

India Real Estate Market & Global Investment Linkages with South Florida

Opportunities, Outlook & Investor Synergies

Presented by:

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Market Overview

India at a Glance

\$1T

Market Size by 2030

India's real estate market projected to reach USD 1 trillion by 2030, contributing 15% of GDP.

250M

New Urban Residents

Over 250 million new urban residents by 2050, creating demand for millions of homes.

\$6.5B

Institutional Investment

\$6.5 billion institutional real estate investments in 2024, second only to China in Asia-Pacific.

70%

Young Population

70% of India's population under 40, creating a powerful base of first-time homebuyers.

Supported by **tech adoption, digital payments, and PropTech innovation.**

Market Drivers & Emerging Trends



Urbanization & Infrastructure

Urbanization & infrastructure expansion – metro projects, expressways, smart cities.



Tech & Manufacturing Growth

Tech & manufacturing growth fueling commercial and warehousing demand.



Sustainability Push

Sustainability push: India's Net Zero 2070 target accelerating green building adoption.



Luxury Redefined

Luxury redefined: Focus shifting to wellness, nature integration, and eco-communities.



Digital Transformation

Digital transformation: Over 900 million internet users reshaping real estate behavior.



Commercial Expansion

India's office, retail, and mixed-use sectors are drawing institutional investments and global tenants.

Key Real Estate Hubs



Metros:

Mumbai

India's financial & luxury epicenter.

Delhi NCR (includes Noida)

Commercial, corporate, and affordable housing hub.

Bangalore

India's tech capital with strong rental yields.

Hyderabad

Fastest-growing IT city in South India.

Gurugram

India's tech capital with strong rental yields.

Pune

Fastest-growing IT city in South India.

Emerging Cities:

Jaipur, Lucknow, Kochi, Coimbatore.

Tourism & Second Home Markets:

Goa, Kerala, Himachal, Uttarakhand, Rajasthan.

Economic Outlook & Future Growth



5× Growth by 2030

Real estate expected to grow 5× by 2030.



Affordable Housing

Affordable housing remains the largest demand driver.



Luxury Segment Booming

Luxury segment booming in top-tier cities with NRI & HNI demand.



Commercial Expansion

Commercial and mixed-use assets attracting global and institutional investors.

- **Warehousing, retail, and data centers** leading new asset classes.
- **REITs & institutional capital** improving transparency and liquidity.

Key Investment Opportunities in India



Luxury Residential

53% YoY growth in 2024; +28% projected for 2025.

Prime markets: Mumbai, Delhi NCR, Bengaluru.

Avg Price: USD 300K – 2.4 M | Strong NRI & HNI demand.



Green & Sustainable Housing

ESG-compliant, energy-efficient communities.

Emerging in Pune, Hyderabad, Gurugram.

Avg Price: USD 100K – 350K | Eco-focused buyers rising.



Warehousing & Data Centers

Driven by e-commerce and the digital economy.

Yields: 8 – 10 % | Asset Size:** USD 5 M – 12 M | High institutional interest.



Co-living & Senior Housing

Lifestyle-based, service-oriented communities.

Avg Ticket: USD 60K – 180K | Growing in Tier 1 & Tier 2 cities.



Commercial & REITs

Tax-efficient, institutional-grade opportunities.

Yields: 7 – 9 % | Entry:** USD 600K – 3 M | Steady global inflows.

Why Global Investors Choose India



High ROI

9.2% CAGR over the past decade.



Currency Advantage

Strong USD = favorable INR conversion.



Steady Rental Yields

2–4% residential, 6–8% commercial.



Transparent Regulations

RERA, GST, and simplified FDI rules.



Stable Macro Fundamentals

Growing economy, young workforce, and innovation-driven demand.

Why is Now the Best Time to Invest

India is entering a once-in-a-generation real estate growth phase — a **USD 450 billion** market today, projected to cross **USD 1 trillion by 2030**. Fueled by a **resilient economy**, **rapid urbanisation**, and **strong policy support**, this is the moment global investors have been waiting for.

Key Highlights

GDP growing at **6–8% annually** — among the fastest worldwide.

Real estate's share of GDP rising from **12% to 18% by 2047**.

RERA, PMAY, and Smart Cities initiatives boosting transparency and investor confidence.

A **young population (65% under 35)** driving long-term housing and consumption demand.

Now is not just the right time — it's the turning point in India's investment story.

Why NRIs Should Invest in Indian Realty

For NRIs, India offers unmatched value — an **emotional connection** paired with **strong financial performance**. With a favourable rupee and maturing markets, real estate back home delivers both **pride and profit**.

Why It Makes Sense

Attractive exchange rates

Attractive exchange rates enhance purchasing power in prime cities.

Infrastructure expansion

Infrastructure expansion across metros and Tier-2 cities driving capital growth.



Commercial yields of 7–10%

Commercial yields of 7–10%, higher than most Western markets.

Rental demand surging

Rental demand surging in Bengaluru, Mumbai, Delhi NCR, and Chennai.

Digital transactions and virtual tours

Digital transactions and virtual tours simplify remote investments.

Investing in India today means owning a share of its economic rise tomorrow.

Comprehensive Investment Guide for NRIs & Foreign Investors

India offers one of the most open and transparent **real estate ecosystems** in Asia, combining ease of entry with strong returns.

Investment Framework

What You Can Buy

Residential and commercial properties (agricultural land restricted).

Routes

Automatic FDI in construction, infrastructure, and REITs; Government approval for select sectors.

Banking

NRE & FCNR accounts fully repatriable; NRO account up to **USD 1 million per year**.

Tax Benefits

Exemptions under **Sections 54, 54F, and 54EC** for reinvestment.

Compliance

RERA and FEMA ensure transparency, security, and investor protection.

With proper due diligence and expert guidance, India offers global investors a **safe, compliant, and scalable growth opportunity**.



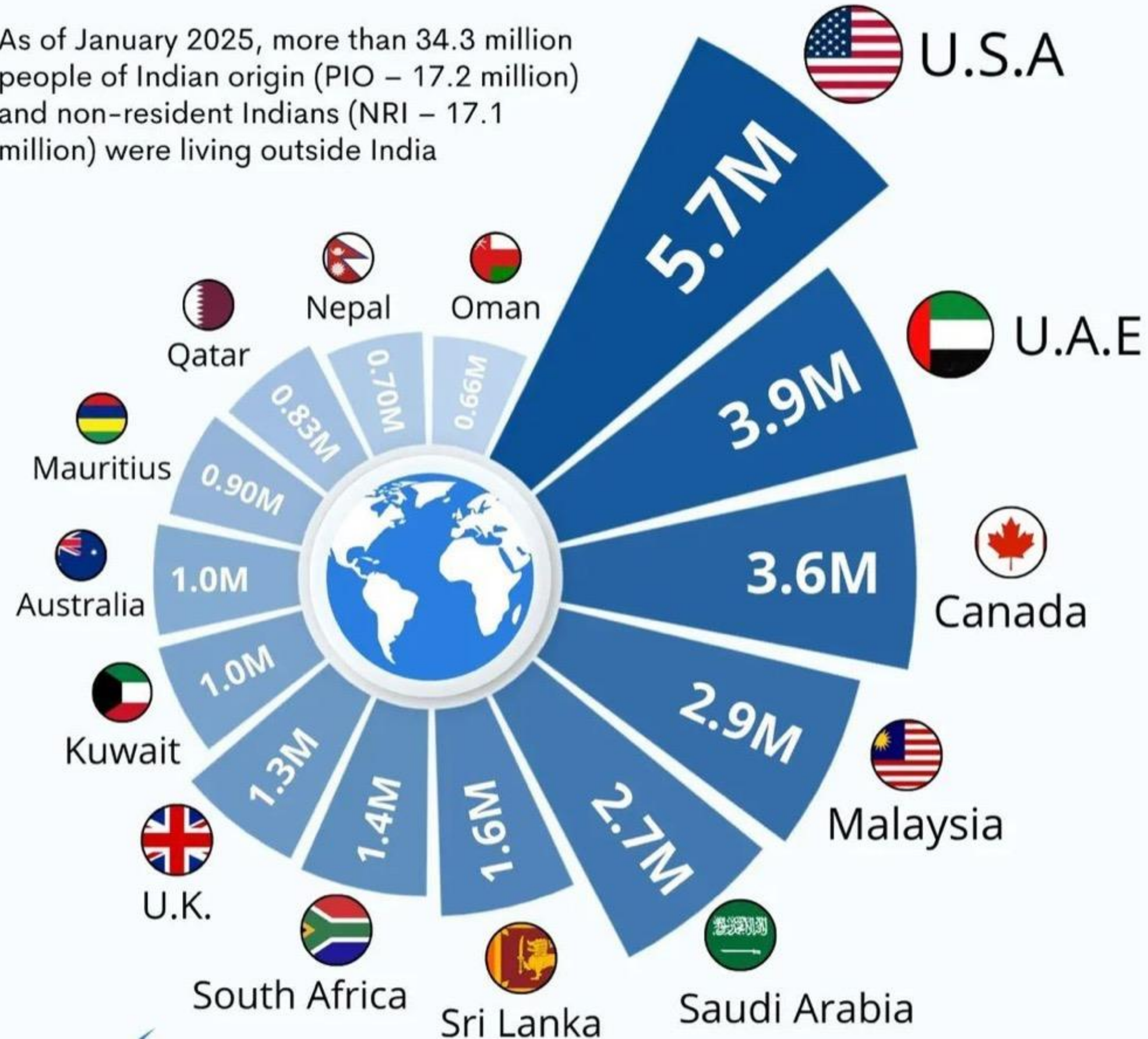
INDIA & THE UNITED STATES

- Over \$15 billion invested annually by NRIs into Indian real estate, making the U.S. one of the top three source markets.
- Indian buyers account for nearly 12% of foreign real estate purchases in key U.S. markets such as Florida, California, and New York.
- U.S. institutional investors have deployed more than \$5 billion into India's commercial and logistics sectors since 2020.
- Bilateral real estate investment expected to grow at 15–18% CAGR over the next five years.
- Rising interest in co-investment models, REITs, and joint ventures between Indian and U.S. developers.

INDIANS OUTSIDE INDIA

Where the Indian diaspora calls home around the world

As of January 2025, more than 34.3 million people of Indian origin (PIO – 17.2 million) and non-resident Indians (NRI – 17.1 million) were living outside India



India-South Florida Synergies

Shared Ecosystems

Both markets share strong luxury, tourism, and expat investor ecosystems.

NAR India's Global Platform

NAR India's global platform enables seamless cross-border transactions.

Co-branding & Collaborations

Developer tie-ups, PropTech sharing, joint expos.

Cross-border Capital Flow

Growing interest in reciprocal investments between the two markets.

What Indian Investors Seek in South Florida

Indian investors are increasingly turning to **South Florida's real estate market** for its mix of stability, lifestyle, and global access. The region offers attractive yields, dollar-based diversification, and an aspirational living environment that closely aligns with India's luxury real estate preferences.

Key Motivations

Portfolio Diversification

Investing in USD-denominated assets provides a natural hedge against rupee volatility and strengthens global portfolios.

Lifestyle & Education

Cities like **Miami, Fort Lauderdale, and Palm Beach** appeal for their luxury living, cultural vibrancy, and access to world-class schools and universities.

Rental Income

With **5–7% average rental yields**, South Florida remains a high-return destination for HNIs and NRIs seeking steady income.

Residency & Global Mobility

Real estate investments often complement **U.S. visa or residency programs**, enhancing international mobility.

Luxury Alignment

Both India and South Florida share a passion for **waterfront living, branded residences, and lifestyle-driven communities** making it a natural fit for Indian buyers.

Step Guide for NRIs to Buy Property in India



Buying property in India as an NRI involves clear regulatory steps and due diligence. Following this roadmap ensures a compliant, transparent, and successful investment.



Eligibility & Property Type

NRIs and OCI/PIOs can buy residential and commercial properties, except agricultural land, farmhouses, or plantations. Choose between ready-to-move, under-construction, or resale properties after verifying clear titles and no legal disputes.



FEMA & Banking Compliance

All transactions must follow FEMA regulations and be conducted in INR through NRE, NRO, or FCNR accounts or authorized banking channels. A PAN card is mandatory for all property and tax-related transactions.



Financing & Documentation

NRIs can avail home loans from Indian banks — typically up to 70–80% of the property value — with repayment in INR from NRI accounts. Key documents: Passport, Visa, Overseas Address Proof, Power of Attorney (PoA), Income Proof, and Bank Statements.



Legal & Due Diligence

Hire a qualified real estate consultant to assist with compliance, legal checks, and market valuation. Obtain a No Objection Certificate (NOC) when purchasing from another NRI. Verify ownership, titles, approvals, and encumbrance certificates before finalizing.



Purchase, Registration & Handover

Sign a detailed Sale Agreement specifying price, payment schedule, and possession date. Register the property at the sub-registrar's office and obtain the Occupancy Certificate for new constructions. Ensure the property meets all municipal and safety standards.



Funding Closure & Repatriation

Complete loan disbursement and all payments through formal channels. Sale proceeds and rental income may be repatriated up to USD 1 million per financial year, after paying taxes and following FEMA/RBI guidelines.

In summary: Check eligibility, follow FEMA norms, secure financing, verify documentation, complete legal registration, and ensure repatriation compliance for a seamless NRI investment experience.

Property Ownership for NRIs and OCI/PIOs in India

Residential & Commercial Properties Permitted

Both NRIs and OCI/PIOs are permitted to purchase **residential and commercial properties** in India. Agricultural land, plantations, and farmhouses remain **restricted** for foreign buyers.

Transactions in INR

All transactions must be conducted in **Indian Rupees (INR)** through **NRE, NRO, or FCNR accounts**, or via inward remittance through authorized banking channels.

Home Loans Available

Home loans are available to overseas Indians from Indian banks, subject to standard documentation and eligibility requirements. **Loan repayments** must be made in INR from Indian bank accounts.

Local Title Registration

Title registration and property closing are completed locally in India through the developer's legal team or an authorized Power of Attorney.

Repatriation of Proceeds

Sale proceeds and rental income may be repatriated abroad after payment of applicable taxes and compliance with **FEMA and RBI regulations**.

Identical Rules

The rules for NRIs and OCI/PIOs are largely identical, with only minor variations in **identification and documentation** requirements.

FAQs



Who are NRIs?

NRIs (Non-Resident Indians) are Indian citizens living abroad for work, business, or study over 182 days a year. They keep Indian citizenship but aren't residents under Indian tax and legal rules.

Is it a good idea for NRIs to buy property in India?

Yes, it is a good idea for NRIs to buy property in India, as it offers long-term growth, potential rental income, and a stable asset in a growing market.

Can NRI buy property in India without POA?

An NRI can buy property in India without POA, but having one can simplify transactions when the NRI is abroad.

Do NRI have to pay tax for property sale in India?

Yes, NRIs have to pay capital gains tax for property sale in India, based on the holding period (short-term or long-term).

Can NRI buy property in India with cash?

No, NRIs cannot buy property in India with cash, as the RBI has mandated them to use banking channels like NRE / NRO accounts for property transactions.

What are the rules for NRI to buy a property in India?

The rules for NRIs to buy a property in India allow the purchase of residential or commercial properties; except agricultural land, farmhouses, and plantations.

What are the tax implications of NRI buying property in India?

The tax implications of NRI buying property in India include capital gains tax, TDS on rental income, stamp duty, and registration fees.

How to avoid TDS on sale of property by NRI?

To avoid high TDS on sale of property by NRI, they can apply for a lower TDS certificate from the Income Tax Department.

What is the TDS rate for buying property from NRI?

The TDS rate for buying property from NRI is 20% for long-term gains, and as per the income tax slab for short-term gains.

Do NRI need PAN card to sell property in India?

Yes, NRIs need PAN card to sell property in India, as it ensures compliance with tax obligations.

About Us – National Association of Realtors (NAR India)

Founded in **2008**, **NAR India** is the apex body for real estate professionals, dedicated to **ethics, transparency, and global collaboration**.

Who We Are

Represents **60+ regional associations** in **50+ cities** across India.

Affiliated with **NAR USA**, the world's largest realtor organization.

Works with **RERA, CREDAI, NAREDCO, FICCI, CII, and ASSOCHAM** for policy advocacy.

Partners with top institutions — **ISB, IIM-B, RICS, and NICMAR** — for education and leadership programs.

Hosts **NARVIGATE**, India's premier annual real estate convention.

Hosting IREC in Hyderabad from 24rd - 27th September 2026 and expecting 1500+ delegates from India & across the Globe

NAR - India continues to empower real estate professionals and strengthen India's global realty presence.

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