

NEWS LETTER

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Shaping Dreams Into Reality

For Limited Circulation Only





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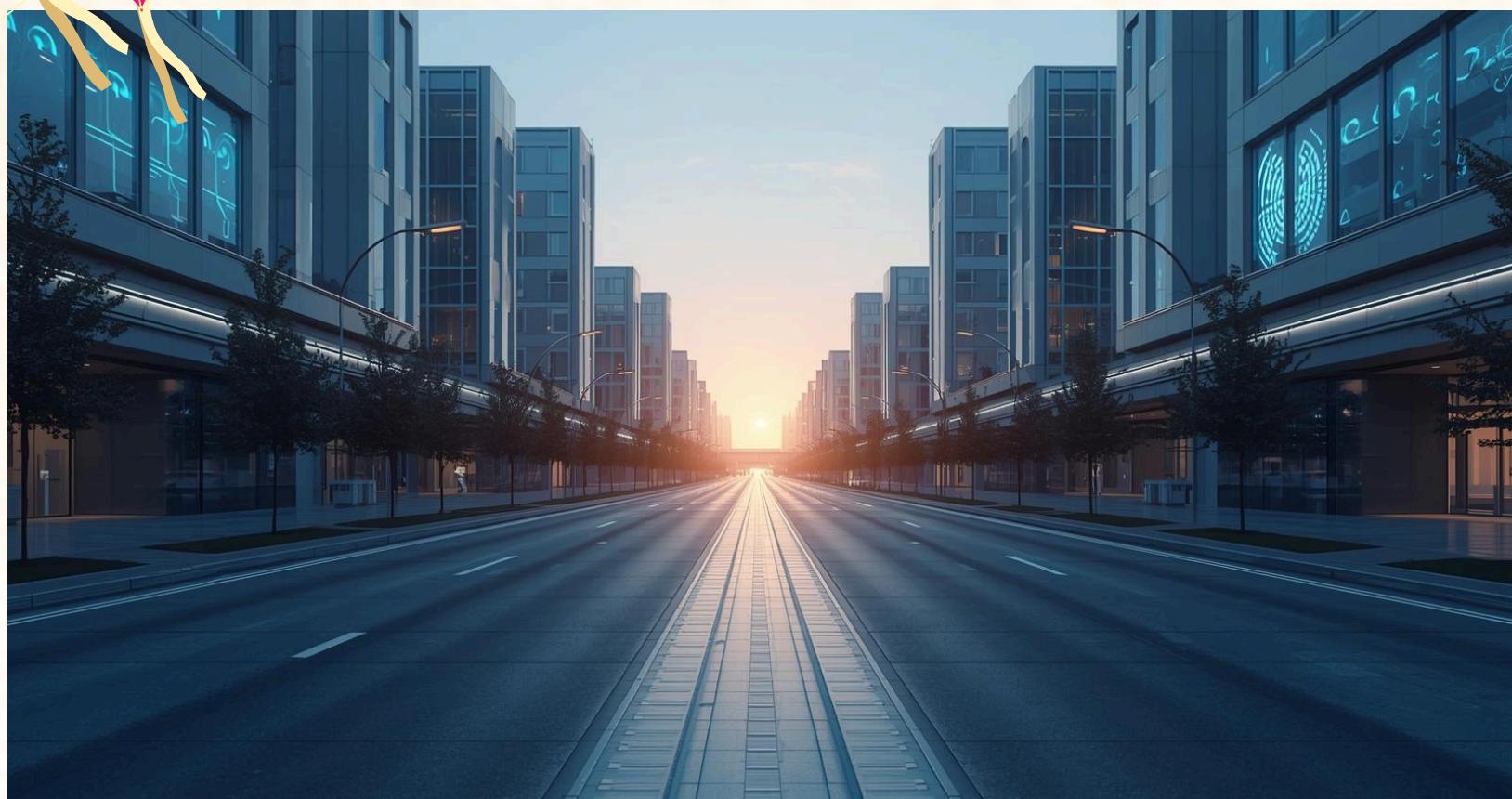
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Experience Dubai in your City Ranchi



SMART CITIES, SILENT STREETS

The phrase itself captures India's most visible urban contradiction. Over the last decade, "smart city" has become a shiny slogan pasted on billboards, policy files, and political speeches. We were promised seamless mobility, digital governance, clean streets, reliable public services, and citizen-friendly infrastructure. Yet for many residents, the reality is far less intelligent and far more exhausting: broken pavements, overflowing drains, chaotic traffic, and daily battles for water, safety, and dignity.

The gap between promise and execution is not accidental; it is structural. Smart-city projects often chase visibility rather than viability. A city may get decorative LED lights, surveillance cameras, or a "command-and-control centre," while basic essentials like sewage, waste segregation, public transport, and footpaths remain neglected. Urban development has been treated like a showroom — polished facades, photogenic corners, and "pilot projects" for media coverage. But cities are not prototypes; they are living organisms.

Another reason for the failure is the weak bridge between administration and citizens. Smart city plans are too often top-down, designed in offices far away from the streets they intend to change. They do not reflect the lived reality of hawkers, workers, students, elderly people, and low-income communities who depend on public infrastructure the most.



If a smart city cannot offer safe pedestrian crossings, accessible public toilets, and clean drinking water, then its "smartness" becomes elitist theatre. Moreover, budget leaks, delayed tenders, fast-moving reform.

IF INDIA TRULY WANTS SMART CITIES, IT MUST FIRST BUILD HONEST CITIES

Cities where governance works even without glamour. Smartness should not mean sensors and apps alone; it should mean reliability, resilience, and respect for citizens' time and lives. A smart city must prioritise affordable housing, efficient public transport, walkability, safety for women, climate-ready drainage systems, and transparent local administration. Otherwise, the nation will keep producing the same outcome: cities that look smart on posters but feel broken in experience. Until execution matches ambition, India will continue to have smart cities in documents — and silent streets in reality.

Best Regards,
Purnoday Singh
CRM Lead
99Realty



“MINT EXPLAINER WHAT INDIA’S REAL ESTATE MARKET HOLDS FOR YOU IN 2026”

India’s real estate story enters 2026 with a curious mix of confidence and caution. The headline numbers still look healthy: premium housing continues to find buyers, office leasing has revived across key hubs, and logistics parks are expanding along highways like steel-and-glass milestones of economic ambition. Yet, beneath the optimism sits a more complicated reality. For the average homebuyer, affordability has turned into the central anxiety of the market. Prices have climbed faster than incomes in several cities, and the idea of an “aspirational home” is increasingly colliding with the arithmetic of EMIs. In short, the market is not collapsing—but it is evolving into a selective arena where demand survives, while easy affordability disappears.

Residential housing, therefore, may not be the uniform growth engine it once was. After years of momentum, the market is now shaped by consolidation and segmentation. Developers are focusing on fewer, larger projects with stronger balance sheets, while buyers are gravitating toward trusted brands and completed inventory. This is not merely a preference; it is a survival strategy in a high-interest, high-price environment. Tier-1 cities will continue to dominate value, but growth in volumes could soften as middle-class buyers delay purchases, bargain harder, or move to peripheral areas. Affordable housing will remain the most politically discussed but commercially difficult segment—caught between rising construction costs and limited pricing flexibility.

The more decisive action in 2026 may emerge from commercial and industrial real estate. Office spaces, once shaken by remote work, are being reimagined rather than abandoned. Companies are returning to hybrid workplaces with redesigned campuses, sustainable buildings, and better employee amenities. Meanwhile, warehousing and logistics real estate is becoming the unsung champion of India’s consumption-driven economy. As e-commerce deepens its reach and manufacturing ambitions rise, demand for Grade-A warehousing, cold storage, and industrial parks is expected to grow steadily. For investors, this shift matters: the “real estate opportunity” may increasingly lie beyond apartments—into rent-yielding assets that mirror business expansion.

For 2026, the smartest approach is neither blind enthusiasm nor gloomy pessimism. It is strategic realism. Homebuyers should treat property as a long-term utility—buying only when finances allow stability, and prioritising location, livability, and legal clarity over hype. Investors should watch interest rates, rental yields, infrastructure corridors, and regulation, because these factors will decide whether property performs like an asset or behaves like dead capital. The Indian real estate market will still reward patience, research, and timing—but it will punish shortcuts, speculation, and impulsive borrowing. In 2026, the market does not promise easy wins; it promises outcomes only to those who read it carefully.

As India moves into 2026, real estate is no longer a market of easy optimism but one of measured choices. The sector remains fundamentally strong, yet it is increasingly selective—rewarding discipline over speculation. For homebuyers, this means shifting the focus from aspiration to affordability and long-term livability. For investors, it means looking beyond traditional housing into commercial, logistics, and income-generating assets aligned with economic growth. The market will continue to grow, but unevenly, shaped by interest rates, infrastructure, and regulatory clarity. In essence, 2026 is not about chasing the market; it is about understanding it. Those who approach real estate with patience, research, and financial prudence will still find value—while those seeking quick gains may find the door quietly closing.

Best Regards,
Abhisek Panda
Editor-in-Chief



BETWEEN LOFTY VALUATIONS AND LIVED AFFORDABILITY, THE MARKET PAUSES—THEN PREPARES ITS NEXT MOVE

“The boom is still alive—but it is learning to walk, not run”

India's real estate market at the turn of 2026 feels less like an uninterrupted boom and more like a measured pause. From 25 December 2025 to 15 January 2026, the headlines continued to project confidence—prices holding firm, launches returning, developers sounding upbeat. But beneath the optimism, the market revealed a calmer, more analytical mood. Buyers were present, yet cautious; investors were watching, yet

discerning. What has changed is not demand itself, but the temperament of demand. After years of post-pandemic momentum, property is entering a phase where emotion is giving way to evaluation. This is no longer a market driven by fear-of-missing-out; it is a market negotiating the terms of its own future.



“When homes become unaffordable, even demand learns to stay silent”

The core of this pause is affordability—the silent force reshaping the housing story. In several urban pockets, property prices have risen faster than household incomes, turning aspiration into an EMI equation. In a higher interest-rate environment, even small price increases become large lifetime burdens. Unsurprisingly, buyers are shifting behaviour: bargaining harder, delaying decisions, preferring ready-to-move inventory, and gravitating toward established developers with proven delivery. The premium end continues to show resilience, but the mass buyer is increasingly squeezed into hesitation.

“In 2026, smart money will chase rent before it chases hype”

Yet while residential housing debates affordability, the real momentum is moving steadily into commercial and industrial real estate. Office spaces—once threatened by remote work—are returning with reinvention: hybrid-ready designs, sustainable structures, and experience-driven campuses. At the same time, logistics and warehousing have evolved into the market's quiet champion, powered by e-commerce expansion, supply chain strengthening, and manufacturing ambition. This shift matters because it changes how real estate wealth is created. The old assumption—buy an apartment and wait for appreciation—is weakening. In its place rises a sharper truth: the future belongs to yield, cash flow, and institution-grade assets that mirror economic growth rather than speculation.

“In the next cycle, delivery—not declarations—will be the true luxury”

This is why the current pause should not be mistaken for stagnation. It is better seen as a pre-leap audit—where capital asks tougher questions and buyers demand clearer value. The winners of 2026 will not merely be those who launch projects, but those who finish them, legalise them, and sustain them. For homebuyers, this is a season of disciplined decision-making: prioritise location, documentation, and long-term livability over marketing noise. For investors, it is a time to watch the real signals—interest rates, rental yields, infrastructure corridors, and policy direction—because these decide whether property behaves like an asset or dead capital. India's real estate promise remains intact, but the market is now insisting on one condition: credibility.

Best Regards,
Purnoday Singh
CRM Lead
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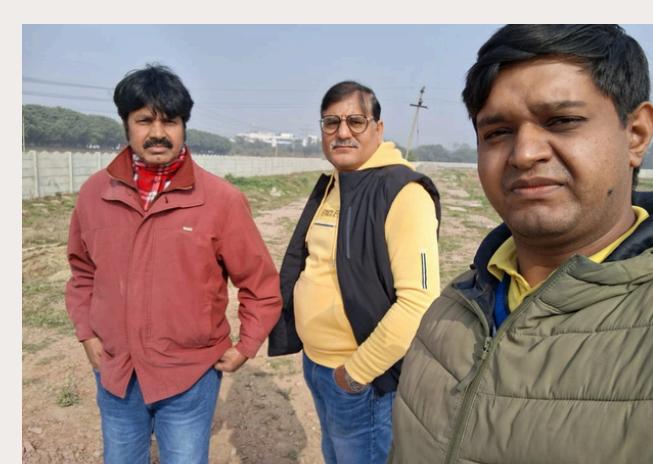
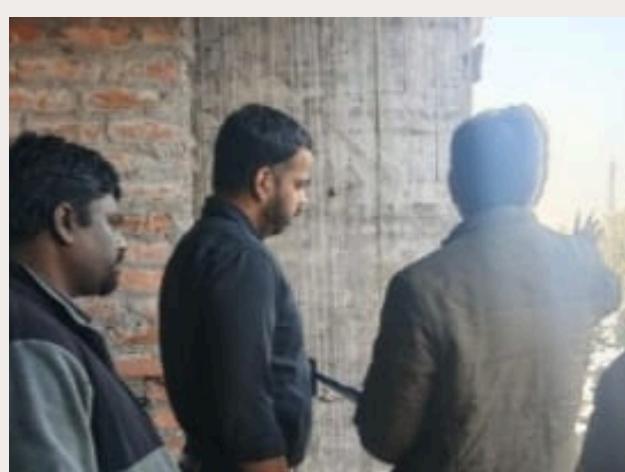
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01

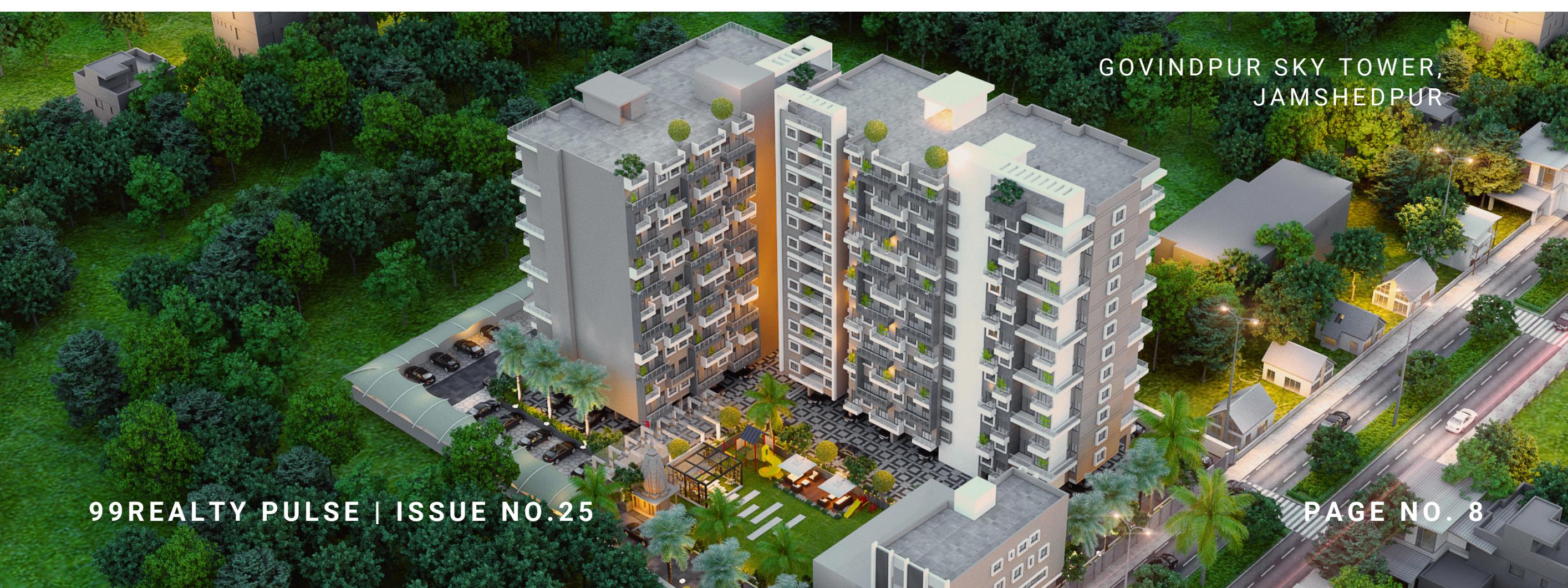
- Substantial Subscriber gains and Engagement across SM platforms.
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02

- 99912 Sq. Ft+ Area Sold
- INR 30.34+ Crores of GTV

03

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



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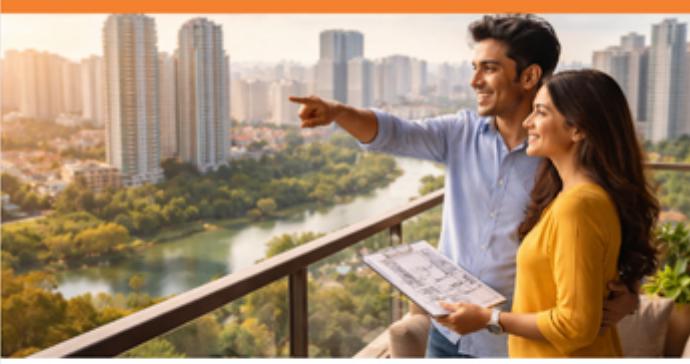
How to Use Home Loans for Property Investment?

How to Use Home Loans for Property Investment

For many investors, real estate investment and home loans go hand in hand. Very few people buy property entirely with cash, especially in metro cities where prices run into crores. Used correctly, a home loan can act as a powerful leverage tool,....

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Buying Property in a New City: Plan It Right

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Build Smart: The Homeowner's Guide to Saving Without Compromise



How to Save Money While Building Your Dream Home

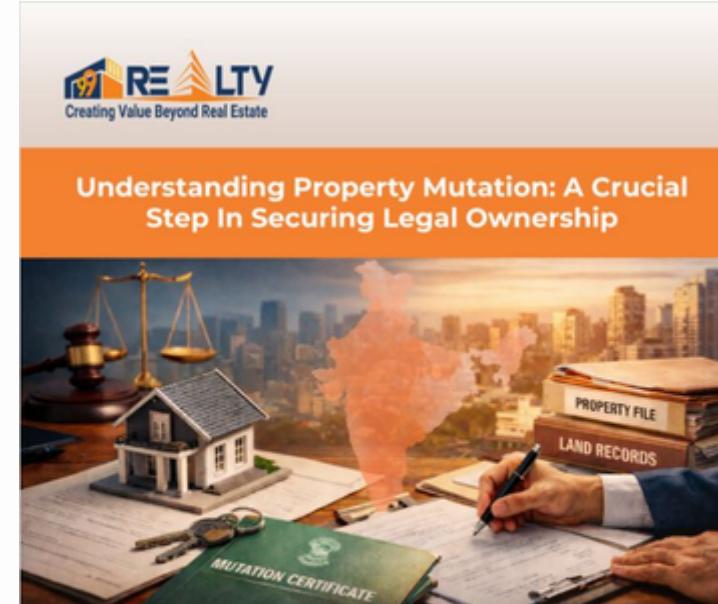
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PULSE



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