

## वेबसाइटवरून घर खरेदी करणे आता शक्य

ब्लॉकचेन तंत्रज्ञानामुळे बांधकाम क्षेत्रात होणार बदल



**सतीश भालेराव**  
 पुणे : वेबसाइटवरून विविध प्रकारच्या वस्तू, खाद्यपदार्थ खरेदी करता येतात, मात्र आता वेबसाइटच्या शापिंग कार्टवर क्लिक करून सर्व कायदापत्रांची पूर्तता केल्यास घर खरेदी करणे, आत लवकरच शक्य होणार आहे. ब्लॉकचेन तंत्रज्ञान वासुडी उपयुक्त ठरणार असून, याद्वारे विक्रीत व खरेदीत करणाऱ्यांना टाऊन आणि पैसा यांच्या संबंधित गोष्टी त्यांना मिळाल्याच, पण याची खातरमाती होईल.

या तंत्रज्ञानामुळे बांधकाम व्यवसाय मोठ्या प्रमाणात पायादृढता येणार आहे. ब्लॉकचेन तंत्रज्ञानाची उपयुक्तता बरेच चर्चा होत आहे. इंटरनेटची सुरवात ही तंत्रज्ञानातील एक क्रांती होती. त्याचप्रमाणे ब्लॉकचेन हीसुद्धा एक क्रांती आहे. जी सर्व मापमात्रांच्या आयुष्याला मुख्यत्वात स्पर्श करणारी आहेच, त्याचबरोबर सर्व व्यवसायांनाही जोडणारी आहे. ब्लॉकचेनमुळे माहिती अधिक सुरक्षित होते. यामध्ये देणाने येणारी माहिती अनेक संगणक, सर्वसंस्वर सांठविलेल्या तयार करू शकते असते. त्यामुळे सर्वसंयुक्तकीची

संख्या नसते. ही माहिती सर्व लोकांसाठी खुली असते. हे तंत्रज्ञान पूर्णतः नवीन असते आणि त्यामध्ये फेरफार करता येत नाही. त्यामुळे झालेला व्यवहार वैध असल्याची माहिती मिळते आणि त्याची खातरमाती होती. याचे वैशिष्ट्य हे आहे की, याने अनेक घटकाने, कोणत्याही व्यवस्थापनाविषय वित्त व्यवहारांसाठी एकमेकांशी जोडण्याची संधी मिळते.

बांधकाम क्षेत्रातील व्यवस्थापकांनी ब्लॉकचेनच्या या युगात प्रगती करायला हवी. अर्थात, या क्षेत्रातील खरेदी आणि विक्रीच्या प्रक्रियेत रिअल इस्टेट प्रोफेशनलचे ज्ञान हे नेहमीच महत्त्वाचे राहणार आहे. वित्त व्यवहारांची हाताळणीत यशस्वी ठरणे, यासाठी एजंट्सना अधिक नव्या व्यवसाय पध्दती अधिकाृत्या लागतील.

- रोहित पोद्दार, व्यवस्थापकीय संचालक, पोद्दार हाउसिंग अँड डेव्हलपमेंट

## वेबसाइटवरून घर खरेदी करणे आता शक्य

एक नवा पर्याय असलेला स्मार्ट कॉन्ट्रॅक्टसचा वापर केल्यास रीअल इस्टेट कॉन्ट्रॅक्ट्स, प्रॉपर्टी रेकॉर्ड्स पूर्ण होऊ शकतील, तसेच टायटल कंपनी आणि अटर्नीज यांच्याविनाही पैशाचे वाटप होईल. हे वेडिंग मशीनच्या संकल्पनेप्रमाणे आहे. जिथे तुम्ही पैसे टाकता आणि वाय मशीन पुढील सगळे काम काम आपोआप होणार आहे.

PUNYA NAGARI (PUNE EDITION)

# नवभारत

Navbharat - Pune; Size : 149 sq.cm.; Circulation : - Page : 4

## हाउसिंग फॉर ऑल 2022 के लिए कदम-कदम पर बाधाएं : पोद्दार

पुणे, सं. सरकार ने जून 2015 में 'प्रधान मंत्री आवास योजना (पीएमएवाई)' की घोषणा की थी. इसका लक्ष्य था कि वर्ष 2022 के अंत में आते-आते एक भी ऐसा व्यक्ति नहीं बचे जिसके घर अस्तित्व नहीं था. देश के इतिहास में ऐसा पहली बार था कि किसी केंद्र सरकार ने हाउसिंग को इतना महत्वपूर्ण मुद्दा बनाया. इसके दो घटक हैं : पहलू के तहत के लिए प्रधान मंत्री आवास योजना (शहरी) (पीएमएवाई-शहरी) और ग्रामीण के तहत के लिए प्रधान मंत्री आवास योजना (ग्रामीण) (पीएमएवाई-ग्रामीण) और पीएमएवाई-अर भी). इस योजना को इस लक्ष्य के साथ अंजित किया गया था कि शहरी इलाकों में अर्धकेंद्रित रूप से कमजोर वर्ग में आने वाले और निम्न आय

- 1 इसके लिए केंद्र सरकार ने 2 ट्रिलियन रुपये (28 बिलियन डॉलर) तक की राशि को संरक्षित करने के उद्देश्य के साथ 3.40 लाख करोड़ रुपये है. केंद्रीय सरकार के लिए कुल आवंटित राशि 96,125 करोड़ थी और इस मूल में 32,300 करोड़ की राशि मिले की जा चुकी है. अंकड़े पर्यटन है कि यह योजना पर्यटन से है किन्तु अभी भी संश्लेषण करणी है. अभी तक निम्न राशि से भरी का निर्माण चल रहा है उसके अक्षर पर 2022 तक
- 2 इसमें से 11,55,807 घर बनाये जा चुके हैं जो पिछले तीन वर्षों में स्वीकृत घरों के संख्या का लगभग 18% है. निर्माण पूरा होने का अनुमान जुलाई माह में 15 प्रतिशत था. सरकार ने राज्यों को शहरी घर बनाने के लिए 15 प्रतिशत के अक्षर के लिए काम चल रहा है.

इस योजना के अंतर्गत प्रधानमंत्री आवास योजना कुल निर्माण लगभग 3.40 लाख करोड़ रुपये है. केंद्रीय सरकार के लिए कुल आवंटित राशि 96,125 करोड़ थी और इस मूल में 32,300 करोड़ की राशि मिले की जा चुकी है. अंकड़े पर्यटन है कि यह योजना पर्यटन से है किन्तु अभी भी संश्लेषण करणी है. अभी तक निम्न राशि से भरी का निर्माण चल रहा है उसके अक्षर पर 2022 तक

THE NAV BHARAT TIMES

PODDAR HOUSING AND DEVELOPMENT LTD

### HURDLES ACROSS THE STRIDE FOR "HOUSING FOR ALL 2022"

The Government of India announced "Pradhan Mantri Awas Yojna (PMAY)" in June 2015 with aim to ensure that no one remains oblivious to privilege of having a home of their own by the year 2022. That was the first time in history that any government in the center has made housing such an important issue. It has two constituents: Pradhan Mantri Awas Yojana (Urban) (PMAY-U) for the urban poor and Pradhan Mantri Awas Yojana (Gramin) (PMAY-G and also PMAY-R) for the rural poor. This scheme was launched with the target of building 20 million affordable houses by 31<sup>st</sup> March 2022 for the people coming under economically weaker section and lower income groups in urban areas with the assistance of Rs. 2 trillion (US\$28 billion) from central government. The PMAY scheme promises that the government will provide an interest subsidy of 6.5% on housing loans availed by the inheritor for a period of 20 years under credit link subsidy scheme from the start of a loan.

**Target of the mission:** As of July 2018, the government has included 4,320 cities and towns across the country in the PMAY scheme to begin construction of houses and 11,276 projects have been approved for urban LIG (Lower income group) and EWS (Economically weaker section). The government approved the construction of 2,36,777 additional houses for the benefit of urban poor with an investment of Rs.11,169 cr with central assistance of Rs. 2,797 cr was approved in February 2018, including subsumed Rajiv Awas Yojna scheme, of the targeted 20 million houses by March 2022.

**Progress so far:** The data released by the Ministry of Housing and Urban Affairs shows that till the month of November, 62,91,256 houses were sanctioned under the scheme's urban component, of which 13,55,807 have been built which is almost 18% of the number of sanctioned houses in last three years. The completion percentage was 15 in the month of July. The government has aided states with over Rs 78,000 crore to build urban homes and work for more than 20 lakh units underway. The total investment done by the government in projects under this scheme is around 3,405 crore. The total sanctioned amount for central assistance was 96,125 crore and 32,300 crore has been released in the central assistance. Data shows that the scheme is in progress but it still has a long way to go. The rate at which houses have been built so far may not be enough to meet the housing needs of the country by 2022.

**Hurdles across the way of mission:** Though the incentives from the government have made the developers enthusiastic about the PMAY scheme, there are still many hurdles across the way of implementation which is hindering the pace of the development in urban areas. One of the major problems in implementation is the time it takes to get a project approved by the authorities. It takes almost 4 to 6 months for the whole paperwork and to get the

metro cities. Such projects can only be built in suburbs or the outskirts of the city and a big work force resides in urban areas of the city. This puts a big question mark in front of the people whether they should move to a remote location from their workplace. Access to easy housing loans for LIG (Lower income group) is essential if we are to meet the housing needs of the country by 2022. The government has already taken steps to produce the documents required which is preventing urban poor to avail the benefits of the scheme and get the loan. This is hampering the redevelopment plans of the government in urban areas.

**Push by the government:** In alignment to our Prime Minister Mr. Narendra Modi's vision there are more affordable houses to be built to accomplish the mission. The government of India is going up with many positive measures to push the PMAY in the month of August. The ministry of housing approved construction of nearly 3.12 lakh more affordable houses for urban poor, taking the total number of number of houses being funded under the PMAY (Urban) to 54,95,443. Total guesstimate of investment by the government under this scheme is around 2,975 crore and the funding of Rs. 82,040 crore have already been approved by the central government till the month of August in 2018. State governments are also giving green signal to policies which will help in accomplishing the mission.

Recently the government of Maharashtra led by Mr. Devendra Fadnis has shown green signal to developers to use the grating land for the construction of the affordable housing projects to give a bit of pace to the development of affordable housing projects. Government implemented many regulations to bring the prices of project down and make it affordable for LIG and EWS. With the advent of ERP, it is paramount to control projects which are on cost and with first time right quality. Hence automation as a way to go, using aluminum foam work for such technologies which enable fast

THE PROPERTY HOUSE MAGAZINE

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By The Property Times News Bureau 4 days ago

## 2018 – An incessantly muddled year for real estate

THE PROPERTY TIMES

# SHARE OF VOICE

## What we did differently in December?

- Filter opportunities basis of quality instead of quantity
- Creating a share of voice which redefines affordable sector
- Educating the consumer on the true potential of affordable housing

### Key Media Tapped





VOLUME 15 | ISSUE 03 | NOVEMBER 2018

# Realty+

realtyplusmag.com

THE VOICE OF REAL ESTATE

**DEVELOPING AFFORDABLE & SUSTAINABLE HABITATS**

Unaffordable cost of homes coupled with unfavourable regulatory environment for developers has led to a large chunk of the society devoid of roof over their head

PRENAM PREMAKHANDRAN  
Fidelity Adbbe LLP

ROHIT PODDAR  
Poddar Housing and Development Ltd.

PRAMAV SHARMA  
Fidelity Assoc LLP & Housing Solutions Creators Pvt Ltd.

PRADEEP AGGARWAL  
Signature Global Group

**REALTY PLUS – COVER STORY**

## Search for property online, but buy offline

With verification and registration being done offline, customers cannot complete the buying process online

**Drawbacks and limits**  
The disadvantage is that the complete transaction cannot be closed, and an offer to purchase online, given the fact that the deal is behind a 'real' property, does not hold up. However, this is not the case for all property buying. Home via the internet can be a quick affair. Even some real estate agents can not come down to it. In such cases, they will do their best to make a property plan. Some have agents or staff members helping them to buy properties here.

**How to buy online?**  
Generally, most leading developers allow for a token amount to be paid online to book the apartment of their choice. This leads to a loss of the portion of the deal.

**Click and visit**  

- Property portals provide research about project, price comparison, access to developers' data through news, website, social payment, etc.
- Digital initiatives like virtual reality and 3D walk-through allow customers to get feel of the project site
- It is also safer to physically verify the property before looking at the deal.

**Online aids research**  
According to Anand Patel, director - marketing & corporate communications, Knight Frank India, "This is generally done during the launch phase, where buyers want to block good investments. Online portals and website allow homebuyers to have quick access to key information around a project from various sources. They can go to the Real Estate Regulatory Authority (RERA) website and do a detailed due diligence and understand of the project post which they have a better understanding on whether to invest their time and money to visit the site."  
"Today developers also offer 3D walk-through and virtual reality facilities for prospects that are far away."

**Advantages of portals**  
Customers who do the research online are better informed and have an idea about prices. They can also get information about a project that may be outside city limits, without visiting the place.  
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"Today developers also offer 3D walk-through and virtual reality facilities for prospects that are far away."

**Keynote highlights**  
The keynote speaker, Rohit Poddar, managing director, Poddar Housing and Development, says, "It is a combination of online and offline. When we advertise on a portal, it is a gateway for enabling the transaction. For customers, especially new generation customers, the first choice for customers is to do research online and then visit the site. I don't see this changing yet."  
The speaker also says that search online are better informed and have an idea about prices. They can also get information about a project that may be outside city limits, without visiting the place.

**Online portals and website**  
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# सांज महानगरी

Editions :: Mumbai Pune  
PAGES 1 2 3 4 5 6 7 8 9 10

गुक्रय्या, दि. ०९ डिसेंबर २०१८

**रिझर्व्ह बँकेचे पतधोरण व त्यावरील नामांकित तज्ञांच्या प्रतिक्रिया**

मुंबई

मुंबई, ०९ डिसेंबर - रिझर्व्ह बँकेने पतधोरण व त्यावरील नामांकित तज्ञांच्या प्रतिक्रिया कोट करीत. रिझर्व्ह बँकेने पतधोरण व त्यावरील नामांकित तज्ञांच्या प्रतिक्रिया कोट करीत. रिझर्व्ह बँकेने पतधोरण व त्यावरील नामांकित तज्ञांच्या प्रतिक्रिया कोट करीत.

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ET Realty

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## 2019 will be a year of significant growth for affordable sector

Rohit Poddar, Managing Director, Poddar Housing and Development

28 December 2018, 4:50 PM IST

The imminent year will be a year of significant growth for the affordable sector. The affordable segment will take the central role in residential real estate. Big announcements from the government can be expected to push the "Housing for all by 2022" scheme to accomplish the mission. Industry is poised to witness a much better growth in the upcoming year.

Commercial real estate will see a boom since the demand for co-working space has increased. Warehouse business is another big promising thing to look for as it is growing immensely in the country. Overall 2019 looks good and will be a positive year for the real estate

ET REALTY

### PROPERTY HOUSE

UNCHANGED REPO RATE DECLARED BY RBI ON 5TH DECEMBER

MONETARY POLICY

Mr. Rohit Poddar, Managing Director, Poddar Housing and Development

"Unchanged monetary policy of the RBI will employ a steady growth in the market as the repo rate has remained steady for the second time in a row. This move by the RBI will help in reviving the market and will help the market to recover from the earlier structural revamp in the industry. From the perspective of a home buyer it is a good time to avail the offers available in the market."

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BY PTI | DECEMBER 5, 2018

## RBI Monetary Policy Committee leaves key interest rate unchanged



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