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## Mumbai Leads Indian Cities in High Loading Factor, Reducing Actual Living Space for Homebuyers

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Mumbai has emerged as the city with the highest loading factor in India's residential real estate market, meaning homebuyers receive significantly less usable space for the amount they pay. According to a recent report by ANAROCK, the average loading factor in the Mumbai Metropolitan Region (MMR) has reached 43 percent. This means that for every 100

square feet purchased, only 57 square feet are available as actual carpet area. At the same time, the remaining space is allocated to common areas such as lobbies, staircases, and amenities.

The report highlights a steady rise in loading factors across major Indian cities. In 2019, the average loading factor stood at 31 percent. However, by the first half of 2025, this figure had risen across the board, with Mumbai topping the list. Bengaluru recorded the highest year-on-year jump, with loading increasing from 30 percent in 2019 to 41 percent in 2025. Other cities such as Delhi-NCR, Pune, Hyderabad, Kolkata, and Chennai also reported elevated loading levels, averaging between 28 and 37 percent.

The rise in loading factors is attributed to multiple factors, including enhanced project amenities and regulatory requirements. Developers are offering features like clubhouses, gyms, and landscaped gardens to attract buyers. These shared amenities, while improving the overall lifestyle offering, are included in the super built-up area, thus reducing the carpet area. Additionally, compliance with building codes, such as space for fire safety, wider corridors, and additional lift areas, contributes to increased loading.

Experts warn that although the Real Estate (Regulation and Development) Act, 2016 (RERA) mandates developers to disclose the carpet area, there is no regulation limiting the loading factor itself. As a result, homebuyers may not fully realize how much of the space they are paying for is usable.

Real estate consultants advise potential buyers to closely compare the super built-up and carpet areas before making a purchase. This helps ensure transparency and better value for money, especially as housing prices continue to rise in metropolitan areas.

Buyers are encouraged to ask for the exact carpet area during transactions and assess whether the amenities and common facilities justify the higher loading.