 3 cities, as well as small towns, due to various factors such as urbanization, infrastructure development, and the government's focus on regional growth. This article aims to explore the rising investment opportunities in these cities and towns and how they are driving the growth of the real estate sector. India's tier 2 and tier 3 cities have witnessed substantial growth in recent years, thanks to factors such as improved connectivity, infrastructure development, and government initiatives. Cities like Jaipur, Coimbatore, Chandigarh, Nagpur, Raipur, and many more have emerged as key investment destinations, offering ample opportunities for real estate investors. These cities are experiencing rapid urbanization, a growing middle class, and increased disposable incomes, which are driving the demand for housing and commercial spaces.

Government Initiatives and Policies for Infrastructure Development and Connectivity:

One of the major factors contributing to the growth of tier 2 and tier 3 cities is the improvement in infrastructure and connectivity. The government's focus on developing smart cities and the construction of new airports, highways, and railways have significantly enhanced access to these cities. This improved connectivity has attracted both investors and end-users, leading to a surge in real estate activities. The Indian government has launched several initiatives and policies to promote the growth of tier 2 and tier 3 cities. The "Smart Cities Mission" aims to transform 100 cities across the country into sustainable and citizen-friendly urban centres. Additionally, the "Housing for All" scheme and the implementation of the Real Estate Regulatory Authority (RERA) have brought transparency and accountability to the sector, instilling confidence in investors.

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Affordability and Cost Advantage with Expanding Commercial and Industrial Hubs:

Compared to the skyrocketing property prices in metropolitan cities, tier 2 and tier 3 cities offer a significant cost advantage and better affordability. The lower cost of land and construction materials, coupled with the availability of skilled labor at a lower cost, make these cities attractive for real estate investments. Moreover, the cost of living in these cities is comparatively lower, making them more desirable for people looking for affordable housing options. Many tier 2 and tier 3 cities have become major commercial and industrial hubs, attracting investments from national and international companies. The establishment of industries and business parks has resulted in the creation of job opportunities, thereby driving demand for residential and commercial properties. These cities offer a favourable business environment, tax incentives, and lower operational costs, making them attractive for businesses and investors alike.

INVESTMENT OPPORTUNITIES IN TIER 2 AND TIER 3 CITIES:

Residential & Commercial Real Estate: The rising demand for affordable housing, coupled with the growth in population and urbanization, presents excellent investment opportunities in residential real estate. Investors can consider projects offering affordable apartments, gated communities, and plotted developments. Similarly, the expansion of commercial and industrial sectors in tier 2 and tier 3 cities has increased the demand for office spaces, retail outlets, and warehouses. Investing in commercial properties in these cities can yield lucrative returns, especially in areas with high economic activities.

Retail, Hospitality, and Entertainment Sector: With the growth of organized retail and the increasing purchasing power of the middle class, there is a rising demand for retail and entertainment spaces. Investors can explore opportunities in shopping malls, multiplexes, and entertainment centres. As these cities witness a surge in business and leisure travellers, the hospitality sector is witnessing rapid growth. Investing in hotels, resorts, and serviced apartments can provide a steady stream of income.

India's Tier 2 and 3 cities present a plethora of real estate investment opportunities. Their economic growth, affordability, improving infrastructure, and government initiatives make them attractive destinations for investors. By identifying the right market and understanding the local dynamics, investors can benefit from the growing demand for housing, commercial spaces, industrial parks, and hospitality ventures. It is essential for investors to conduct thorough research, collaborate with local developers, and stay updated on the latest market trends to make informed investment decisions. As the real estate landscape continues to evolve, Tier 2 and 3 cities are emerging as the new frontier for lucrative investment prospects in India.



GOVERNMENT REPRESENTATIONS

JUNE

S No	Ministry	Subject	Minutes of Meeting
1.	Shri Amitabh Kant, G20 Sherpa, (Ex-CEO NITI Aayog),	Representation on Real Estate Issues	<p>1. CREDAI urges the Niti Ayog, Ministry of Urban Development, GOI and the Government of Uttar Pradesh to step in and right fully declare the following periods as zero periods (No interest, penal interest, time extension charges etc.)</p> <p>a. 16 months period from May 2011 to Sept 2012 for the farmer agitation, ongoing litigation in the Hon'ble High Court at Allahabad and the time-period for seeking permission from NCR Planning Board</p> <p>b. 24 months zero period for the areas affected by the Order of NGT from August 2013 to August 2015.</p> <p>c. 12-month zero period for Covid</p> <p>d. Roll back the impact of capitalization of dues and its subsequent impact due to increased interest rates.</p> <p>e. Waive off all penal charges on the delayed payments considering multiple stoppages.</p>



CREDAI COMMITTEE MEETINGS

THE FOLLOWING COMMITTEE MEETINGS WERE HELD IN JUNE 2023

Committee Meetings

- 1** CREDAI National's Meeting on all committees pending points.
- 2** CWW Committee members meeting
- 3** CREDAI Skill Development Committee Meeting
- 4** CREDAI Urban Development Committee Meeting
- 5** RERA Committee Meeting
- 6** CREDAI Legal Committee meeting
- 7** CREDAI NATCON Discussion
- 8** CREDAI Office Bearer Meeting
- 9** CREDAI Affordable Housing Committee Meeting
- 10** Meeting to discuss CTO & CTE matter
- 11** CREDAI-CII NATCON Content Discussion
- 12** Social Media Committee Meeting

CREDAI AHMEDABAD

INAUGURATION OF CREDAI GARDEN - PEOPLE'S PARK



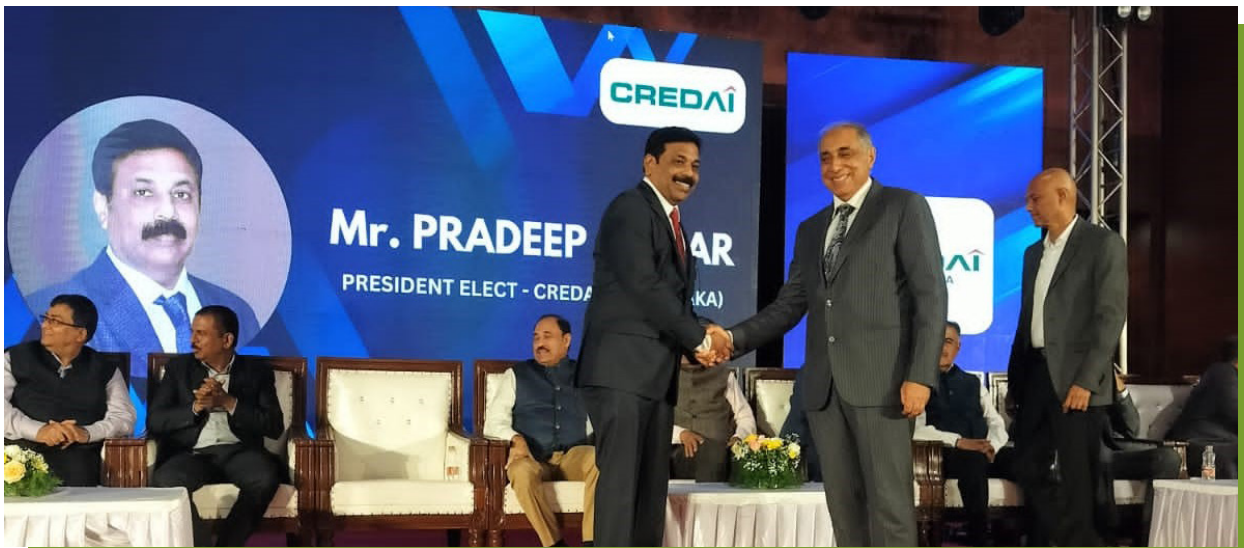
On the auspicious day of “Ashadhi Bij & Rath Yatra,” CREDAI Ahmedabad CSR Foundation proudly unveiled the magnificent “CREDAI GARDEN - People’s Park.” This momentous occasion was graced by the esteemed presence of Shri Amit Shah, the Hon’ble Union Home Minister, and Minister of Cooperation, who had inaugurated the park.

Joined by the distinguished Guest of Honour, Shri Bhupendra Patel, Chief Minister of Gujarat State, the event marked the beginning of a new era for this remarkable project—a testament to CREDAI Ahmedabad CSR Foundation’s commitment to creating extraordinary spaces for the people.



CREDAI KARNATAKA

INSTALLATION CEREMONY



The newly elected Karnataka state body, led by President Mr. Pradeep Raikar, was ceremoniously installed on 10TH June in Hubballi. The installation was officiated by esteemed individuals including Mr. Irfan Razack, former chairman of CREDAI National, Mr. Ramni Sastri, former president, CREDAI National, Mr. Balakrishna Hegde, co-chairman of CREDAI learning committee, Mr. Sridharan Swaminathan, Vice President (South), Mr. Sushil Mantri, past president of CREDAI Karnataka, and Mr. Shankar Sastri, former president, CREDAI Karnataka. The event was graced by the presence of Mr. G. Ram Reddy, Secretary, CREDAI.

Additionally, in attendance were Mr. B Raja Srinivas, Joint Secretary (South), Mr. Ravi Jacob, Kerala state president, Mr. Ilankovan, Tamil Nadu state president, and Mr. YV Ramana Rao, Andhra Pradesh state president, further enhancing the significance of the occasion.

CREDAI MAHARASHTRA & MCHI THANE

LEADERSHIP GROOMING CONCLAVE



The Leadership Grooming Conclave, held over two days, marked a significant event for CREDAI Maharashtra, which took place at Radisson Blue Nashik. The conclave was graced by the esteemed presence of the Honorable President, Shri Boman Irani, and the Honorable Former Chairman, Satish Magar, who delivered impactful addresses to the attendees. With the participation of 275 leaders, including Immediate Past Presidents, Presidents, Secretaries, and Vice Presidents, representing over 50 chapters, the event served as a gathering of influential minds from across the organization.

The conclave also witnessed the presence of esteemed individuals such as Hon'ble Jitendra Thakker, Hon'ble Anant Rajegaonkar, and past presidents of the CRM, who provided their valuable guidance and support.

SEMINAR ON THE ART OF SELLING



The seminar on "The Art of Selling Through Story" was a great success, with over 35 participants from 25 companies. Mr. Kedar Bhole, the esteemed speaker, was honored by Mr. Jitendra Mehta, President of CREDAI MCHI Thane. Participants learned valuable techniques to enhance their sales strategies through storytelling. The seminar provided a collaborative environment for networking and knowledge sharing among industry peers.

CREDAI PUNE & TELANGANA

CREDAI PUNE ROUND TABLE



On June 30th, CREDAI Pune conference hall organised an industry-academia interaction with the participation of 11 engineering institutes and a total of approximately 28 representatives. The objective of the conference was to foster collaboration and exchange between the industry and academia.

INAUGURATION OF CREDAI TELANGANA OFFICE



The Honorable Minister, Mr. K. Taraka Ramarao, inaugurated the CREDAI Telangana office. The event witnessed the enthusiastic participation of 500 esteemed members across the state.

The Honorable Minister and other esteemed dignitaries acknowledged and lauded the remarkable efforts of CREDAI Telangana in establishing their own office. This significant milestone ensured a dedicated space to address the concerns and grievances of developers throughout the state.

CREDAI VISHAKHAPATNAM

KNOWLEDGE SESSION ON TDS



The Visakhapatnam Chapter successfully conducted a “Knowledge Session on TDS” during its Regular Meeting on 3rd June 2023. The objective was to provide builders with insights into various issues related to TDS. The esteemed Chief Guest, Sri Saka Naresh, Commissioner of Income Tax (TDS) Vijayawada, delivered an enlightening and educative lecture on the subject.

The lecture was attended by a large number of builders and proved to be highly useful and informative. Builders gained a better understanding of the different aspects connected to TDS through the lecture. The subsequent question and answer session became the highlight of the event.

The meeting was graced by the presence of Joint Commissioner, Sri Sankar Pandi, Deputy Commissioner, Sri Vishnu Vardhana Reddy, and other senior officials. The proceedings were moderated by President CREDAI-Visakhapatnam Chapter, Sri V. Dharmender, accompanied by Immediate Past Chairman, Sri Bayana Srinivasa Rao, and the participation of nearly 300-chapter members. The event was a resounding success.

CREDAI WOMEN'S WING



CWW attendees at the IIMB workshop



Plantation drive by CREDAI Belagavi along with CWW & CYW in association with Green Saviours



CWW Chhattisgarh members with Ms. Manjusha Parial during the motivational session

In June, the CREDAI Women's Wing organized an empowering Accelerated Learning Program at IIM Bangalore. Over 50 women from diverse regions participated in this workshop dedicated to empowering women in the real estate sector. Renowned professors and industry experts shared valuable insights, fostering knowledge and growth in the industry. The event showcased a strong commitment to gender diversity and inclusivity, empowering women professionals in real estate.

In another initiative, CREDAI Belagavi collaborated with Green Saviours to plant 25 saplings on World Environment Day. They donated a 2,000-liter water tank to support watering the 800 newly planted plants, demonstrating their dedication to environmental conservation. More saplings will be planted in the future, continuing their commitment to a greener city.

Furthermore, the CG CWW 23-25 hosted its first event, a fun interactive motivational session with Ms. Manjusha Parial, which turned out to be a resounding success. These initiatives, from empowering women in real estate to environmental conservation and motivational sessions, demonstrate the collective efforts and dedication of CREDAI and its associated wings to foster knowledge, inclusivity, and sustainable practices.

CREDAI YOUTH WING



CYW members at 1st Regional Youth Meet of CREDAI Maharashtra



CYW Bengal hosted Coffee with Legends Episode 2 with Shri Amarnath Shroff



CREDAI Nashik Metro organized the CREDAI YOUTH PREMIER



Several CYW members attended site visit of Prangan by Patil

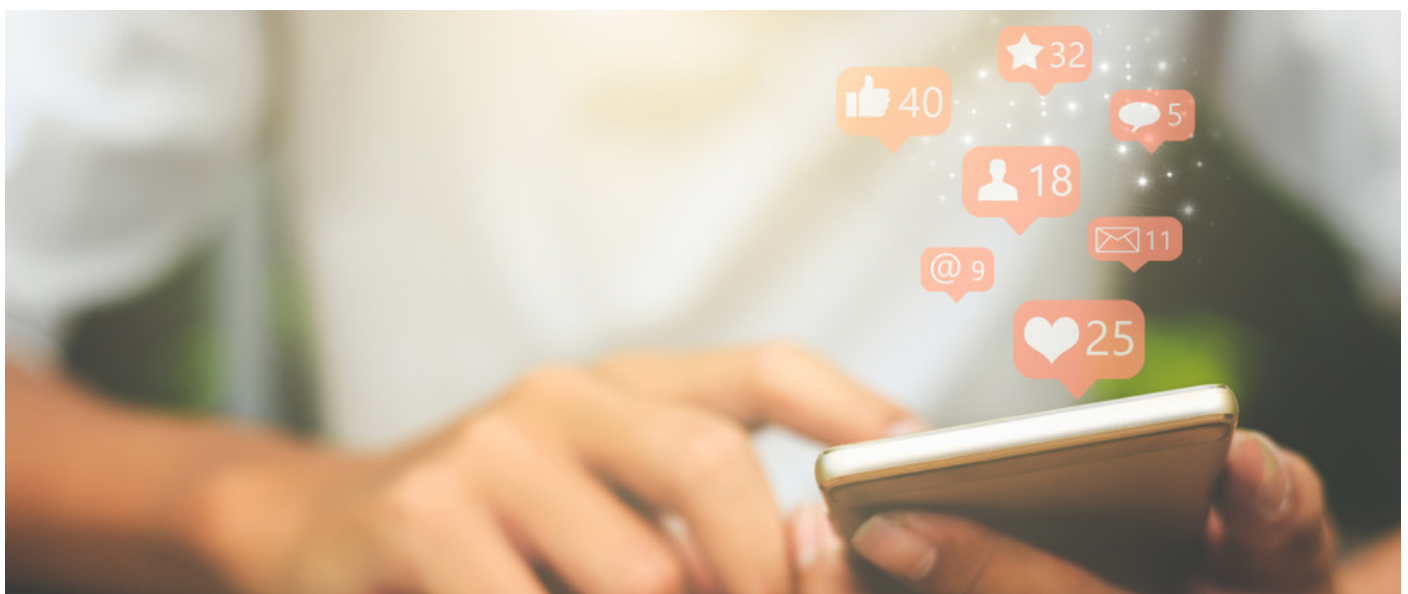
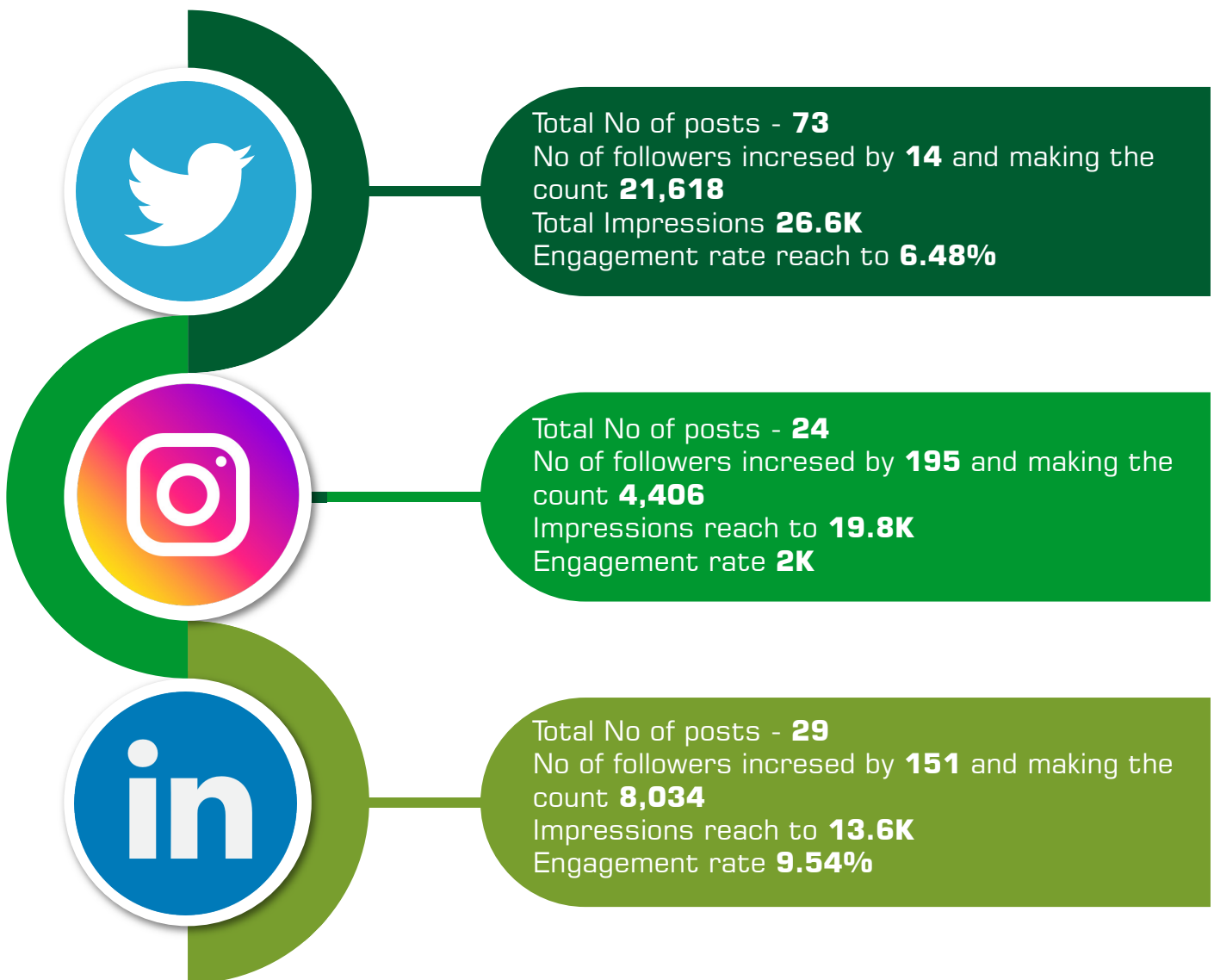
The CREDAI Youth Wing (CYW) organized a series of enriching learning sessions throughout the month. One notable event was the 1st Regional Youth Meet of CREDAI Maharashtra, which saw the participation of over 100 CYW members from the region. The event was inaugurated by the Hon'ble Rahul Rekhawar, District Collector of Kolhapur.

Another engaging session, titled "Coffee with Legends", was hosted by CYW Bengal. The second episode featured a prominent figure in the real estate industry, Shri Amarnath Shroff. Mr. Shroff, a veteran developer and former president of CREDAI Bengal, captivated a keen audience of twenty-five CYE attendees. Drawing from his extensive 50+ years of experience in real estate, he shared captivating anecdotes and intriguing trivia. The session was skilfully facilitated by Mr. Arihant Parakh and received an impressive introduction from Mr. Rajat Pasari, Kolkata City Coordinator of CYW.

Furthermore, CREDAI Nashik Metro organized the CREDAI YOUTH PREMIER League on 26th June 2023 with the aim of fostering bonding and talent exchange among members and staff. The event featured 16 teams, 166 players, and 64 exhilarating matches, creating an atmosphere of excitement and memorable moments.

Lastly, a highly successful learning event, the Learning Thursday Series #3, was organised by Prangan by Patil Shah Housing- a luxury residential project. Several CYW members attended the site visit, making it a resounding success.

SOCIAL MEDIA HIGHLIGHTS





CREDAI advocates GST restructuring for redevelopment projects.

MINT

CREDAI seeks GST relief on free flats

Realtors' body CREDAI has demanded the government should do away with the GST on flats which are given free of cost to existing occupants in redevelopment projects to make them economically viable, especially in the Mumbai region.

A delegation from CREDAI and CREDAI-MCHI has met Union finance minister Nirmala Sitharaman and made a formal representation in this regard.

In the meeting, they expressed concerns over "the impact of GST being levied on redevelopment projects/rehab flats which are being built and given back, free of cost, to existing occupants," CREDAI said in a statement.

CREDAI said it has put forth multiple arguments to restructure the GST provisions for a more conducive ecosystem for redevelopment projects.

PTI

[TRANSFORMATIVE IMPACT ON CONSTRUCTION SECTOR]

55 green bldgs to be built under new Credai initiative

Satish Nandgaonkar
Mumbai@hindustantimes.com

MUMBAI: The Confederation of Real Estate Developers Association of India (CREDAI), an apex body of real estate developers, on Monday said its member developers will undertake more than 55 green projects spread over 32 million sq ft under its "Green Crusaders" programme in collaboration with the Indian Green Building Council (IGBC).

The initiative on World Environment Day is in line with CREDAI's new policy towards

Net Zero and major sustainability push towards developing 4,000 green projects by 2030. Boman Irani, managing director of Rustanjee Group, had made green buildings a major focus when he took over as the national president of CREDAI in April this year and promised 1,000 green projects by 2025.

CREDAI has put together a policy framework to drive the demand and supply of green development projects in India and wants a standard national policy framework to emerge aimed at encouraging sustain-



This initiative will lead to transformative impact on the construction sector, fostering sustainability in the long run

BOMAN IRANI, managing director of Rustanjee Group

ability-led development. CREDAI wants a higher Floor Space Index for green-certified projects which will incentivise developers which can lead to higher value creation.

It has also demanded a single-window environmental

clearance which could fast-track clearances for green projects. A single window will lead to lesser costs, and compliance and enhance the turnaround time for construction of green projects to facilitate the volume of green buildings.

CREDAI also wants concessional rates in financial assistance from banks and financial institutions for green building projects to further incentivise developers and form a more conducive financial ecosystem. It also wants fee waivers and subsidies for micro, small and medium enterprise developers. Certain states have made a provision for subsidies or reimbursements on fixed capital investment and the apex body wants this should be replicated across the country as it will provide financial benefits for the developers which will positively impact project costs and housing prices.

"CREDAI is aggressively striving towards increasing awareness for further adoption of green building practices, which is in line with our overarching objective of achieving Net Zero for Indian real estate. I'm extremely happy that CREDAI members across the country are supporting this initiative and we are highly optimistic that it will lead to a transformative impact on the construction sector, fostering sustainability in the long run," said Boman Irani.



एनसीआर में 16 प्रतिशत महंगे हुए आवास

नई दिल्ली, 10 जून: जनवरी-मार्च 2023 के दौरान देश के आठ शहरों में से दिल्ली-एनसीआर में आवासों के मूल्य में सबसे ज्यादा बढ़ी रही है। रिवाल् एस्टेट इंडिया के अनुसार, दिल्ली-एनसीआर में आवासों के मूल्य में 16 प्रतिशत की वृद्धि हुई है।



आठ प्रमुख शहरों में से दिल्ली-एनसीआर में सबसे ज्यादा बढ़ा मूल्य। दूसरा सबसे अधिक बढ़ा मूल्य दिल्ली-एनसीआर में 16 प्रतिशत की वृद्धि हुई है।

रिपोर्ट में कहा गया है कि दिल्ली-एनसीआर में आवासों के मूल्य में पिछली 11 तिमाहियों से वृद्धि हो रही है। दिल्ली-एनसीआर में आवासों के मूल्य में दूसरा सबसे अधिक बढ़ा मूल्य दिल्ली-एनसीआर में 16 प्रतिशत की वृद्धि हुई है। इसका मुख्य कारण राष्ट्रीय परिवर्तन सड़क और हवाई एक्सप्रेस को राष्ट्रीय राजमार्ग को जोड़ने वाली सड़क का शुरुआत है। इसी तरह गुरुग्राम के गैलफ कोर्स रोड पर मूल्यों में 42 प्रतिशत की वृद्धि हुई है और यह एनसीआर का सबसे महंगा क्षेत्र बन गया है। दिल्ली-एनसीआर के बाद आवासों

विपरीत वैश्विक परिस्थितियों के बीच उज्जी ब्याज दरों जैसी चुनौतियों के बीच घरेलू आवासीय क्षेत्र लचीला बन हुआ है। जो कि स्थिति के लिए बड़ी प्राथमिकताओं को सामर्थ्य में वृद्धि और गुणवत्तापूर्ण आपूर्ति से आवासीय क्षेत्र को अग्रे बढ़ने में मदद मिल रही है।

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दिल्ली-एनसीआर में सबसे ज्यादा 16% महंगे हुए मकान

निर्माण की ज्यादा लागत व बेहतर मांग से बढ़ रही हैं आवासीय कीमतें

नई दिल्ली, देश के शीर्ष-8 शहरों में जनवरी-मार्च तिमाही में सालाना आधार पर मकानों की कीमतें सबसे अधिक 16 फीसदी दिल्ली-एनसीआर में बढ़ी हैं। बाकी अन्य शहरों में दम 8 फीसदी बढ़े हैं। मकानों की निर्माण लागत बढ़ने व मांग में मजबूती से कीमतों में उछाल देखने को मिल रही है।



8,432
रुपये प्रति वर्ग फुट हो गई हैं दिल्ली-एनसीआर में मकान की कीमतें

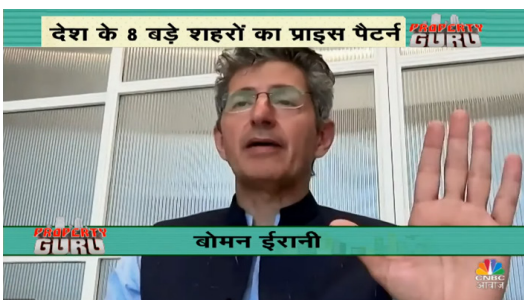
शहर	फीसदी	कीमत
कोलकाता	15 फीसदी	7,211
बंगलुरु	14 फीसदी	8,748
हैदराबाद	13 फीसदी	10,410
पुणे	11 फीसदी	8,352
अहमदाबाद	11 फीसदी	6,324
चेन्नई	4 फीसदी	7,395
मुंबई	-2 फीसदी	19,219

द्वारा का एक्सप्रेसवे पर 59 फीसदी बढ़ा भाव

दिल्ली-एनसीआर में सबसे अधिक कीमतें बढ़ा का एक्सप्रेसवे पर 59 फीसदी बढ़ी है। सड़क परिवहन रोड के खुलने और नेशनल हाईवे-8 से जुड़ने से ऐसा हुआ है। गोवर्धन कोर्स रोड, गुरुग्राम में कीमतें 42 फीसदी बढ़ी हैं। एनसीआर में सर्वाधिक कीमतें अब यहां हो गई हैं।

बड़ा घर खरीदने में ग्राहकों की दिलचस्पी
क्रेडिट के अच्छे बोलन इरानी ने कहा, कोरोना महामारी के बाद चुनिंदाओं के आधार पर ग्राहकों की बड़ी महान खरीदने में दिलचस्पी बढ़ी है। इसीलिए, मकान की कीमतों में बढ़ोतरी के बावजूद हम उम्मीद करते हैं कि रिवाल् एस्टेट में मजबूत वृद्धि जारी रहेगी।

कोविड-19 की वजह से अर्थव्यवस्था धीरे-धीरे ठीक हो रही है, जो वैश्विक विपरीत परिस्थितियों के बीच उच्च ब्याज दरों से उपभोग चुनौतियों को धर्या कर रहा है। नीतिगत दलों के चयाचलन करने से भी आवासीय मांग बढ़ने की उम्मीद है।



During the month of June, we achieved an impressive total of 211 media stories, consisting of 138 online articles, 70 print pieces, and 3 broadcast segments. This accomplishment has made a significant contribution to our overall PR value, which reached ₹13.42 Cr.

One of the notable highlights of the month was securing an exclusive interaction and a standalone interview with The Hindu Business Line. Additionally, we successfully distributed four press releases on industry reports from Colliers and CRE Matrix.

We take immense pride in securing 122 CAT A stories, which accounted for 57.8% of the total coverage. These stories appeared in esteemed publications such as The Economic Times, The Hindu, The Times of India, Money control, and Financial Express, among others. Furthermore, we garnered coverage in prominent regional publications like Dainik Jagran, Maharashtra Times, Ananda Bazar Patrika, Eenadu, and Amar Ujala, among others.

Overall, our media achievements in June have played a vital role in enhancing our brand presence and reputation within the real estate industry.

INDUSTRY NEWS

1. In what would push environment-friendly practices among individuals, farmer groups, small scale, urban and rural local institutions and the private sector, the Centre launched a 'Green Credits Programme' on Wednesday under Mission LiFE, one of India's nationally determined contributions (NDC) to the UNFCC.

To read more, pls click

https://www.business-standard.com/economy/news/go-green-and-earn-credits-centre-launches-green-credit-programme-123062800518_1.html

2. The world is moving into the age of information, and the developments in technology are changing the way businesses run across major industries. One of the technologies that has had a significant impact on industries across the globe is Artificial Intelligence (AI).

To read more, pls click

<https://www.analyticsinsight.net/how-artificial-intelligence-is-revolutionizing-real-estate/>

3. After Elon Musk issued a warning that the commercial real estate market is "melting down fast", Robert Kiyosaki, an American entrepreneur, businessman and author of Rich Dad Poor Dad – a personal finance book about investing in different asset classes – warned that the real estate market is on the verge of a crash that will be worse than the 2008 financial crisis.

To read more, pls click

<https://www.moneycontrol.com/news/business/real-estate/should-the-indian-real-estate-market-be-worried-about-an-impending-global-meltdown-10783451.html>

For feedback/suggestions/queries/PR/Events information, please connect with
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