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The decision of the Reserve Bank of India (RBI) to keep the repo rate unchanged at 5.25% has drawn a strong positive response from real estate stakeholders across Delhi-NCR, with developers and industry experts asserting that the move will sustain housing demand and strengthen buyer confidence.

The RBI's Monetary Policy Committee (MPC) opted for a status quo, signalling a continued focus on balancing inflation control with economic growth. In NCR—one of India's most active real estate markets—this stability is expected to keep home loan interest rates steady, making property purchases more predictable for end-users.

According to Anshuman Magazine, Chairman & CEO – India, South-East Asia, Middle East & Africa at CBRE, the decision reflects strong macroeconomic fundamentals. “The RBI MPC’s decision to maintain the status quo on the repo rate is a testament to the inherent resilience and momentum of the Indian economy. A steady repo rate continues to anchor homebuyer sentiment by keeping EMIs predictable and manageable,” he said, adding that easing inflation could further boost purchasing power and demand across residential and commercial segments. Echoing similar views, Shrivallabh Goyal, CEO and Whole Time Director of Reliance Model Economic Township, noted that policy continuity will help previous rate changes fully transmit into the economy. “A steady rate environment allows both homebuyers and developers to plan with greater confidence, supporting sustained absorption across segments, particularly in well-connected urban clusters,” he said.

Developers in Gurugram and Noida—key growth corridors linked to infrastructure projects like the Dwarka Expressway and Jewar Airport—believe the pause will further strengthen ongoing demand momentum. Yateesh Wahaal, Director Finance at M3M India, said the decision will “enhance the confidence of buyers and developers alike” while aiding project execution and long-term sectoral stability.

Sudeep Bhatt, Director Strategy at Whiteland Corporation, highlighted that stable borrowing costs directly support housing demand. “It means stable home loans which boost housing demand, while improving liquidity for developers,” he said. Manik Malik, CEO & President of BPTP Limited, emphasised that a stable interest rate environment enhances predictability in financial planning. He noted that NCR’s residential market, particularly mid and premium segments, has shown resilience driven by end-user demand.

Aman Sarin, Director & CEO of Anant Raj Limited, said, "This is a welcome move by the RBI, especially given the ongoing crisis in West Asia, which continues to put pressure on input costs across sectors. In such an environment, stability in interest rates is important for maintaining overall confidence in the market."

Mayank Jain, CEO of KREEVA, said, "For homebuyers, the decision to keep repo rate unchanged feels like a moment of pause rather than progress; expectations of softer borrowing costs have been gently deferred. Even a small reduction in the repo rate would have eased EMIs and improved eligibility, particularly in the mid-income housing segment, where every basis point matters. "

With infrastructure-led growth and improving income visibility driving the market, industry experts believe the RBI's rate pause will act as a key enabler for sustained, fundamentals-driven expansion in NCR's housing sector.