

## Realtors Welcome RBI's 50 bps Repo Rate Cut; Home Loan EMIs to Ease



Real estate developers have lauded the Reserve Bank of India's decision to cut the repo rate by 50 basis points, bringing it down to 5.5%. They see it as a timely move that will reduce home loan interest rates, making property purchases more affordable. The cut is expected to boost end-user demand, revive housing sales, and accelerate project launches. Industry experts believe lower EMIs will enhance consumer sentiment and spending power, benefiting not just real estate but related sectors as well. Overall, the decision is seen as a growth catalyst.

Manoj Gaur, CMD, Gaurs Group, RBI's decision to reduce the repo rate by 50 bps will add new vigour to the country's real estate sector. With this the total quantum of reduction, since the beginning of this year, reaches 100 bps, translating into a massive 1% decrease. Not only will it make homeownership affordable and boost buyers' sentiments but also add new vigour to the economy which in turn will augur well for both residential and commercial realty. This could as well signal the beginning of a new low-interest regime.

Amit Modi, Director, County Group, -No doubt, RBI has given us a reason to cheer. The reduction in repo rate by 50 bps will significantly boost the real estate sector. But its ramification goes wider. The move also signals confidence in the country's economy, easing inflationary pressures, and a positive outlook for the future. At the same time, RBI has also announced a staggered 100 bps CRR cut, in four equal tranches over the year. As a result, about 2.5 lakh crore rupees will be released to the banking system, which will not only boost consumption but also benefit the residential and commercial realty segments.

Sahil Agarwal, CEO, Nimbus Realty says "The RBI's 50 bps repo rate cut marks a cumulative reduction of 1% in just six months and will catalyse the real estate sector's growth. Combined with the phased 100 bps CRR cut, will infuse liquidity into the banking system, lowering borrowing costs and expanding credit availability for homebuyers. For instance, on a Rs. 1 crore home loan (20-year tenure), borrowers can now save up to Rs. 6,000 per month. Moreover, it also underscores RBI's faith in India's economic resilience, easing inflation concerns and fostering long-term growth optimism."

Deepak Kapoor, Director, Gulshan Group, A big news indeed. The decision to reduce the repo rate by 50 bps or 0.5% takes the total decrease in the repo rate by 1% in a short span of 6 months. The move also signals the central bank's confidence in the growing resilience of the country's economy which is increasingly exhibiting signs of certainty in the dynamically evolving global economic order. For the real estate sector, it will translate into an increase in new homeownership numbers.

Sandeep Chhillar, Founder and Chairman, Landmark Group , – "The

RBI's decision to lower the repo rate by 50 basis points sends a strong pro-growth signal and undoubtedly benefits the real estate sector. Amidst the positive sentiments prevailing in the real estate sector, the decision will make the home-buying process for first-time homebuyers increasingly accessible. This move is expected to further propel the demand, sustain buyer interest, and create a favorable environment for continued growth across the housing market."

Dr. Amish Bhutani, MD, Group 108, said that RBI's third consecutive repo rate cut by 50bps signals continued confidence in India's economic growth story. This decisive move is set to unlock greater capital inflows, especially into high-impact sectors like real estate. Wherein, the commercial segment stands to benefit the most from easier financing. At a time when the country seeks robust economic growth, this rate cut would act as a timely catalyst, which would help attain the same.

Rajjath Goel, Managing Director, MRG Group , said, "What sets Delhi-NCR apart is its unique blend of aspiration and innovation in the luxury segment. Besides, our vision behind launching MRG Crown Luxury 2.0 is to meet the growing demand for curated, premium homes, and at the same time, underscore our commitment to crafting elegant, future-ready homes. The strong response to our earlier projects reaffirmed the market's hunger for well-designed, spacious, and exclusive residences. Hence, we are bullish on Delhi-NCR's potential to lead and shape India's luxury housing narrative for the next decade."

Pankaj Jain, Founder and CMD, SPJ Group says, "At a time when the real estate sector is growing exponentially, the RBI bringing the repo rate to 5.5% will give a major boost to the sector. Lower borrowing costs will make home loans more affordable, thereby encouraging more buyers to enter the market. Alongside, the move offers a stronger case for developers to expand in untapped micro-markets. As the demand for premium homes rises, the deduction will pave the way for sustained growth."

Uddhav Poddar, CMD, Bhumika Group, The 50 bps repo rate cut signals a strong push toward economic strengthening and offers timely relief to the real estate sector, particularly commercial real estate. By lowering borrowing costs, the move enhances capital accessibility, attracts a wider investor base, and supports new avenues of expansion. Besides, this policy adjustment serves as a much-needed counterbalance, likely to accelerate commercial project execution. We remain optimistic about the sector's growth trajectory and anticipate continued policy support to sustain this positive momentum.

Dr. Vishesh Rawat, Vice President – Head of Marketing, Sales & CRM, M2K Group , says , With repo rate now reduced to 5.5%, the RBI's bold move provides a much-needed stimulus to both the economy and the housing market. The 1% deduction is expected to give a major boost to homebuyers' confidence, since they will be able to secure home loans at a lower rate. On the other hand, developers will have the benefit of lower borrowing costs, easing their financing pressures. Amid the growing demand for premium housing, this announcement will definitely accelerate the sector's growth.

Saurabh Shankar Seth, President Sales & Marketing at AIPL, says "The RBI's third successive 50bps repo rate cut is a strategic step to stimulate growth, offering a clear boost to the residential real estate market. At a time when the sector is booming, this move enhances confidence among both homebuyers and developers. It also reflects the government's responsiveness to market dynamics, setting the stage for increased sales momentum."