

APRIL 2025
ISSUE NO 16

AI-POWERED PROPERTY VALUATION

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REAL ESTATE TRANSPARENCY...

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AI-POWERED PROPERTY VALUATION – A GAME CHANGER IN INDIAN REAL ESTATE

Dear Valued Readers and Stakeholders,

As we reflect on the transformative journey of 99Realty, it is evident that our strategic initiatives and unwavering commitment to excellence have positioned us at the forefront of India's dynamic real estate sector. The Indian real estate sector is undergoing a digital revolution, and at the heart of this transformation in April 2025 lies a powerful tool: AI-powered property valuation. What was once a manual, time-consuming, and often subjective process is now becoming instant, data-backed, and highly accurate, thanks to artificial intelligence.

Traditional valuation models relied heavily on human judgment, outdated benchmarks, and local knowledge. But today, AI tools can analyze thousands of data points – from recent sales, local demand trends, infrastructure growth, government policies, to even satellite imagery – to generate real-time, unbiased property valuations.

Leading real estate tech companies, banks, and proptech startups are integrating these AI valuation engines into their platforms. Buyers, sellers, brokers, and lenders can now get near-instant estimates with just a few clicks – dramatically speeding up decision-making. Lenders are among the biggest beneficiaries. AI tools help them assess collateral more accurately, reduce fraud, and fast-track home loan approvals. Some banks are already piloting AI-based automated underwriting linked with valuation data.

For developers, these tools offer insights into price forecasting and optimal launch pricing. It's helping them identify micro-market potential and buyer preferences even before they launch projects. In the resale market, brokers and agents can now build more trust with clients by offering transparent, data-backed valuations. This boosts credibility and reduces negotiation friction. Moreover, AI models are becoming more localized. Newer AI-first startups are building India-specific models that factor in city-level growth, legal clarity, floor-rise premiums, and area-specific risks.

In April 2025, several states have begun exploring AI tools for property tax estimation and digital land records integration, showing growing government interest in AI-driven real estate governance. However, challenges remain – data privacy, standardization of data sources, and AI interpretability are key concerns. But with regulatory guidance and cross-industry collaboration, these can be addressed. As the Indian real estate market grows in complexity, AI-powered valuation is no longer a futuristic concept – it's the new standard. April 2025 marks the tipping point, where smart data begins to replace guesswork in one of India's biggest investment sectors.

REAL ESTATE IN INDIA IS NOT JUST GOING DIGITAL. IT'S GOING INTELLIGENT.

As we move forward, 99Realty remains committed to bring valuable insights for its clients, give the perfect property match and leveraging our strategic partnerships and technological innovations to meet the evolving needs of our clients. We are dedicated to creating value beyond real estate, fostering trust, and building lasting relationships with our stakeholders.

Thank you for your continued trust and support.

Best Regards,
Abhisek Panda
Editor-in-Chief

THE ULTIMATE GUIDE TO SMART HOMES AND BUILDINGS

A smart home integrates internet-connected devices to enable seamless remote monitoring and management of household appliances and systems. These advanced systems optimize security, comfort, convenience, and energy efficiency, often leveraging artificial intelligence (AI) and machine learning for automation. Homeowners can control smart devices using dedicated mobile applications, voice commands, or centralized hubs that unify device management under a single interface.

How Smart Home Technology Works

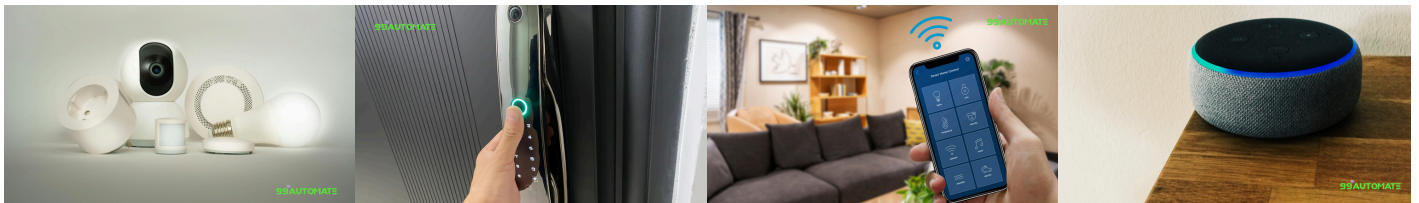
Centralized Control and Automation: A truly smart home consists of interconnected devices that communicate within a unified system, typically managed via a master automation controller, often referred to as a smart home hub.

Communication Protocols: Smart home devices employ different wireless communication protocols, including Wi-Fi, Bluetooth, Zigbee and Z-Wave, Matter, etc.

Machine Learning and AI: With AI-driven automation, smart homes learn from user habits and optimize functions accordingly.

Essential Smart Home Technologies

Smart Lighting, Smart Security Systems, Smart Climate Control, Smart Kitchen and Home Appliances, Smart Energy Management



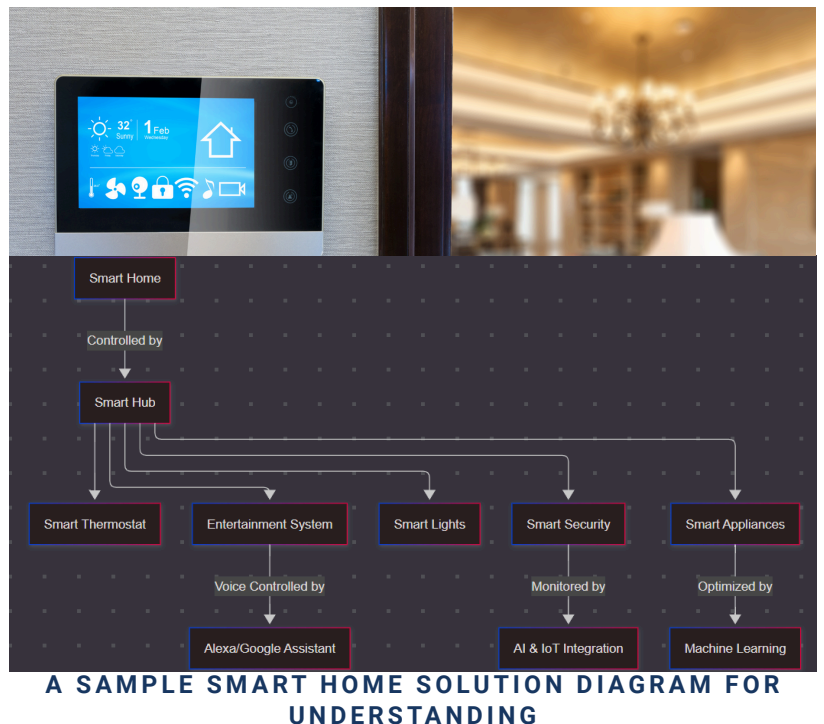
Advantages and Challenges of Smart Homes

Benefits

- Enhanced security: AI-driven surveillance and remote access controls.
- Convenience: Hands-free operation via voice commands and automation.
- Energy efficiency: Optimized lighting, heating, and appliance usage.
- Remote monitoring: Real-time control of home functions from any location.

Challenges

- Cybersecurity concerns: Vulnerability to hacking and data breaches.
- High initial cost: Expensive infrastructure and device costs.
- Compatibility issues: Lack of universal standards across devices.
- Reliance on internet connectivity: System failures in case of outages.



Smart homes are revolutionizing modern living with seamless automation, enhanced security, and energy efficiency. As AI and IoT technologies continue to evolve, these intelligent systems will become even more advanced, paving the way for fully autonomous homes and buildings. Investing in smart home technology today ensures a more efficient, secure, and convenient living environment for the future.

[READ COMPLETE ARTICLE](#)

99AUTOMATE



99REALTY
Creating Value Beyond Real Estate

[KNOW MORE ABOUT SMART HOME SOLUTIONS](#)

REAL ESTATE TRANSPARENCY: BUILDING TRUST FOR BETTER DEALS

In a significant development for the Indian real estate sector, Housing Minister Kaushal Kishore recently emphasized the need for property agents to prioritize transparency when facilitating real estate transactions. This announcement highlights the critical role of honesty and openness in building trust with clients and ensuring smooth property dealings.

Why Transparency Matters in Real Estate

Transparency plays a crucial role in establishing a strong foundation of trust between property agents, buyers, and sellers. Real estate transactions often involve large financial investments, making it essential for all parties to have a clear understanding of the deal's terms, property details, and potential risks. The Housing Minister stressed that real estate agents must:

- **Provide Accurate Information:** Sharing complete and truthful details about a property, including legal status, ownership records, and market value, prevents misunderstandings and disputes.
- **Disclose Potential Risks:** Agents should highlight any potential risks or concerns related to the property to ensure informed decision-making.
- **Ensure Ethical Practices:** Adhering to professional ethics by avoiding misrepresentation, false promises, or pressurizing tactics helps foster long-term client relationships.

The Role of RERA in Ensuring Transparency

The Real Estate (Regulation and Development) Act (RERA) was established in 2016 to protect property buyers and promote transparency in the sector. RERA mandates that real estate agents must register with the authority, adhere to clear disclosure norms, and provide accurate project details. Under RERA guidelines, property agents are required to:

- Disclose project registration details.
- Share updated timelines and construction progress.
- Avoid promoting unapproved projects or making misleading claims.

How Transparency Benefits Property Agents

For property agents, practicing transparency not only builds trust but also enhances their professional reputation. By offering clients clear information and honest advice, agents can:

- **Attract Repeat Business:** Satisfied clients are more likely to recommend trustworthy agents to friends and family.
- **Avoid Legal Issues:** Transparent practices reduce the risk of disputes and potential legal complications.
- **Gain Competitive Advantage:** In a competitive market, transparency can set agents apart and establish them as reliable experts in their field.

5 Tips for Property Agents to Improve Transparency

1. **Document Everything:** Maintain detailed records of all communications, agreements, and property details.
2. **Use Digital Platforms:** Leveraging real estate websites and CRM tools helps maintain accurate listings and property insights.
3. **Be Clear with Fees:** Clearly outline service charges, commission structures, and additional costs upfront.
4. **Offer Regular Updates:** Keep clients informed about property status, legal clearances, and payment schedules.
5. **Provide Verified Information:** Use verified documents, legal reports, and certifications to assure clients of the property's authenticity.

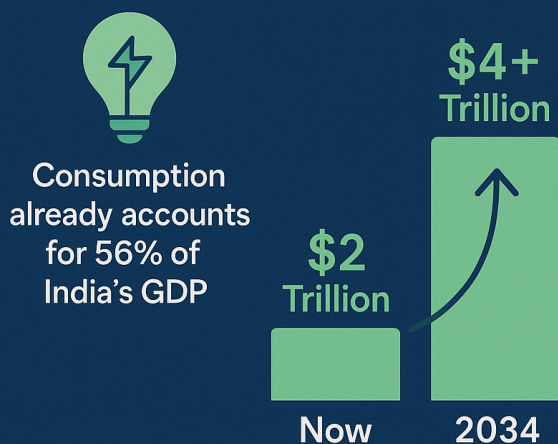
Transparency is the cornerstone of successful real estate transactions. By adopting honest practices, disclosing accurate information, and adhering to RERA guidelines, property agents can build trust with clients and foster long-term success. As the real estate industry evolves, embracing transparency will be key for professionals seeking growth and credibility in the competitive market.

At 99 Realty, we prioritize ethical practices, ensuring our clients receive accurate information and guidance for all property transactions. For transparent and trusted real estate services, connect with our team today.

Subhrokanti Sarkar
Digital Marketing Manager
99Realty

India's Consumption Boom Is Here




India's consumption to double by 2034, powered by rising incomes, household expansion, and Gen Z spending.



Discretionary Spending Set to Outpace Essentials

As incomes grow.

Top Fast-growing

-  Consumer Electronics
-  Apparel & Accessories
-  Travel & Experiences



\$103 TRILLION IN HOUSEHOLD SAVINGS BY 2047

 1997-2023: \$12 TRILLION

 2023-2047: \$103 TRILLION

Savings = Wealth Effect
- More Spending

Gen Z Will Drive 50% of All Spending by 2035

HOUSEHOLD GROWTH > POPULATION GROWTH

INDIA WILL LEAD GLOBAL WORKFORCE GROWTH

INDIA — THE CONSUMPTION CAPITAL OF THE WORLD

NOT A PREDICTION.
A TRAJECTORY.



 **RE LTY**
Creating Value Beyond Real Estate

99REALTY PULSE

INDIA HAS 92% RETAIL STILL IN KIRANA FORMAT

The organized retail revolution is just getting started.

UNION BUDGET TAX CUTS TO UNLOCK ₹3.3 LAKH CR IN SPENDING

EVERY RUPEE SPENT IS GETTING SMARTER

India's evolving consumer

- ✓ DIGITAL
- ✓ DATA-DRIVEN
- ✓ BRAND-AWARE



INSTANT DELIVERY
OMNICHANNEL
RETAIL
TRANSPARENT
PRICING
PERSONALIZATION



MAR-APR 25 ACTIVITIES



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SMART HOME SOLUTIONS

PAGE NO. 7

BUSINESS HIGHLIGHT'S

TILL MARCH 2025



- Constructions are in Full Swing at Govindpur Sky Tower and Swapan Lok
- Unique Digital Advt. Campaigns



- 64156Sq. Ft+ Area Sold
- INR 20.26+ Crores of GTV



99Realty now has 66 Listed Projects of 34 Developers Across 12 Cities in 4 States of India.



SWAPAN LOK RANCHI AT NIGHT

NEW TEAM MEMBERS










MEGHA KUMARI JHA
JAMSHEDPUR



ROHIT GHOSAL
DURGAPUR

Live above it all at Sky Tower,
Jamshedpur



3 Mins Market	2 Mins School	15 Mins Railway Station	10 Mins Tata Motors	15 Mins Hospital	15 Mins Golf Course	
 Club House	 Children's Play Area	 Fitness center	 2 Level of Parking	 Party Lawn	 Indoor Games	 Jogging Area

FROM OUR BLOG



WHAT IS A PENTHOUSE? A COMPREHENSIVE GUIDE

What is a Penthouse? A Comprehensive Guide

In the realm of luxury real estate, the term "penthouse" signifies more than just a top-floor apartment; it embodies exclusivity, opulence, and unparalleled living experiences. This comprehensive guide delves into t...

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RBI's Consecutive Repo Rate Cut to 6% Triggers Real Estate Revival Across India

The Reserve Bank of India's second consecutive reduction in the repo rate—slashed by 25 basis points to 6%—has emerged as a pivotal move in realigning India's economic growth trajectory.

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TDS on Real Estate Transactions in India: A Comprehensive Guide

Tax Deducted at Source (TDS) is an important aspect of real estate transactions in India. Section 194IA of the Income Tax Act, 1961, mandates TDS when purchasing a property above a...

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The Great Indian Homeownership Debate: Is Buying Still Worth It in 2025?

For decades, owning a home in India has been considered a financial milestone—a necessity rather than a choice. But this long-standing belief is now shifting as more individuals question whether buying property...

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Real Estate Institutional Investment Soars to \$1.3 Billion in Q1 2025 with 31% Annual Surge

The Indian real estate sector has witnessed a significant upswing in institutional investments, reaching \$1.3 billion in the first quarter (January-March) of 2025. This marks a 31% year-on-year increase, as p...

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Circle Rate vs. Market Rate: Understanding Real Estate Valuation in India

When buying or selling property in India, two key terms frequently come into play: Circle Rate and Market Rate. Understanding the difference between these two is crucial for making informed decisions, avoiding...

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Floor Space Index (FSI): Meaning, Calculation & Importance in Urban Real Estate

Understanding Floor Space Index (FSI) is crucial for anyone involved in real estate — from homebuyers and investors to developers and...

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The Ultimate Guide to Luxury Apartment Living in India: Benefits, Investment Potential and Future Trends

In the fast-paced environment of India's bustling cities, where traffic congestion and tight deadlines dominate daily life, finding a sanctuary of comfort and tranquility becomes essential. Luxury apartments provide ...

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PULSE



NEWSLETTER

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