



# ***Gujarat RERA***

***Enabling Preemptive Regulation through Technology  
Learnings & Way Forward***

***Gujarat RERA***

## ***Our Vision***

To make Gujarat the ***premier destination for real estate investment*** regionally, nationally and globally, where the ***interest of the consumers and developers*** in the real estate sector are secure through ***effective and fair regulation.***



## ***Our Mission***

*To provide a robust, secure, trustworthy, transparent, and sustainable real estate regulatory environment that encourages investment whilst protecting consumer rights through ...*



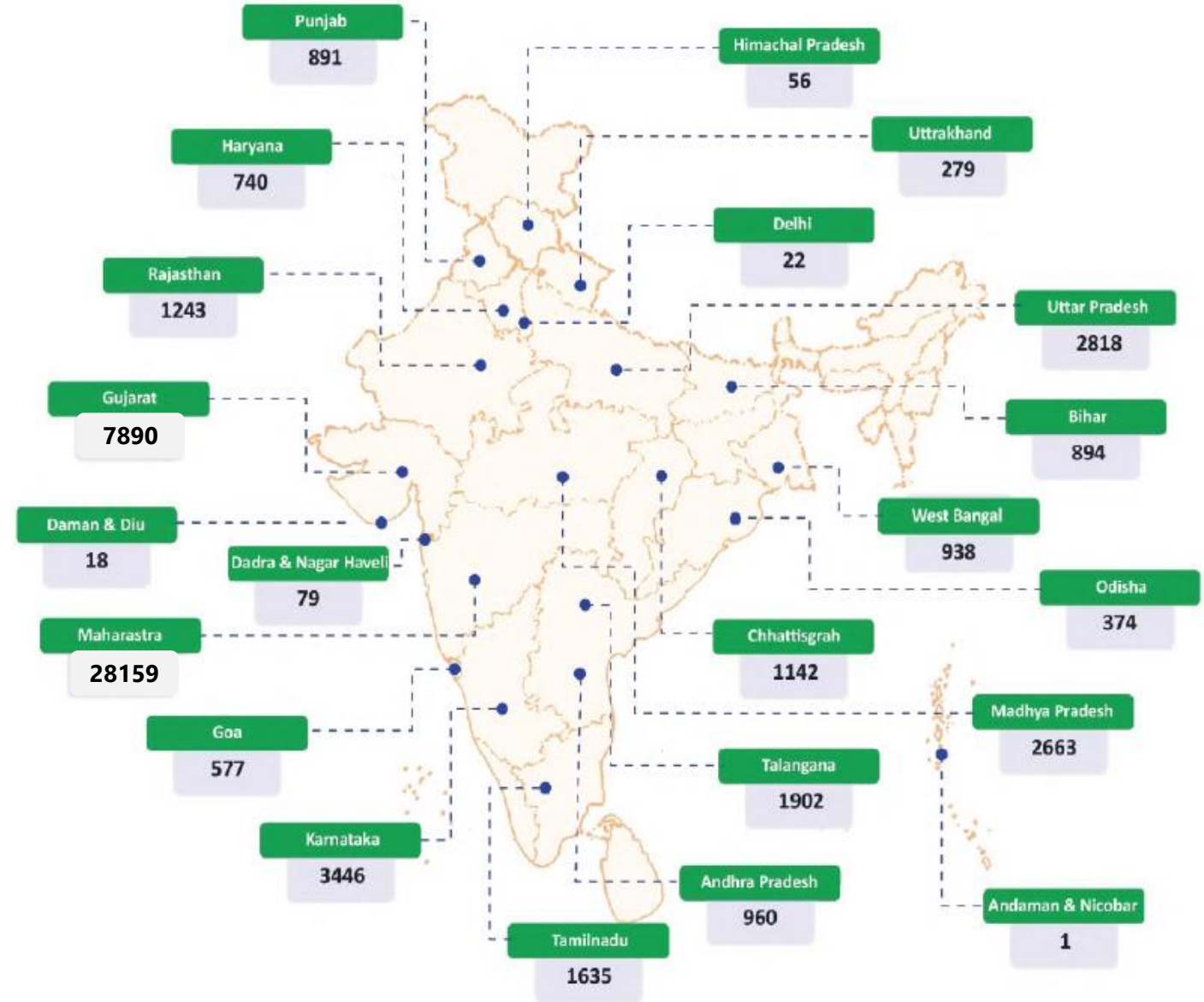
- *innovative customer focused solutions*
- *model service delivery by professional staff and*
- *excellent communications with all our stakeholder*

# India – 53,900+ Projects registered and counting...



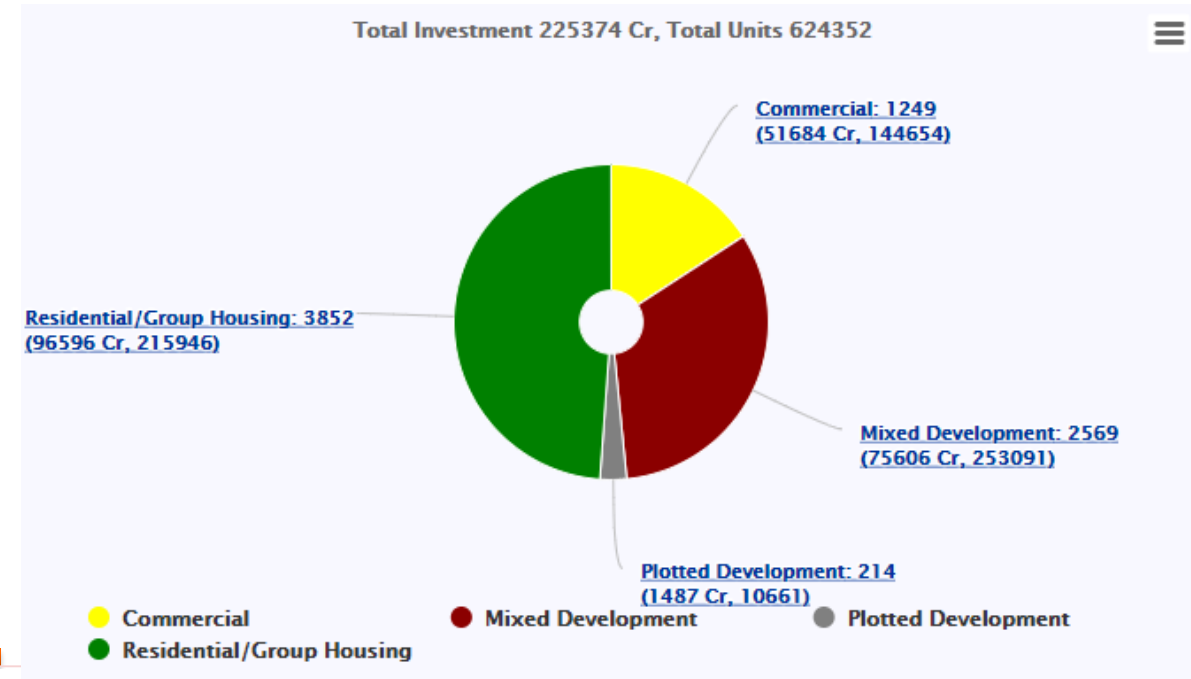
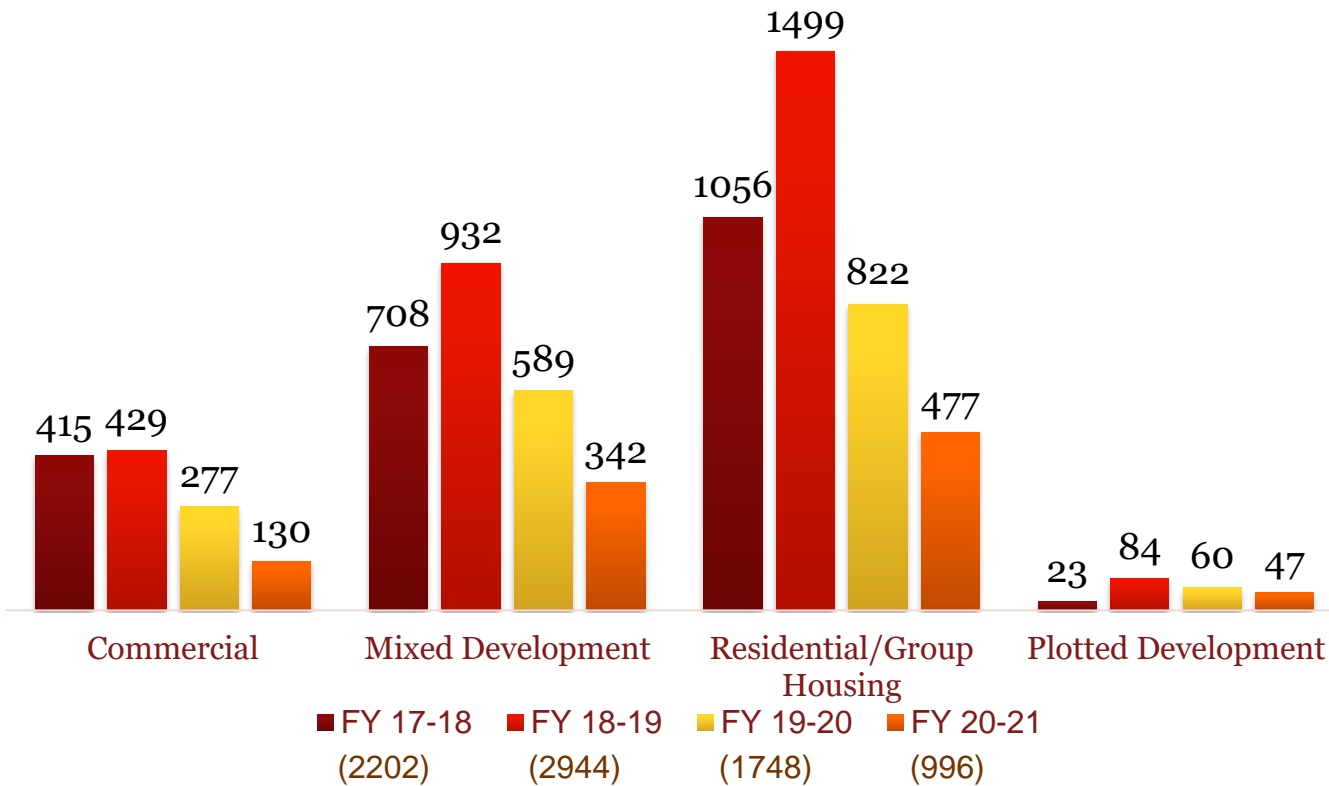
**Gujarat** 2<sup>nd</sup> largest  
number of Projects  
registered in India

**7890+ Projects**  
Approved with an  
investment potential of  
**2.25 Lac Cr**



# Gujarat: Registrations & investments in the state

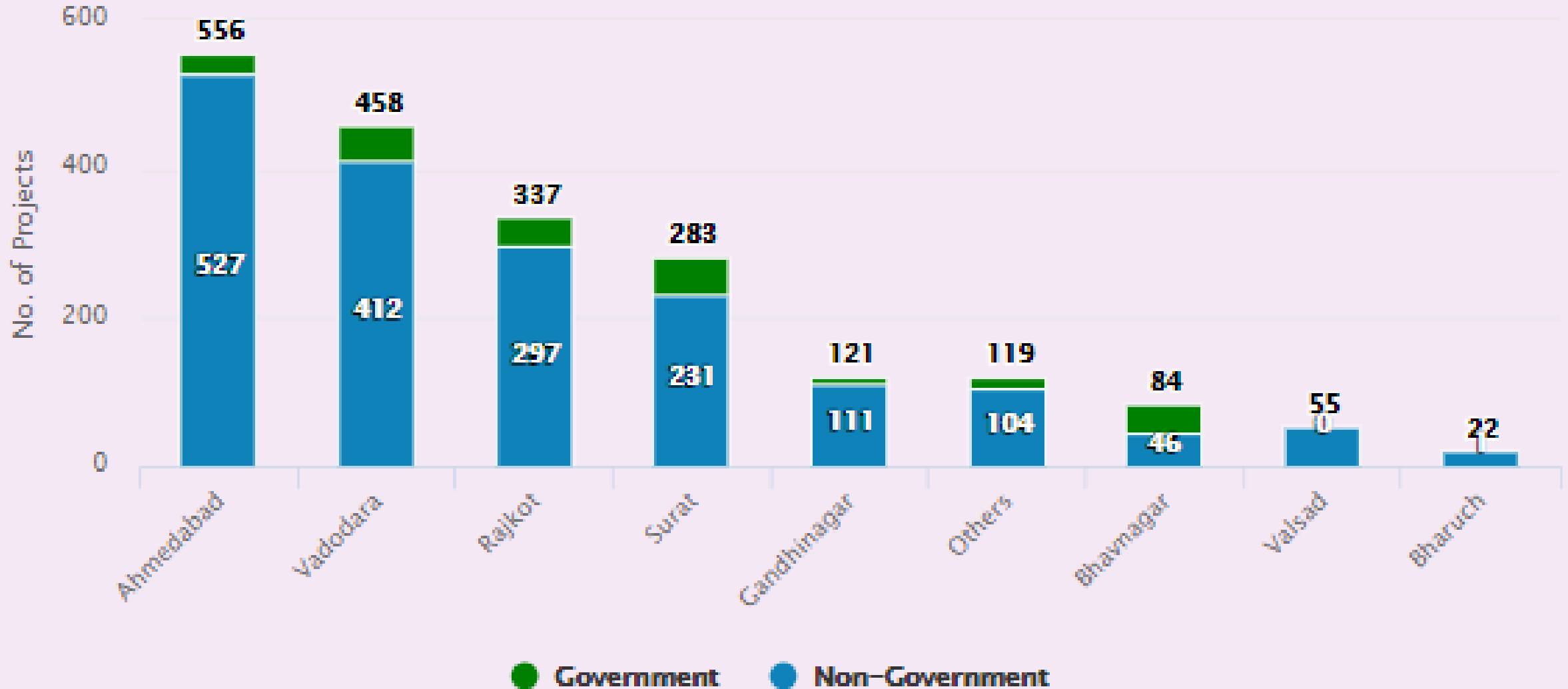
## Projects (Till 20-Jan 2021)



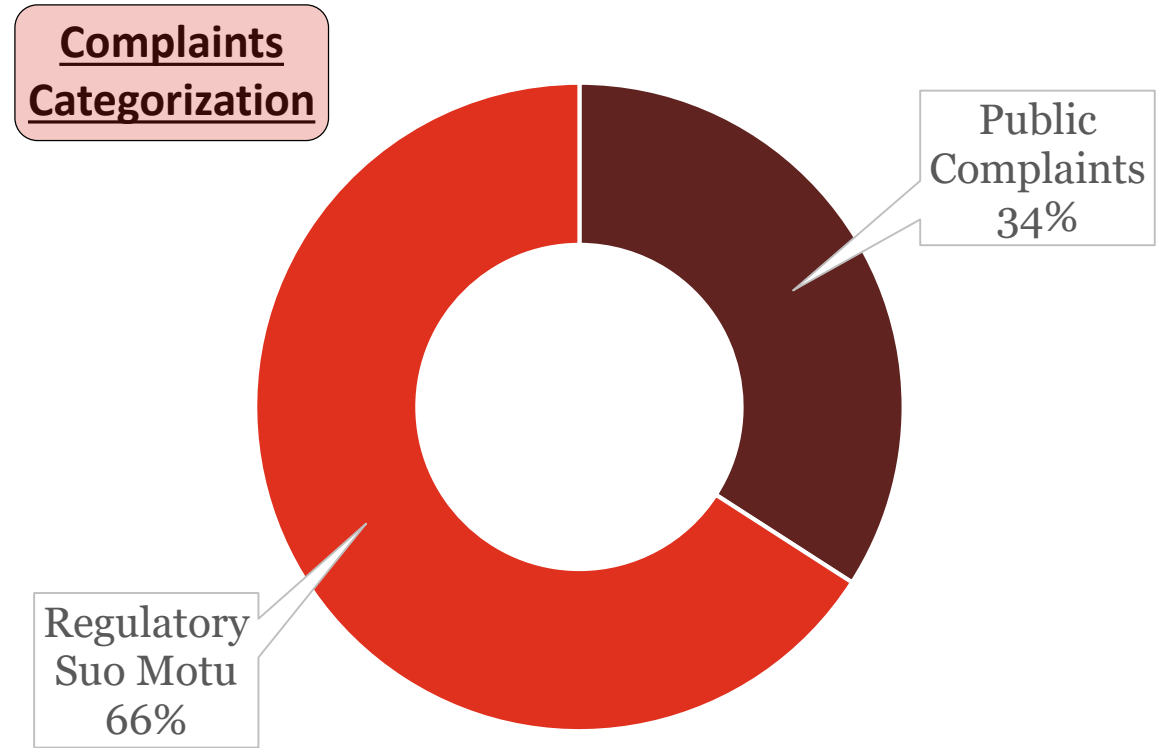
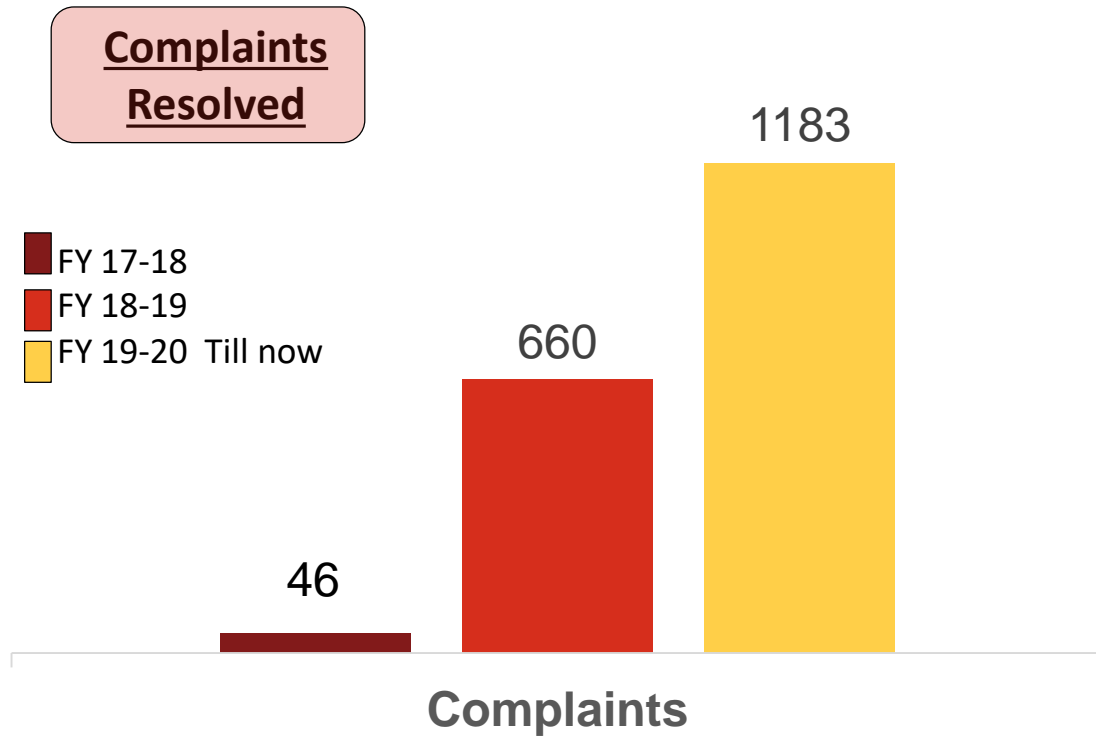
- Projects of Residential & Mixed category are the highest among all types of Projects

# Gujarat: Affordable Housing Registrations

Total Projects 2035 (NG: 1804 G:231)  
Total Investment 41489 Cr (NG: 32803 Cr G: 8686 Cr )  
Total Units :261827 (NG: 229298 G: 32529)



# Proactive Regulation - disciplined Project Execution - Lesser complaints



## Key Concerns

# Possession Delay, # Construction Quality # Common Facilities, # Commitments, # Compensation  
# Project Delivery Issues, # Gaps in Agreement to Sale # Project without RERA Registration,  
# Defective Construction

# *Gujarat RERA : Key Interventions*

**1**

Population Growth vs  
Project Registrations

**2**

Project Progress  
Monitoring

**3**

Building Allottee  
Confidence,  
Transparency

**4**

Common Infra.  
(Drainage, Water etc)  
Availability

**5**

Projects in TP Area vs  
out of TP but in  
Planning Area

**6**

Livability a concern in  
Projects between  
Planning Areas

**7**

Important Scrutiny  
Aspects (Mandated)

**8**

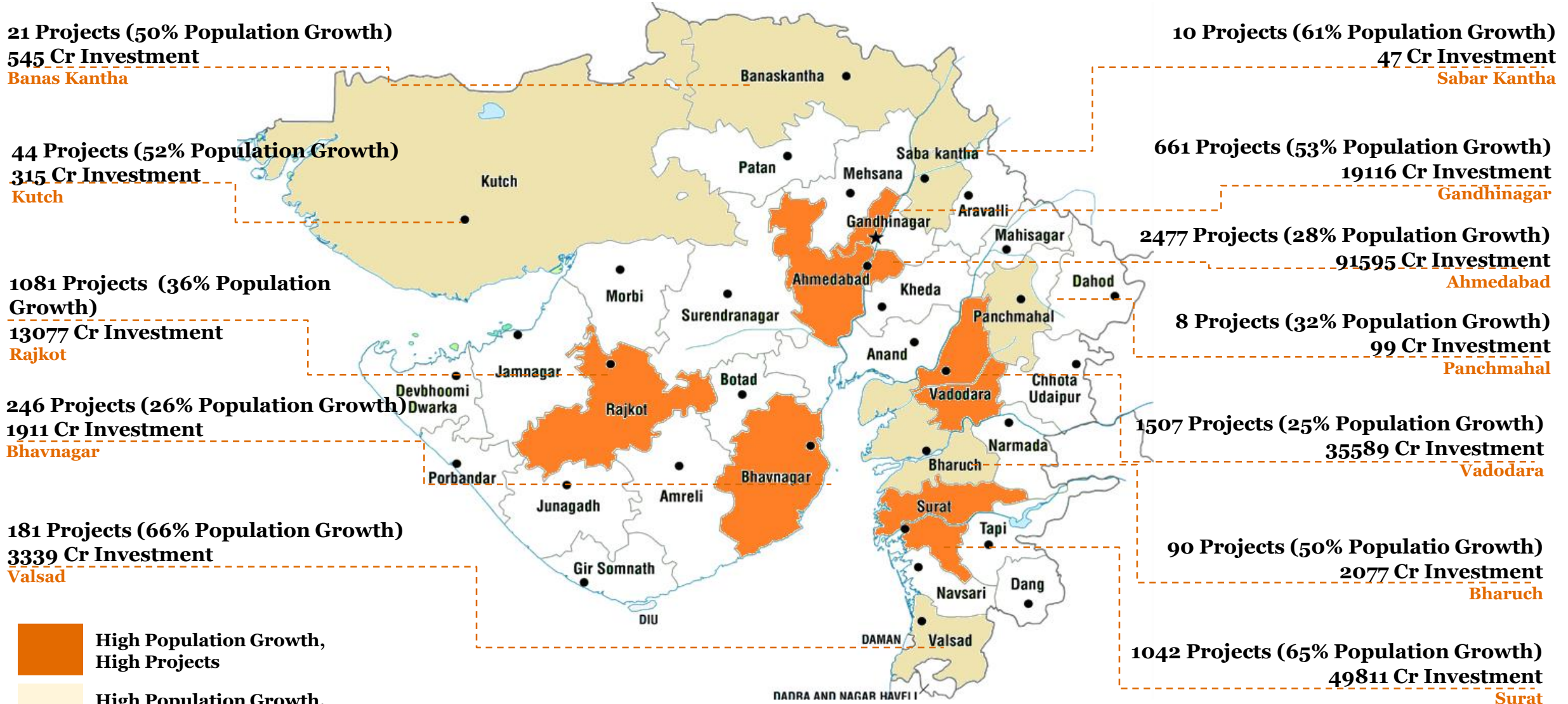
Quality of  
Construction

**9**

Regional Investment  
Maps



# Population Growth vs Projects Registered



**21 Projects (50% Population Growth)**  
**545 Cr Investment**  
 Banas Kantha

**10 Projects (61% Population Growth)**  
**47 Cr Investment**  
 Sabar Kantha

**44 Projects (52% Population Growth)**  
**315 Cr Investment**  
 Kutch

**661 Projects (53% Population Growth)**  
**19116 Cr Investment**  
 Gandhinagar

**1081 Projects (36% Population Growth)**  
**13077 Cr Investment**  
 Rajkot

**2477 Projects (28% Population Growth)**  
**91595 Cr Investment**  
 Ahmedabad

**246 Projects (26% Population Growth)**  
**1911 Cr Investment**  
 Bhavnagar

**8 Projects (32% Population Growth)**  
**99 Cr Investment**  
 Panchmahal

**181 Projects (66% Population Growth)**  
**3339 Cr Investment**  
 Valsad

**1507 Projects (25% Population Growth)**  
**35589 Cr Investment**  
 Vadodara

**90 Projects (50% Population Growth)**  
**2077 Cr Investment**  
 Bharuch

**High Population Growth, High Projects**

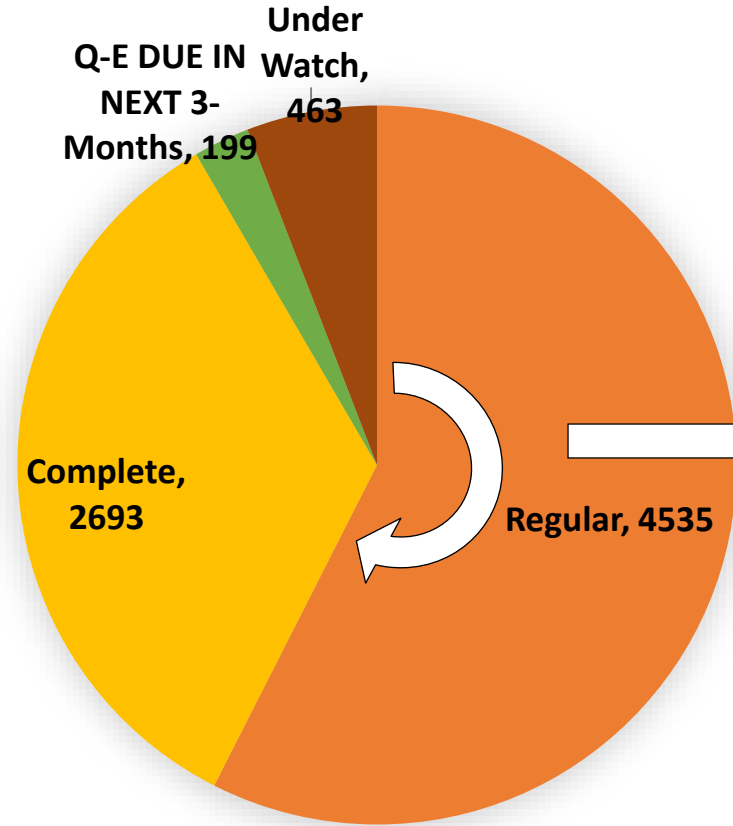
**High Population Growth, Less Projects**

**1042 Projects (65% Population Growth)**  
**49811 Cr Investment**  
 Surat

*\*High population during 2001 to 2011, Projects Registered Since May-2017*

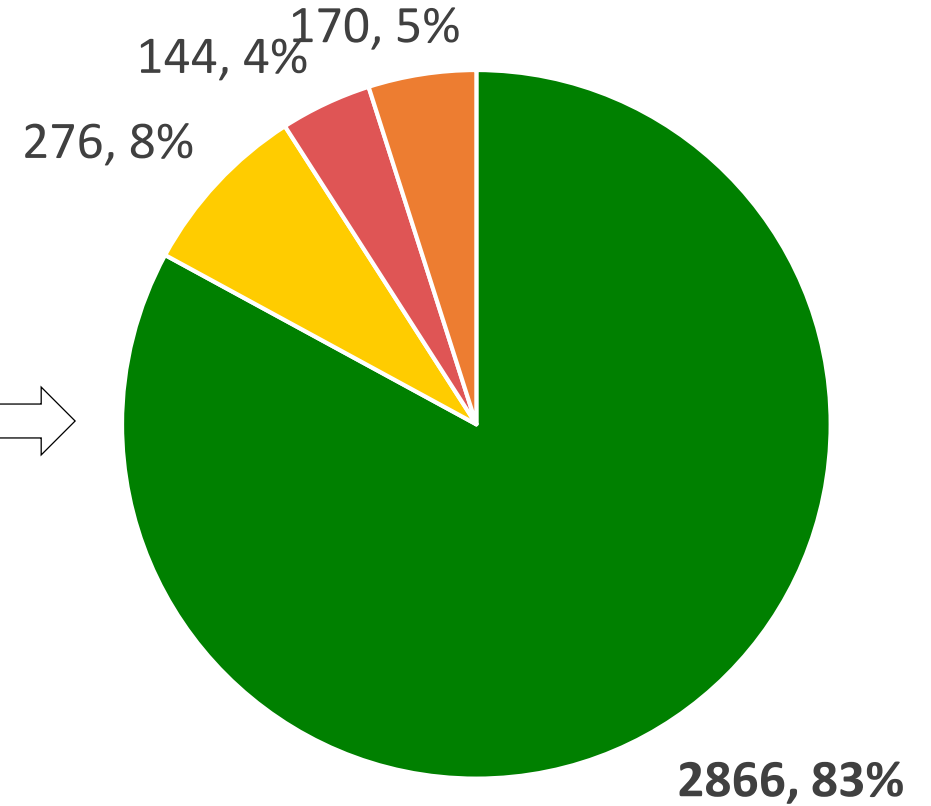
# Project Progress Monitoring

## Compliance Regularity



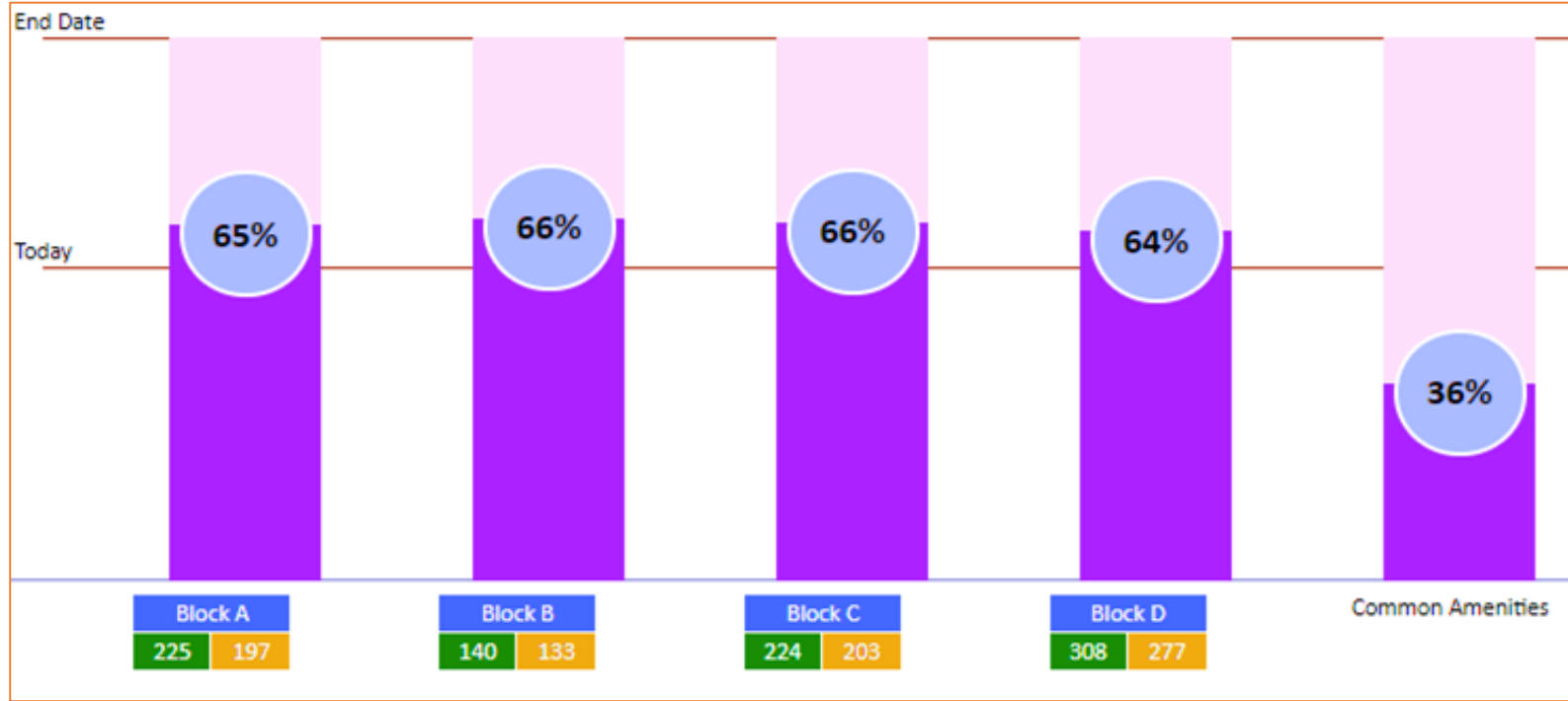
**91% Projects** have Reported Compliances Regularly

## Construction Progress



■ On Track ■ Slow ■ Very Slow ■ Ill  
of which **85% of Projects** are likely to be completed **On time**

# Building allottee confidence & enabling transparency



A-108	A-109	A-110	A-111	A-112	A-114	A-115	A-201	A-202	A-203
A-204	A-205	A-206	A-207	A-208	A-209	A-210	A-211	A-212	A-214
A-215	A-301	A-302	A-303	A-304	A-305	A-306	A-307	A-308	A-309
A-310	A-311	A-312	A-314	A-315	A-401	A-402	A-403	A-404	A-405
A-406	A-407	A-408	A-409	A-410	A-411	A-412	A-414	A-415	A-501
A-502	A-503	A-504	A-505	A-506	A-507	A-508	A-509	A-510	A-511
A-512	A-514	A-515	A-601	A-602	A-603	A-604	A-605	A-606	A-607
A-608	A-609	A-610	A-611	A-612	A-614	A-615	A-701	A-702	A-703
A-704	A-705	A-706	A-707	A-708	A-709	A-710	A-711	A-712	A-714
A-715	A-801	A-802	A-803	A-804	A-805	A-806	A-807	A-808	A-809
A-810	A-811	A-812	A-814	A-815	A-901	A-902	A-903	A-904	A-905
A-906	A-907	A-908	A-909	A-910	A-911	A-912	ME*****I	A-1000	A-1001
A-1002	A-1003	A-1004	A-1005	A-1006	A-1007	A-1008	A-1009	A-1010	A-1011
A-1012	A-1014	A-1015	A-1101	A-1102	A-1103	A-1104	A-1105	A-1106	A-1107
A-1108	A-1109	A-1110	A-1111	A-1112	A-1114	A-1115	A-1201	A-1202	A-1203
A-1204	A-1205	A-1206	A-1207	A-1208	A-1209	A-1210	A-1211	A-1212	A-1214
A-1215	A-1401	A-1402	A-1403	A-1404	A-1405	A-1406	A-1407	A-1408	A-1409
A-1410	A-1411	A-1412	A-1414	A-1415	A-1501	A-1502	A-1503	A-1504	A-1505
A-1506	A-1507	A-1508	A-1509	A-1510	A-1511	A-1512	A-1514	A-1515	G-01
G-02	G-03	G-04	G-05	G-06	G-07	G-08	G-09	G-10	G-11
G-12	G-14	G-15	G-16	G-17	G-18	G-19	F-01	F-02	F-03
F-04	F-05	F-06	F-07	F-08	F-09	F-10	F-11	F-12	F-14
F-15	F-16	F-17	F-18	F-19					

Block A - Progressive Photographs

# Enabling prioritization of Common Infrastructure Availability

**Cluster of Undera, Vemali & Sama**  
No. of Projects :- 56

Village	Non TP	TP	Total
Undera	11	0	11
Sama	2	14	16

**Cluster of Ankhol & Khatamba**  
No. of Projects :- 22

Village	Non TP	TP	Total
Ankhol	10	0	10
Khatamba	12	0	12

**Bhayli** No. of Projects :- 105

Village	Non TP	TP	Total
Bhayli	23	82	105

**Cluster of Bill & Kalali**  
No. of Projects :- 92

Village	Non TP	TP	Total
Bill	28	30	58
Kalali	32	2	34

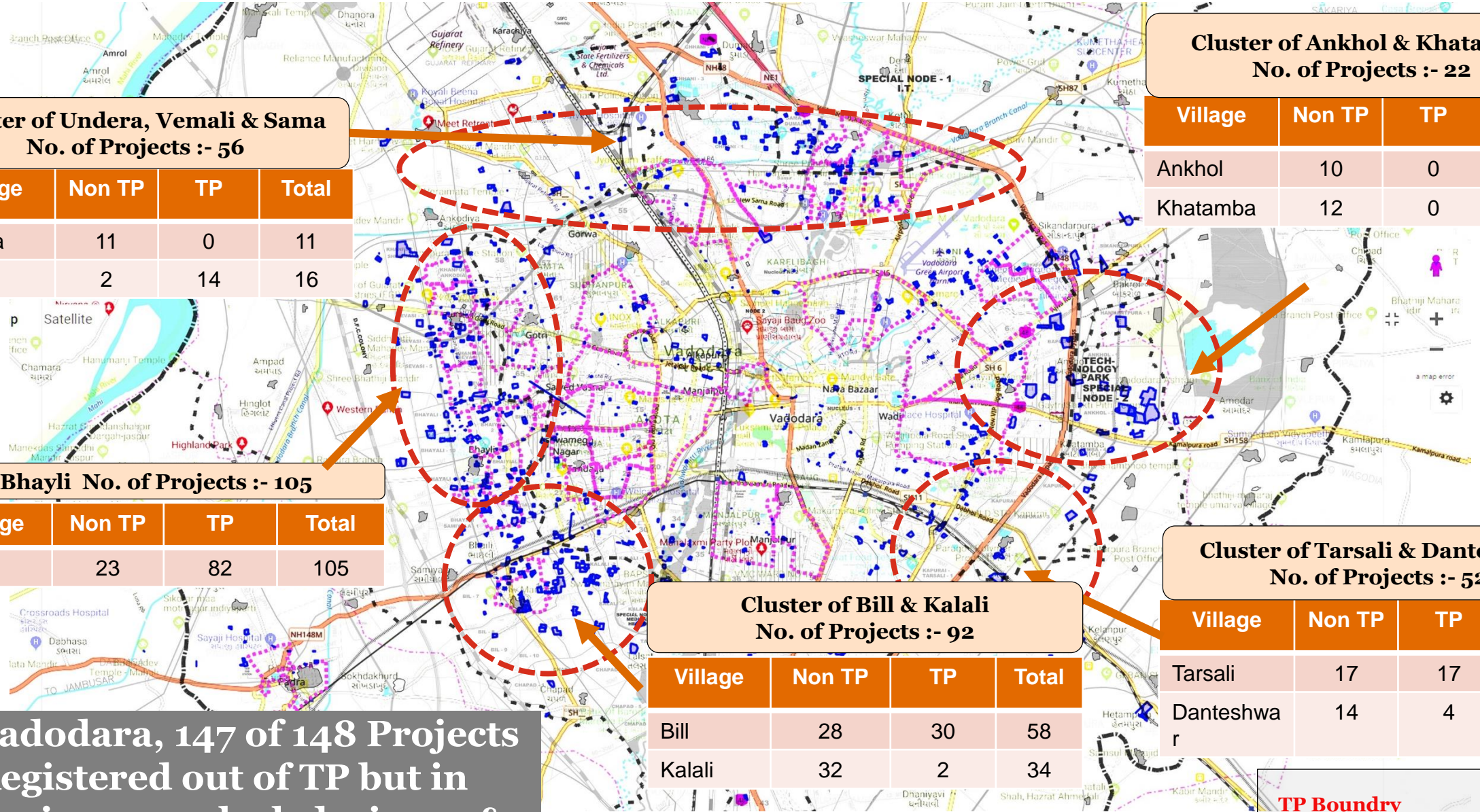
**Cluster of Tarsali & Danteshwar**  
No. of Projects :- 52

Village	Non TP	TP	Total
Tarsali	17	17	34
Danteshwar	14	4	18

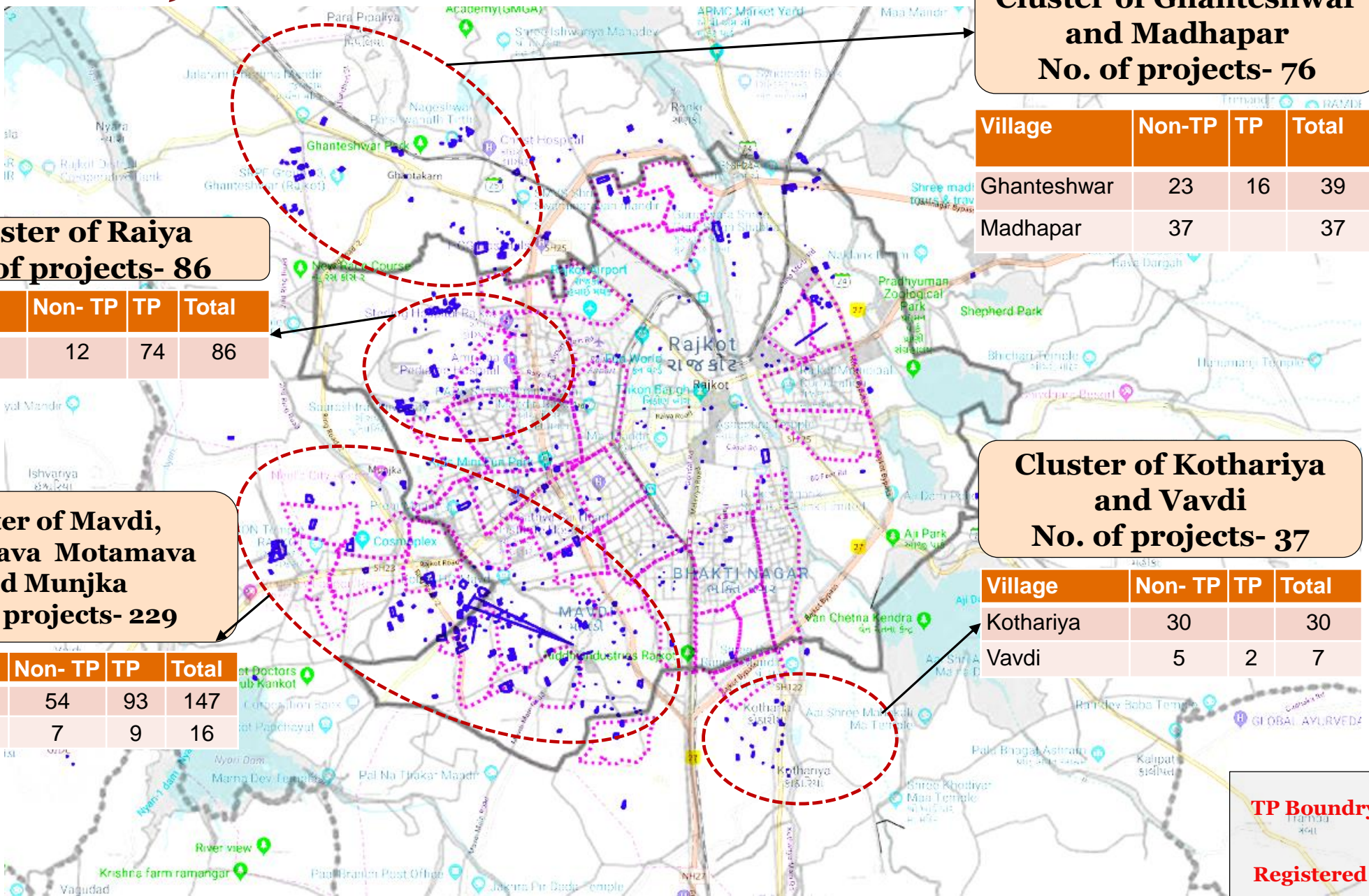
**In Vadodara, 147 of 148 Projects Registered out of TP but in planning areas lack drainage & common infra.**

TP Boundry

Registered Project



# Projects coming up in TP & Non TP Areas in Different Cluster in Rajkot (RMC & RUDA)



**Cluster of Ghanteshwar and Madhapar**  
**No. of projects- 76**

Village	Non-TP	TP	Total
Ghanteshwar	23	16	39
Madhapar	37		37

**Cluster of Raiya**  
**No. of projects- 86**

Village	Non-TP	TP	Total
Raiya	12	74	86

**Cluster of Mavdi, Nanamava Motamava and Munjka**  
**No. of projects- 229**

Village	Non-TP	TP	Total
Mavdi	54	93	147
Munjka	7	9	16

**Cluster of Kothariya and Vavdi**  
**No. of projects- 37**

Village	Non-TP	TP	Total
Kothariya	30		30
Vavdi	5	2	7

**TP Boundry** - - - - -

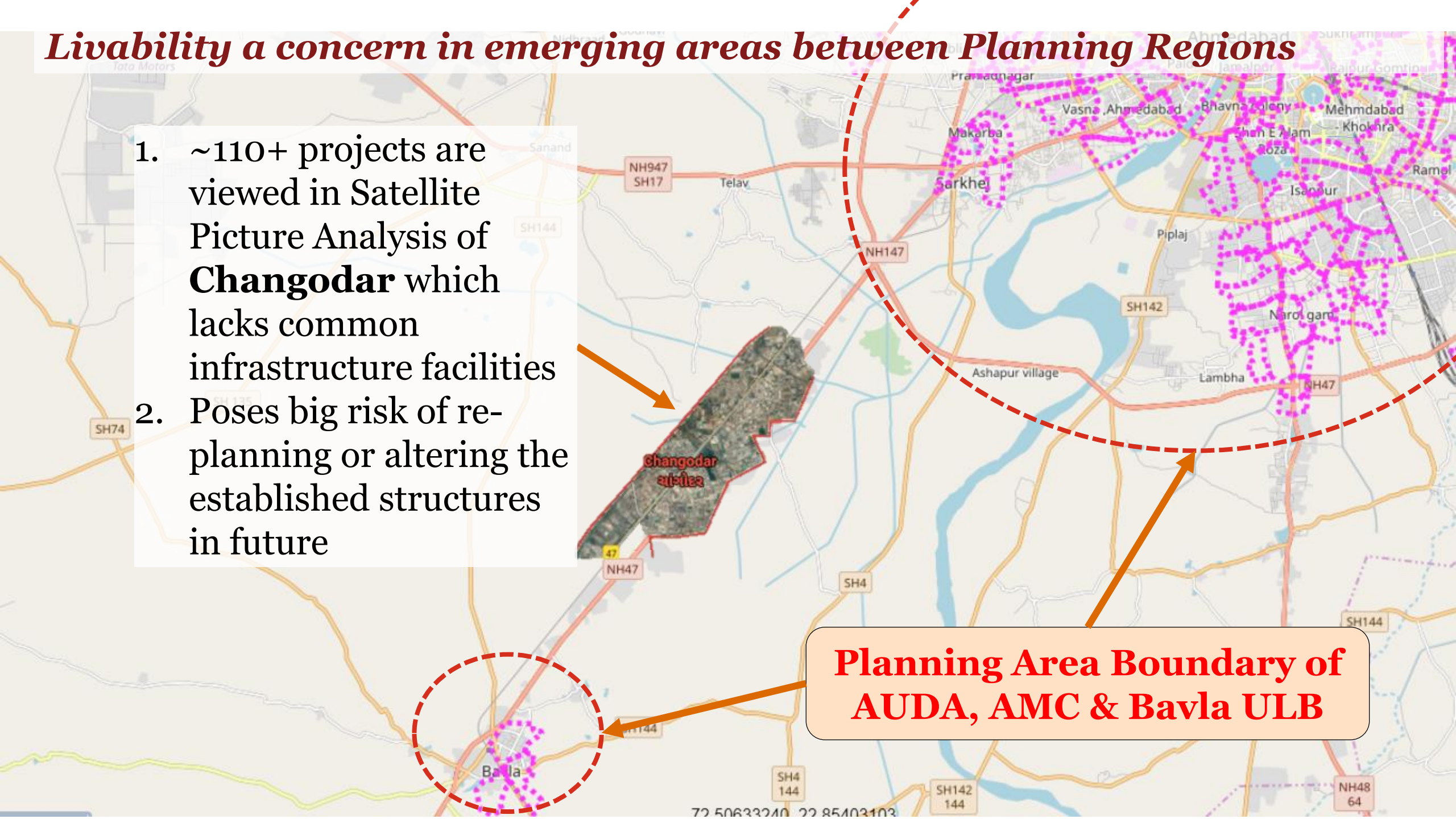
**Registered Project** - - - - -

# *Livability a concern in emerging areas between Planning Regions*

1. ~110+ projects are viewed in Satellite Picture Analysis of **Changodar** which lacks common infrastructure facilities
2. Poses big risk of re-planning or altering the established structures in future



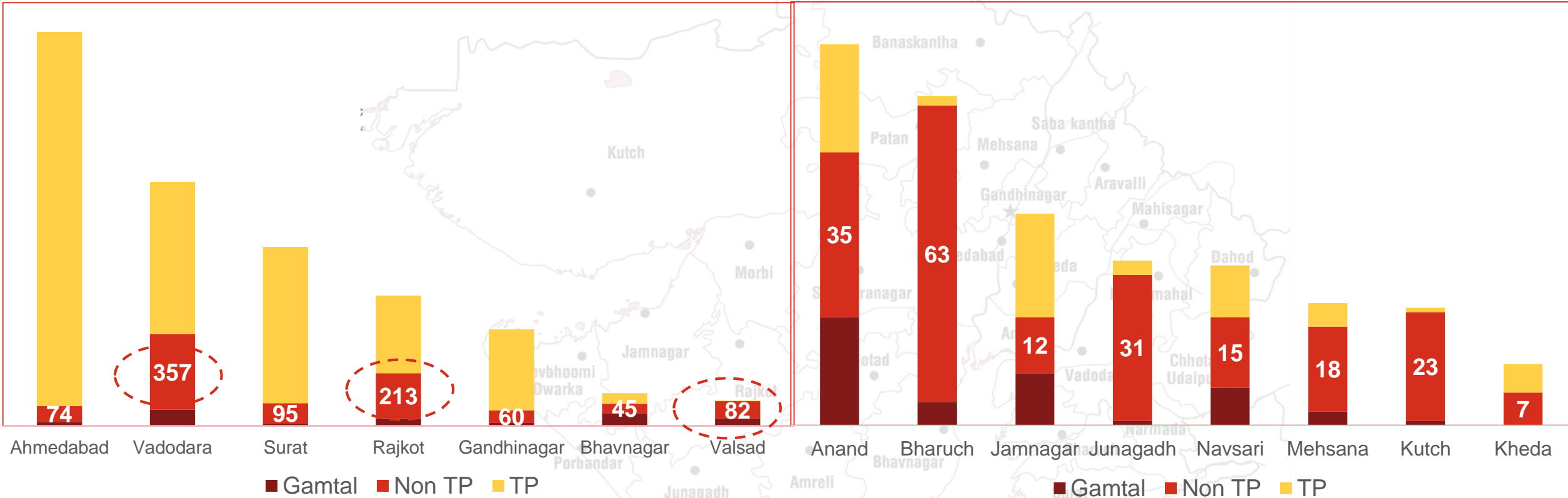
**Planning Area Boundary of AUDA, AMC & Bavla ULB**



# Supporting prioritization of drafting new TP Schemes

## Tier 1 Cities

## Tier 2 & 3 Cities



**In Tier 1 Cities, 18% of the Projects are in Non TP Areas, while in Tier 2& 3 Cities, avg. 60% of the Projects are in Non TP Areas**

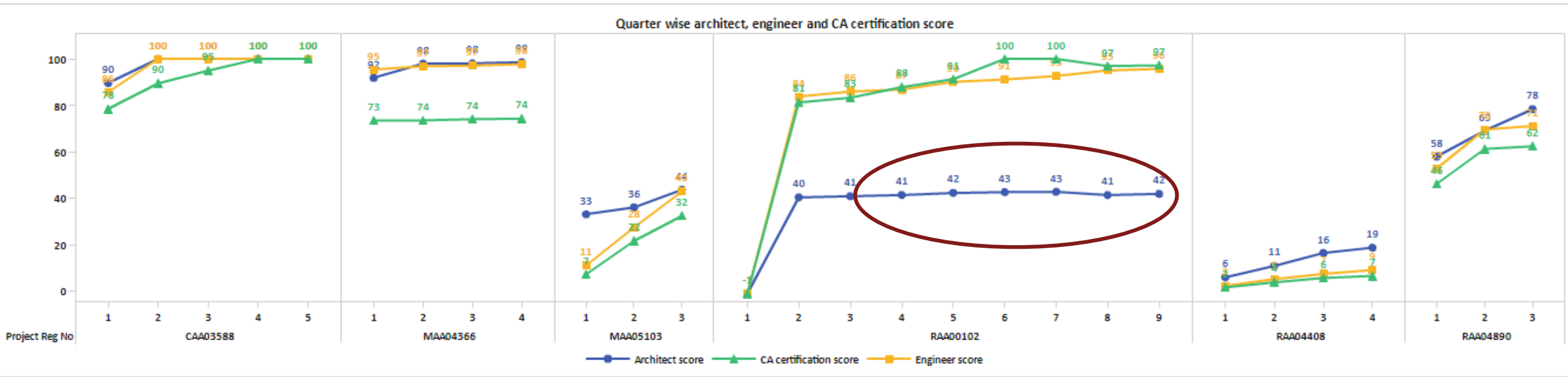
# System driven analysis of Project Compliance



# Professional Scores from QPR

Promoter PAN:

Promoter name:



Projects under selected promoter

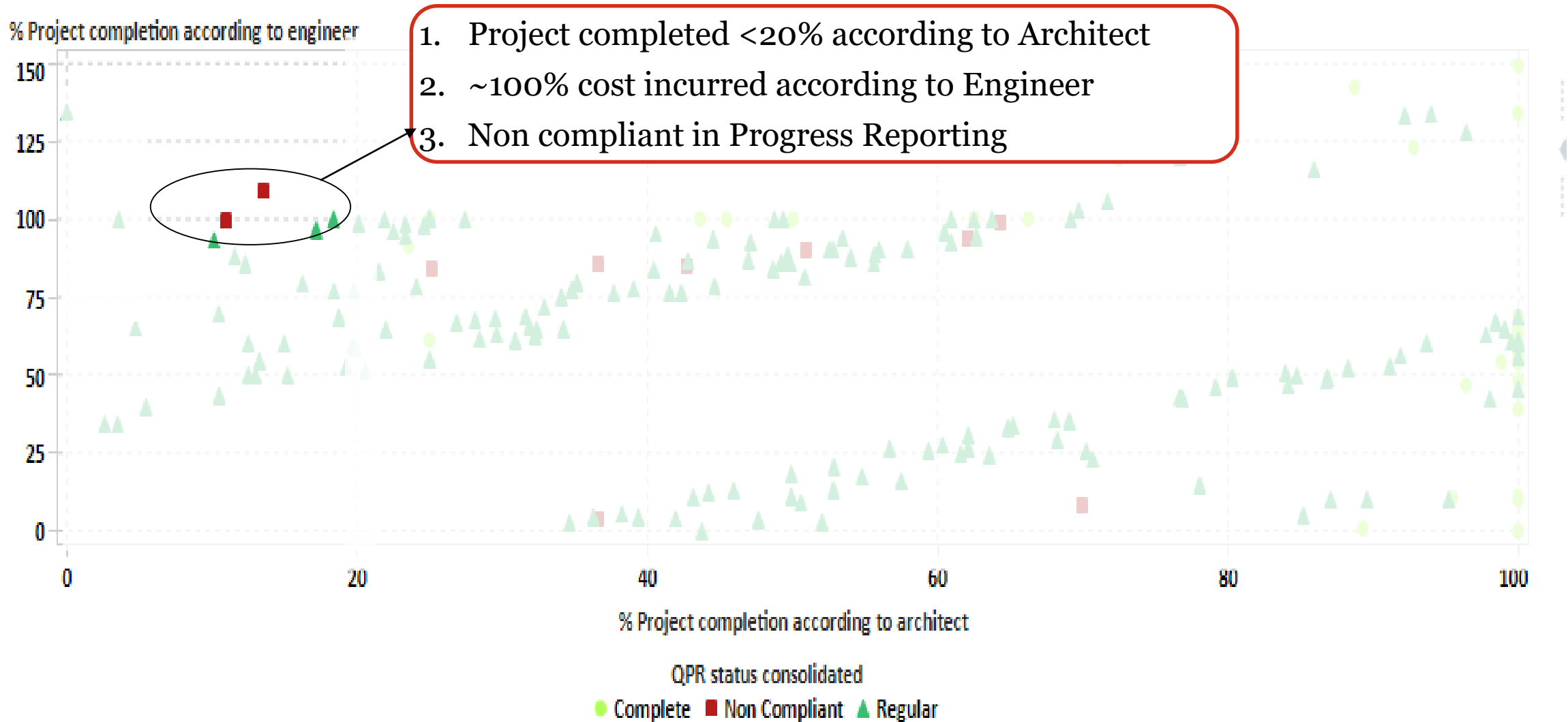
Project Reg No	Promoter name	Project name	Project status	Cost category	Project
MAA04366	SHREE ENTERPRISE	BUENA VISTA	Ongoing	< 25 Crore	03/10/2
MAA05103	SHREE ENTERPRISE	PRATISHTHA SKY	New Project Launch	< 25 Crore	10/01/2
RAA00102	SHREE ENTERPRISE	CASA BELLA	Ongoing	50-100 Crore	15/04/2
RAA04408	SHREE ENTERPRISE	SHREEPAD PARK ARENA	New Project Launch	> 100 Crore	15/10/2
RAA04890	SHREE ENTERPRISE	NITYAM VILLA	New Project Launch	< 25 Crore	30/10/2
CAA03588	SHREE ENTERPRISE	Signet Mall	Ongoing	25-50 Crore	04/08/2

Quarterwise project details(non-submitted quarters are shown with '-1' value)

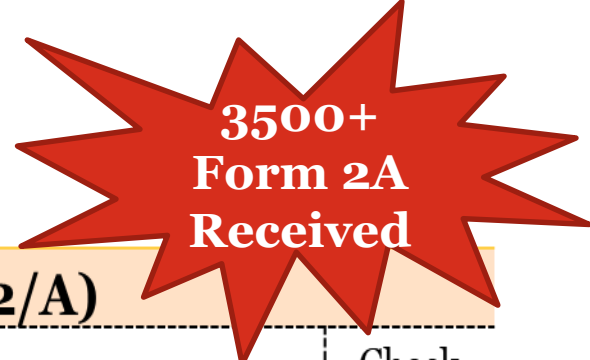
Project Reg No	Quarter	Quarter status	Architect score	Engineer score	CA certification	Time lapsed	QUARTER_STA...	QUARTE...
MAA05103	Q-1	ACTIVE	33	11	7	9.8992	03/20/2019	07/07/2
RAA00102	Q-1	INACTIVE	-1	-1	-1	28.1285	09/08/2017	07/01/2
RAA04890	Q-1	ACTIVE	58	53	46	24.6886	02/20/2019	07/06/2
RAA04408	Q-1	ACTIVE	6	2	2	9.0909	12/18/2018	07/04/2
MAA04366	Q-1	ACTIVE	92	95	73	76.1569	12/14/2018	07/04/2
CAA03588	Q-1	ACTIVE	90	86	78	46.4068	10/04/2018	07/02/2

- Monitoring professional scores of a promoter with multiple projects to identify pattern and slippages
- Projects highlighted with red shows that construction has halted since 2<sup>nd</sup> Quarter

# System driven analysis of Project Compliance



# Filing of Construction Quality Standards Compliance



## Quality Assurance Certificate by Site Supervisor (Form 2/A)

1	Material Testing	Standards	Check
	Cement	IS code 3535:1986 or any other relevant IS/ BS/ NBC/ GBC Code	✓
	Coarse Aggregate	IS code 2430:1986 or any other relevant IS/ BS/ NBC/ GBC Code	✓
	Bricks/ Blocks	IS code 5454:1978	✓
	Concrete / Ready-mix Concrete	IS 456:2000 and IS 1199	✓
	Steel for concrete	IS 2062:2011	✓
	Testing of Other materials	As per IS/ BS/ NBC/ GBC Code	✓
2	Workmanship	Certification that workmanship and quality is satisfactory and up to the mark and the work has been acceptable within the permissible limits of deviations	!
3	Electrical Materials and workmanship	works of all the electrical wiring/ connections / lift installation / other electrical installations have been carried out under authorized /registered electrical engineer and its records has been maintained.	✓
4	Structural engineer	Certified Structural Engineer	✓
5	Preservation of records	Preservation of all testing reports	✓
6	Labor Education, Safety and Laws Compliance	Adherence to Local Government Laws Compliance	!

# Technology led Regulation Monitoring

1. Total Projects Registered with Gujarat RERA as on January 20, 2021

# of Projects	% Projects
7890	

2. Projects Expected to be completed as on January 20, 2021

2674	33.89%
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3. Completed

2211	82.68%
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4. Projects Outstanding for Completion (2-3)

463	17.32%
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5. Physical Progress based on Latest Quarter



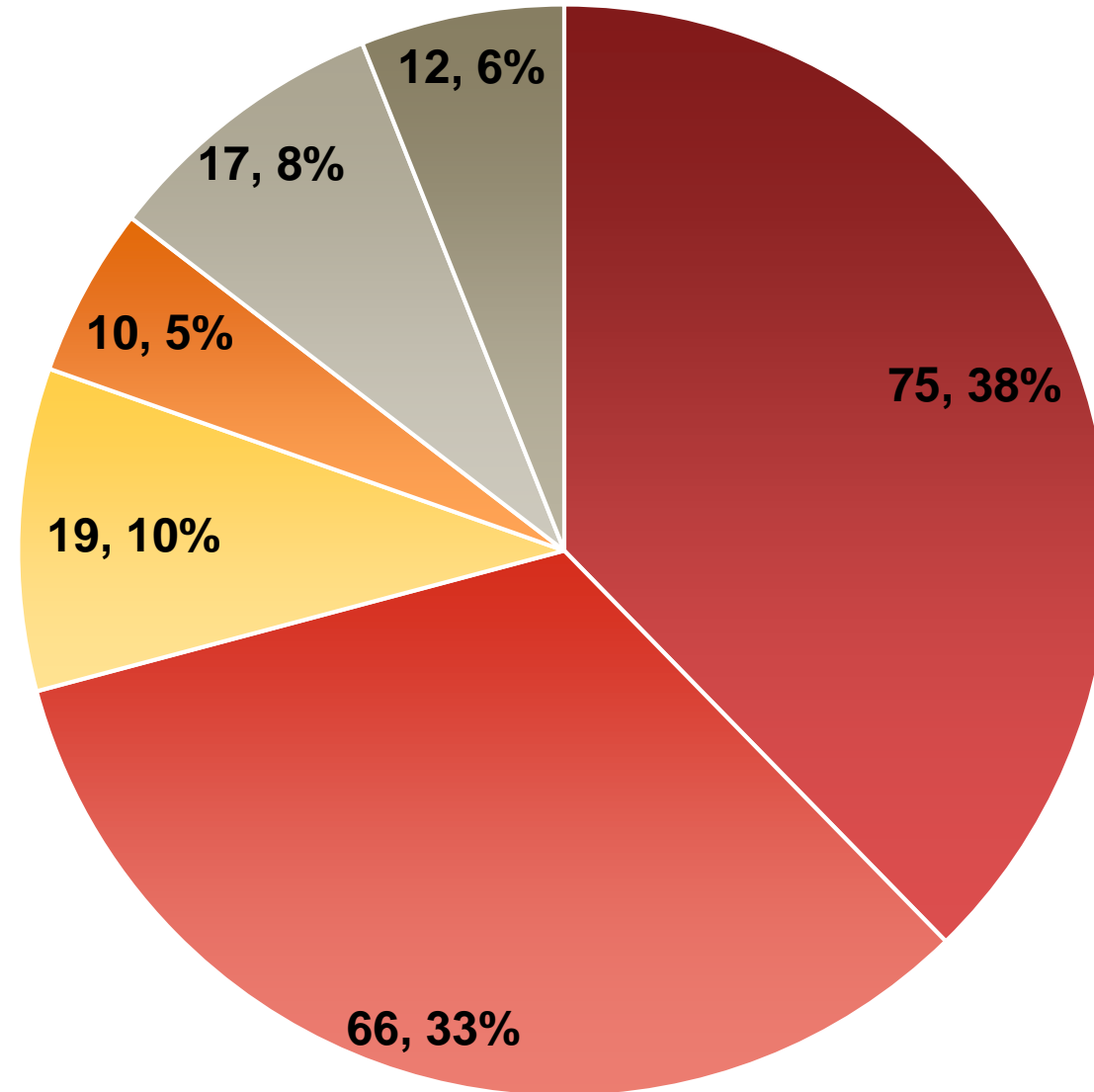
6. Early Completed Projects

482

# Technology led Regulation Monitoring

	# submission required	# of submissions	% Submissions
		6905	
1. Quarterly Information Available*	6873	6166	89.71%
2. Annual Information Available (FY 17-18)	1,932	1,759	91%
3. Annual Information Available (FY 18-19)	3,968	3,742	94% 
4. AFS not done despite collection>10% unit amount (FY 17-18)	1,759	825	47%
5. AFS not done despite collection>10% unit amount (FY 18-19)	3,742	1,560	42% 
6. Required amount not deposited to designated RERA Bank A/c (FY 17-18)	1,759	358	20%
7. Required amount not deposited to designated RERA Bank A/c (FY 18-19)	3,742	546	15% 
8. Encumbrance not reported to RERA (FY 17-18)	1,759	222	13%
9. Encumbrance not reported to RERA (FY 18-19)	3,742	511	14% 

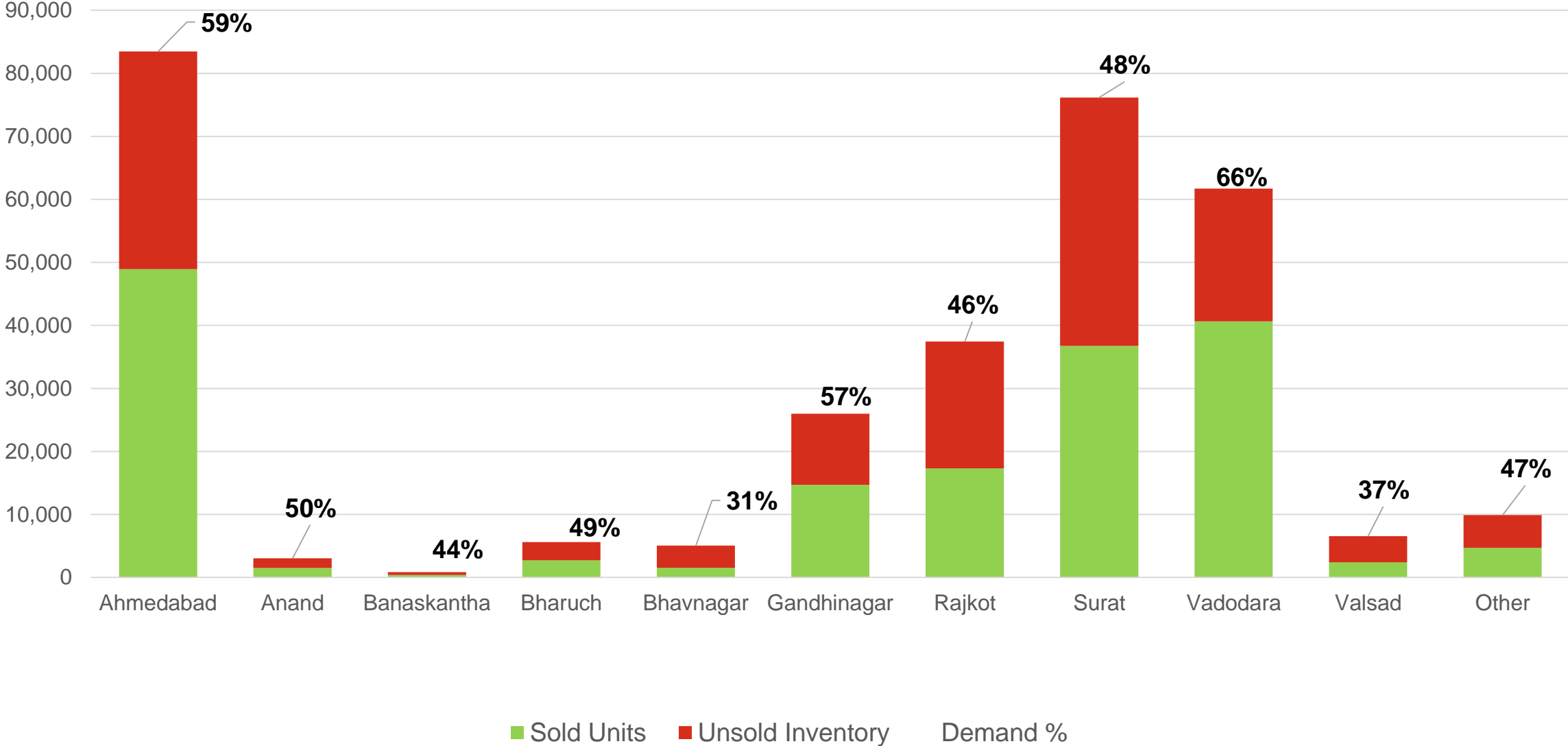
## Project Progress: Q-E due in 3 Months



■ Full physical progress reported ■ On Track ■ Slow ■ Unreported ■ Very Slow ■ Ill

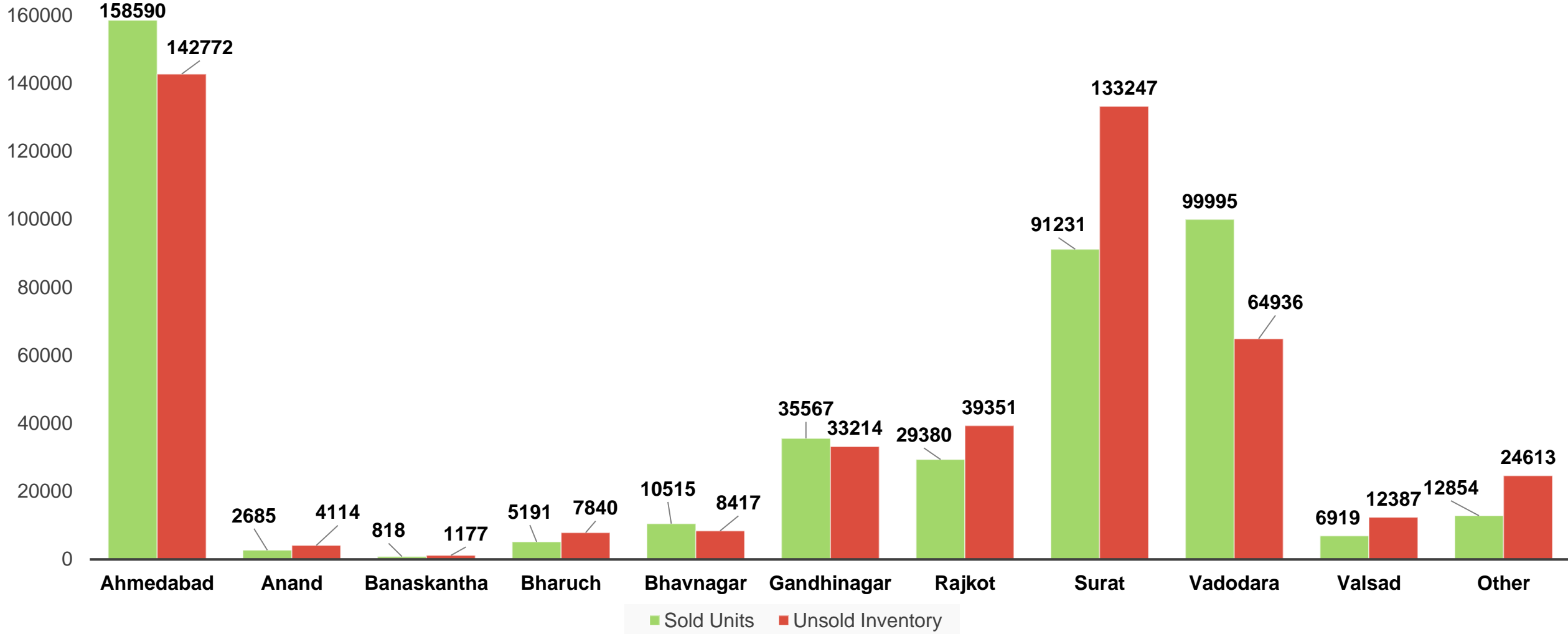
# Technology led Regulation Monitoring

## Residential Units :Sold - Unsold Inventory\*



# *Inventory Booking in Gujarat*

## **Booked and Unbooked Inventory Analysis**

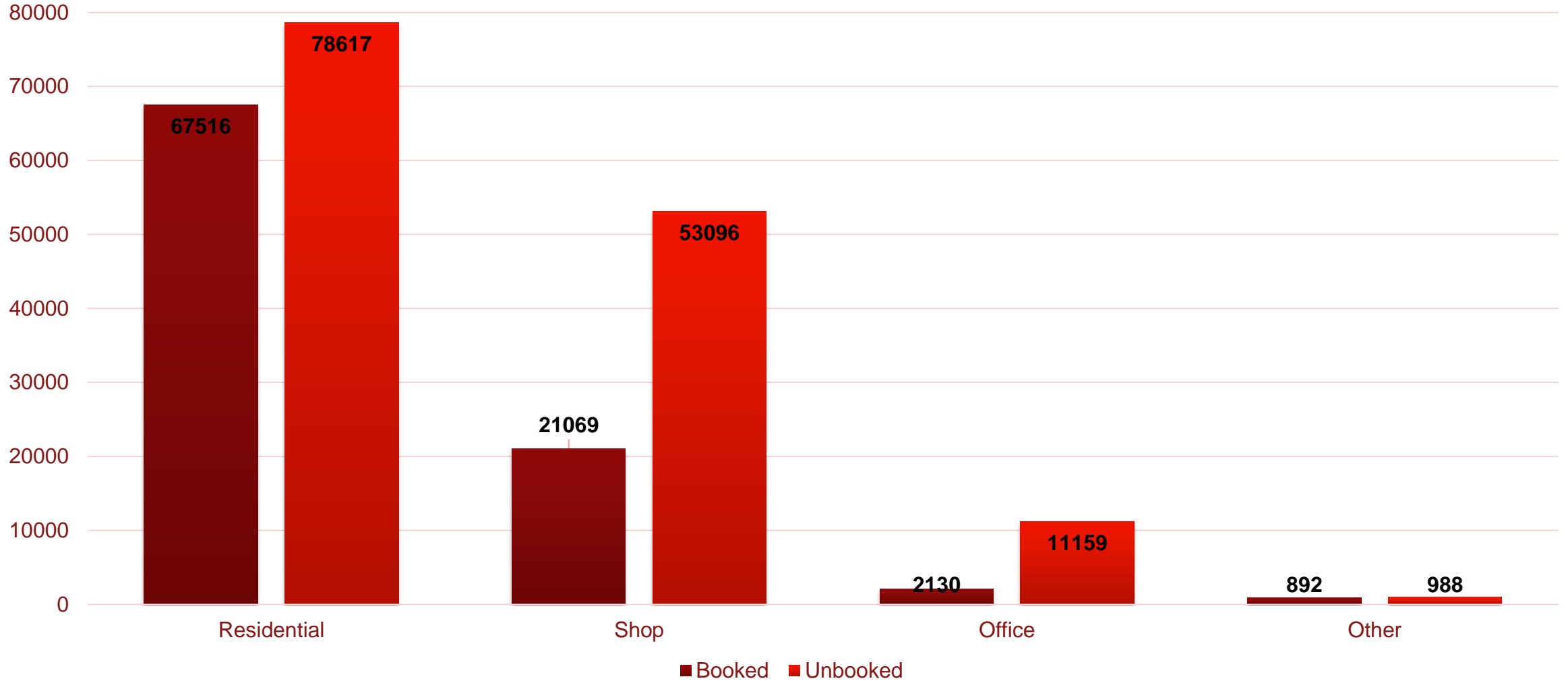


- Vadodara has the highest booking % (~ 61% approx.) in Gujarat state followed by Ahmedabad (~53%)
- Valsad has the lowest booking (~36%)



# *Inventory Booking in Surat*

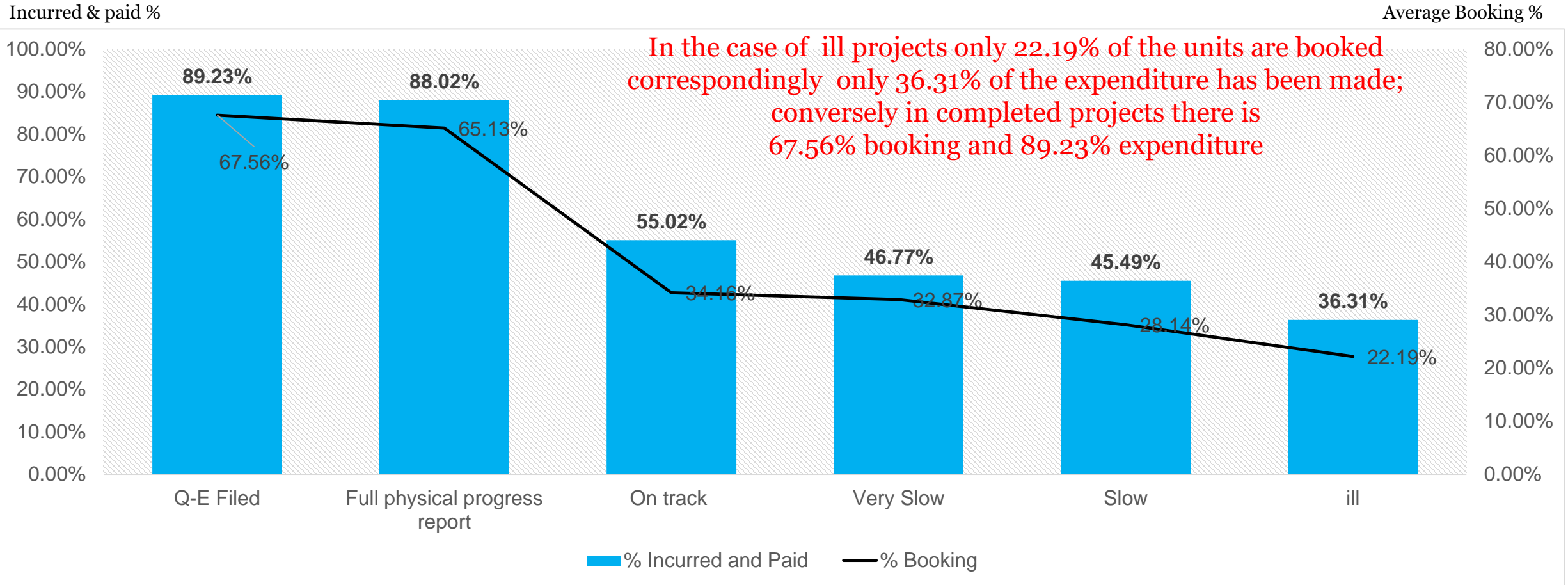
## Booked and Unbooked Inventory Analysis



- It is observed that lower Booking % in Surat is mainly due to Shops (28.41%)
- Residential Units in Surat has booking rate of 46.20%

# Inventory Booking at various Project Stages

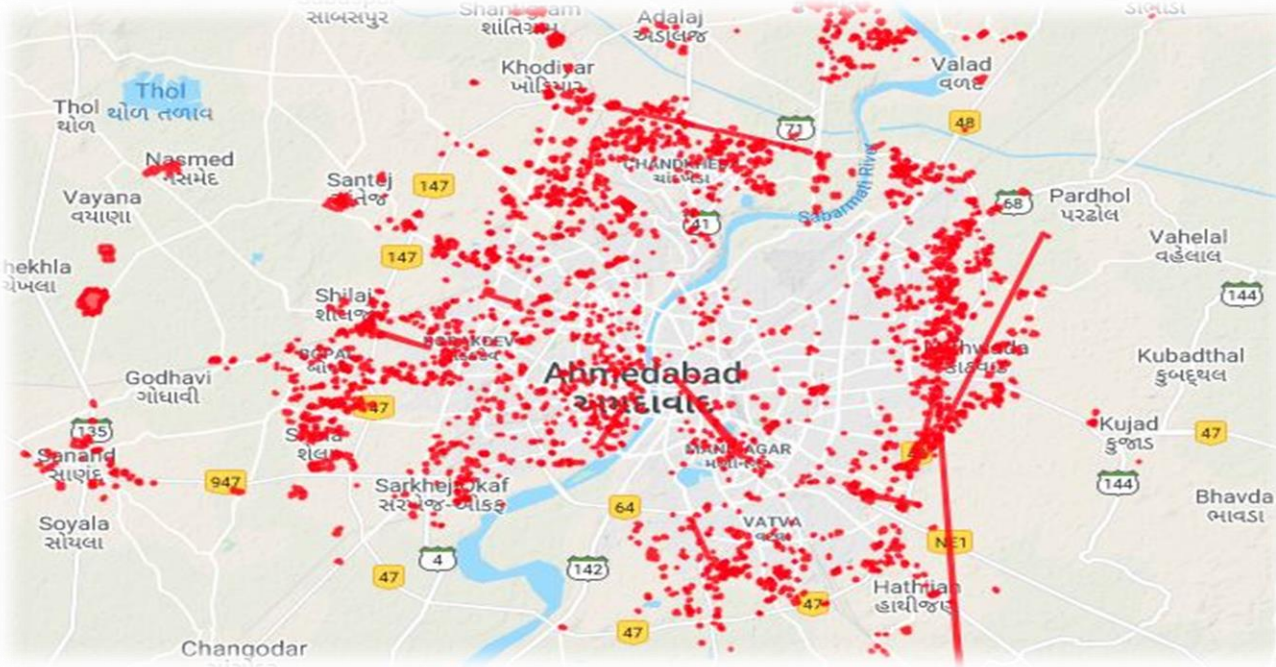
## Project Progress wise % booking & Incurred & Paid %



- Bar chart above shows that by the time project ends (Q-E Filed) , promoter would have paid approx. ~ 70 of the project cost (CA Score) with ~ 49 of the units booked on an average in Gujarat
- On the other hand, Very slow , slow and ill projects have a very low booking

# Geography wise Growth Areas

## Registered Projects in Ahmedabad



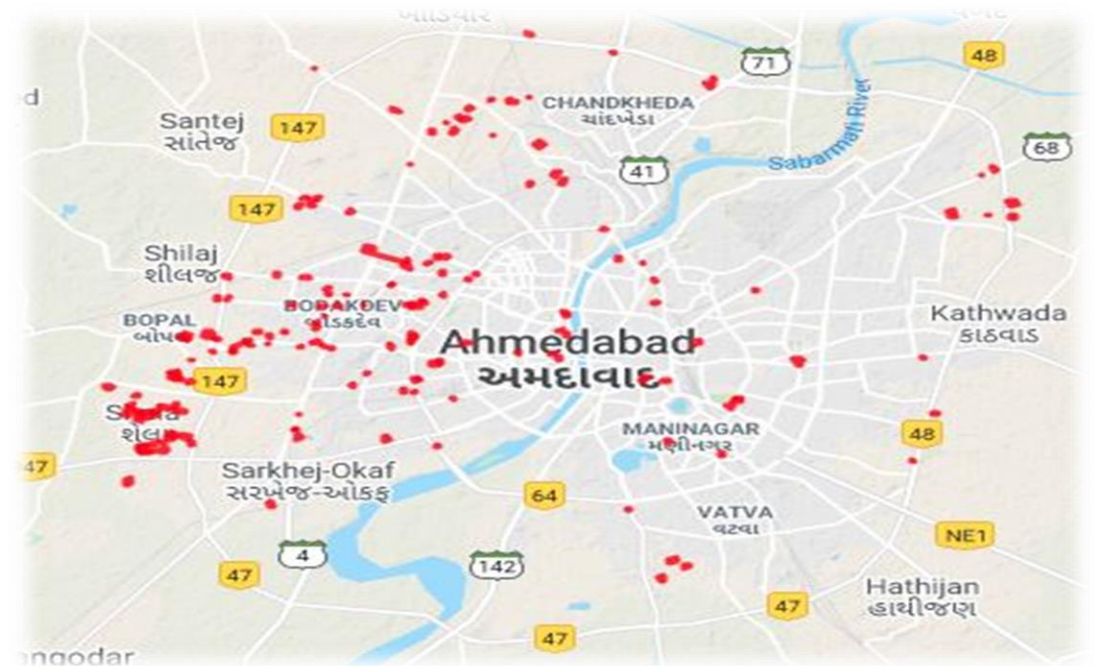
- It is observed that concentration of premium properties is towards **West Ahmedabad, Sola, South Bopal and Bodakdev**



- It is observed that development is mainly happening in the western & eastern parts of Ahmedabad
- Affordable housing projects are coming up mainly in Ranip and Dehgam Road.

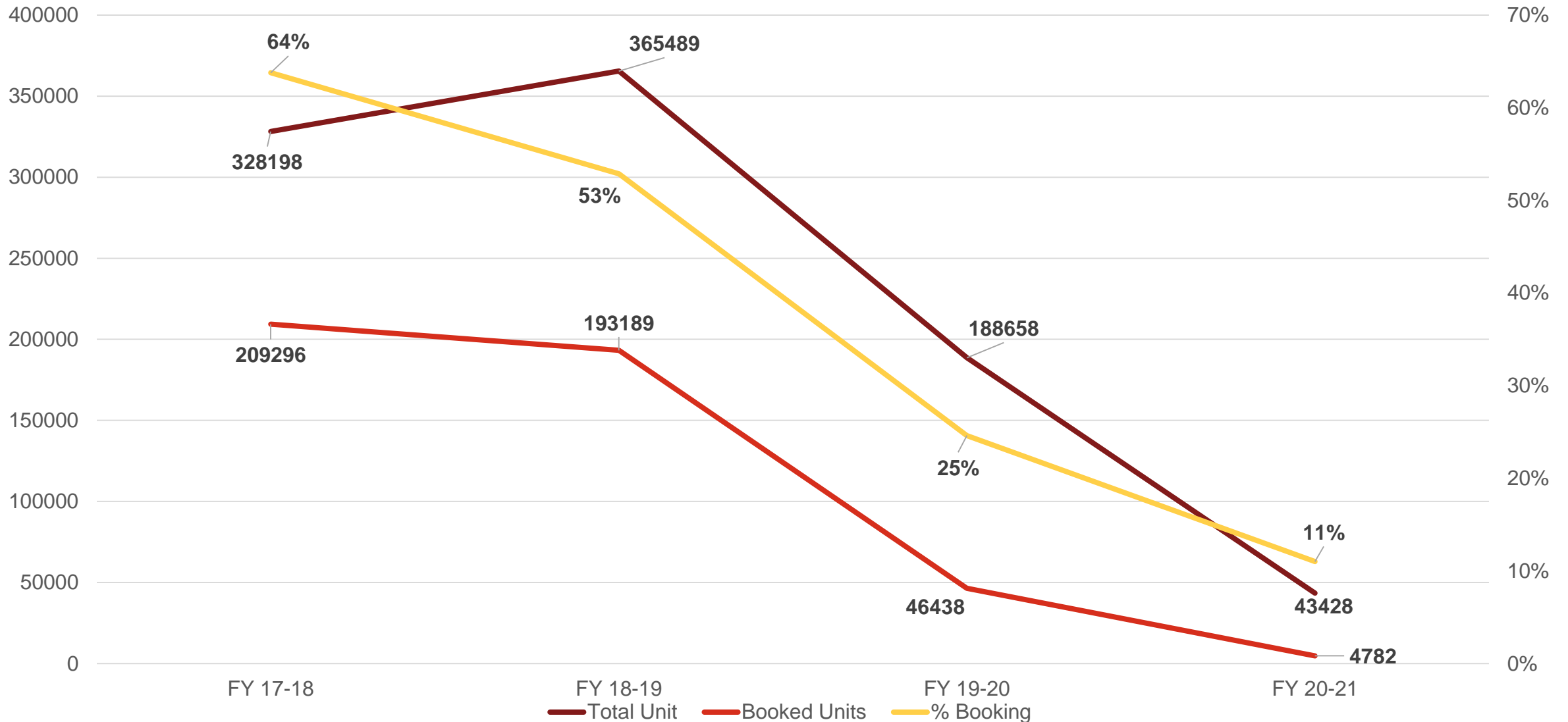


## Premium Projects in Ahmedabad (>100 cr)



# Gujarat RERA - Demand Supply & Growth of the Sector

## Booking % vs Year Of Approved Projects













## ***Important Plan/ Legal / Financial Scrutiny Aspects in GujRERA***

- Professional inconsistencies amongst Architect, Engineer and CA certificates
- Withdrawals in sync with % project progress
- Clear mention of Carpet Area in all Approved Plans across ULBs in Gujarat mandated.
- Necessity to obtain BU/ OC after project completion & transfer of rights to society
- Registered joint development agreement to be executed and joint accountability fixed for fulfilling T&Cs/ obligations for Project Completion and transfer of title
- Drainage & Sewage Affidavit binding in case unavailable for project
- Model Agreement for Sale with necessary clauses as per Rules evaluated for ultra virus clauses -No claim of **FSI/ terrace rights** to Promoter post receipt of BU
- Affidavit as per Rules clearly defining Project Completion (Form B)

## *We are working on..*

- Drafting Town Planning Act & preparing manual
- Digitization of internal office operations
- Operationalizing conciliation forum
- Digitization of Judgements
- Introduction of Means of Finances for big projects
- Strengthening of Regulation Wing for effective monitoring
- Forensic Audit for stalled projects

# *We aspire to ..*

-  Grading of Projects based on compliances
-  Financial & Progress Data Sharing for Banks and Fin. Institutions (like CIBIL )
-  Digitization of AFS as a seal (like GST Invoice)
-  Measurable judgement issuance & action tracking
-  Drone based notice response in severe defaults
-  AI Chatbot for Support queries
-  Citizen Survey and Sentiments about RERA
-  Geo tagged photographs through Mobile App
-  Allottee interaction forum for dispute tracking
-  Digitization of Appellate Tribunal Processes and Tracking of authority orders in appeal.

# *Drafting of Town Planning Manual*

The town planning act (GTPUDA 1976) is one of the most critical legislations impacting the real estate development. Therefore, in view of promoting and organizing the growth and development in cities and town, the GujRERA Authority has planned to develop an agenda for reviewing and reforming the Act and the practice of preparing plans (i.e. Development Plans, Town Planning Schemes, and Local Area Plans). For this purpose, authority has engaged with CEPT for the same. Under this, it is envisaged to prepare detailed recommendation/reform manual for below outcomes:

- A. Mobility led urban development
- B. Land value capture
- C. Environmental sustainability
- D. Private sector participation in provision of infrastructure
- E. Planning and managing development of urban fringes
- F. Developing and maintaining data base that helps monitoring & evaluation of plans and development including compliance with the plans.

It is expected that advisory service will develop a reform agenda for improving the planning regime in State of Gujarat, including improving DP, TPS, LAP mechanism, improving the GTPUDA, the rules and the CGDCR and creating a data base for monitoring the implementation in coming days.



***Thank you***

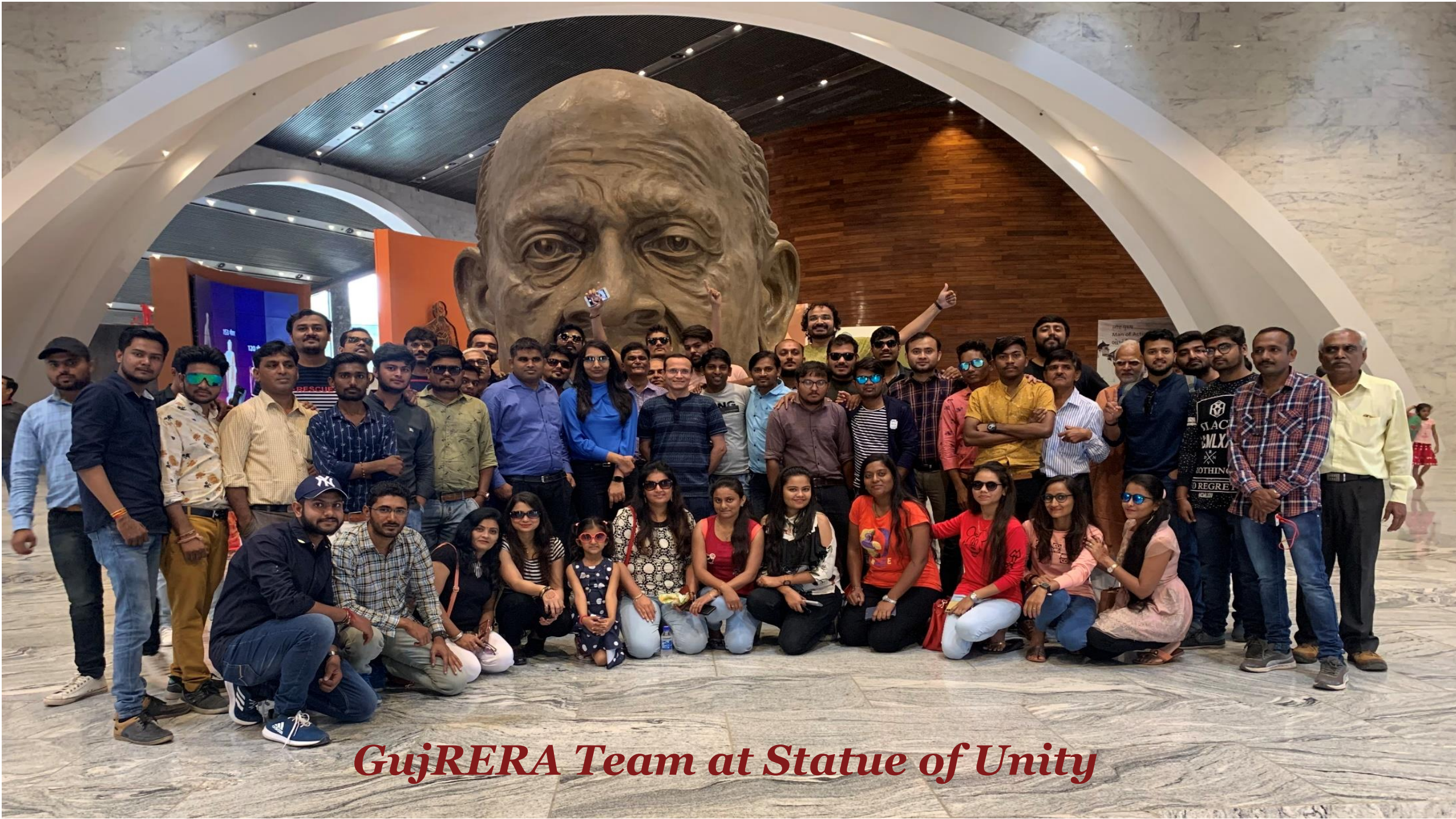
**Gujarat Real Estate Regulatory Authority**

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# *GujRERA Team*





*GujRERA Team at Statue of Unity*



***Diwali celebration at GujRERA***