

## Women Drive India's Growing Real Estate Market

August 15, 2025

— Categories: Real Estate



Download IPFS

This Independence Day, freedom extends beyond the nation to personal empowerment, particularly for women stepping confidently into the world of homeownership. Once sidelined in property purchases, women in India are now making their presence felt in the booming real estate market.

Recent industry data shows the share of women homebuyers in India has nearly doubled over the past decade. According to the India Brand Equity Foundation, the real estate sector in India is projected to reach a value of US\$5–7 trillion by 2047, with the potential to exceed US\$10 trillion, making women's participation increasingly significant.

Rising incomes and career growth among women in their 20s and 30s have created both the means and the confidence to make large-scale investments like purchasing homes. Policies at both the national and state levels are further encouraging this trend.

Kiran Venugopal, Founder & CEO of Bricks & Milestones, explained, "Women homebuyers in India enjoy numerous financial incentives designed to encourage ownership. State governments often offer lower stamp duty rates for women. For instance, in Delhi, the rate is 4% for women compared with 6% for men. Uttar Pradesh recently increased its exemption to Rs. 1 crore, potentially saving buyers up to Rs. 1 lakh. However, some states, such as Karnataka, maintain the same rates for men and women."

Additionally, women can leverage income tax deductions under Section 80C and Section 24(b), covering principal repayment and home loan interest for self-occupied properties. Single women benefit further, with some banks offering slightly lower interest rates and higher Loan-to-Value (LTV) ratios, reducing upfront payments. "Women should ensure EMIs remain below 30-35% of monthly income and compare loan offers from multiple lenders," Kiran advised.

While metropolitan hubs like Mumbai, Bengaluru, and Delhi NCR remain popular, Tier-2 cities such as Lucknow, Jaipur, Coimbatore, and Indore are seeing growing interest from women buyers. Affordable housing projects and expanding job opportunities make these cities attractive for professionals and entrepreneurs. Specific neighborhoods, HSR Layout and Sarjapur in Bengaluru, Koregaon Park in Pune, Andheri West in Mumbai, and Gachibowli in Hyderabad are particularly favored for safety, connectivity, and social infrastructure.

A majority of women, about 71%, prefer ready-to-move-in homes due to lower risk. Single buyers often prioritize proximity to work, safety, and manageable budgets, while married buyers seek larger homes with family-friendly amenities and strong long-term investment potential.

Despite growing confidence, some common financial missteps persist. Many buyers overlook extra costs like stamp duty, registration fees, and GST, which can add 15-20% to

the total property cost. Failing to verify builder RERA registration, property titles, or legal approvals can lead to costly delays. Comparing loan options and considering resale or rental potential are critical steps women should take to secure a sound investment.

With financial independence and supportive policies on their side, women in India are transforming the real estate landscape one home at a time.