BIG BOY BROKER · BENGALURU

WHO CAN ACTUALLY AFFORD ₹2.5–6 CRORE FLATS IN BENGALURU?

A very common question. Everybody's asking it. Here is the full answer with data: the wealth pool, the buyer breakdown, and the calculations behind it.

#1

India's highest-paying city for salaried professionals, in salary and in salary growth

10 lakh+

Tech professionals in Bengaluru. The biggest tech workforce in Asia, not just India

~1 lakh

Tech workers earning ₹50 lakh+ per year (top ~10% of the workforce)

20–30k

Households in tech alone that can afford ₹2.5 Cr+ today (our estimate, method inside)

1 • THE SHORT ANSWER

Stop underestimating the wealth of this city. Namma Bengaluru has the **deepest pool of high-salaried professionals in India**. The buyers of ₹2.5–6 Cr homes come from the top slice of that pool, plus founders, NRIs, doctors, business owners and families moving ancestral wealth into the city. **The buyers are real, the money is real**, and the numbers below prove it.

2 • INDIA'S HIGHEST-PAYING CITY

Bengaluru is officially India's number one city for salaried professionals. Highest average salary and fastest salary growth at 9.3% year-on-year. Delhi, Mumbai, Pune, Chennai, all below.

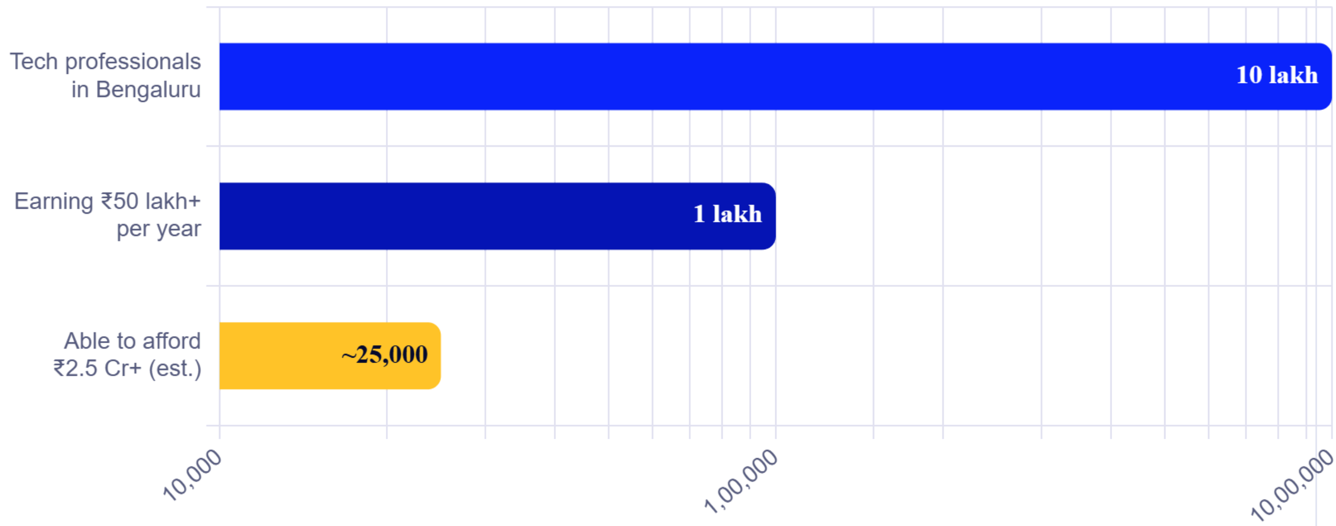
Average monthly salary by city (all workers, 2025)

Source: Jobs & Salaries Primer report, 2025. This is the all-worker average. In the white-collar tech slice, Bengaluru's average is ~₹29 lakh/year, with the top 10% above ₹50 lakh.

3 • THE BUYER POOL FUNNEL

Here is the funnel that answers the headline question, from the city's workforce down to genuine ₹2.5 Cr+ buyers:

From workforce to buyer pool (tech sector alone)



PUBLISHED Steps 1 and 2 are published data. **ESTIMATE** Step 3 is our calculation. Full method in Section 7.

The affordability math behind step 3

A ₹2.5 Cr flat with 20% down means a ~₹2 Cr loan at ~8.5% over 20 years, which works out to an **EMI of about ₹1.7 lakh/month**. Banks want EMI under ~40% of take-home, so a household needs **~₹4–4.5 lakh/month take-home**, roughly ₹75 lakh to 1 Cr gross household income. With dual incomes at 12–15+ years of experience, or one senior single income plus stock, thousands of Bengaluru households clear this bar. Our estimate: **20,000 to 30,000 capable households in tech alone**. That is roughly 1 in every 35 to 40 tech employees in the city.

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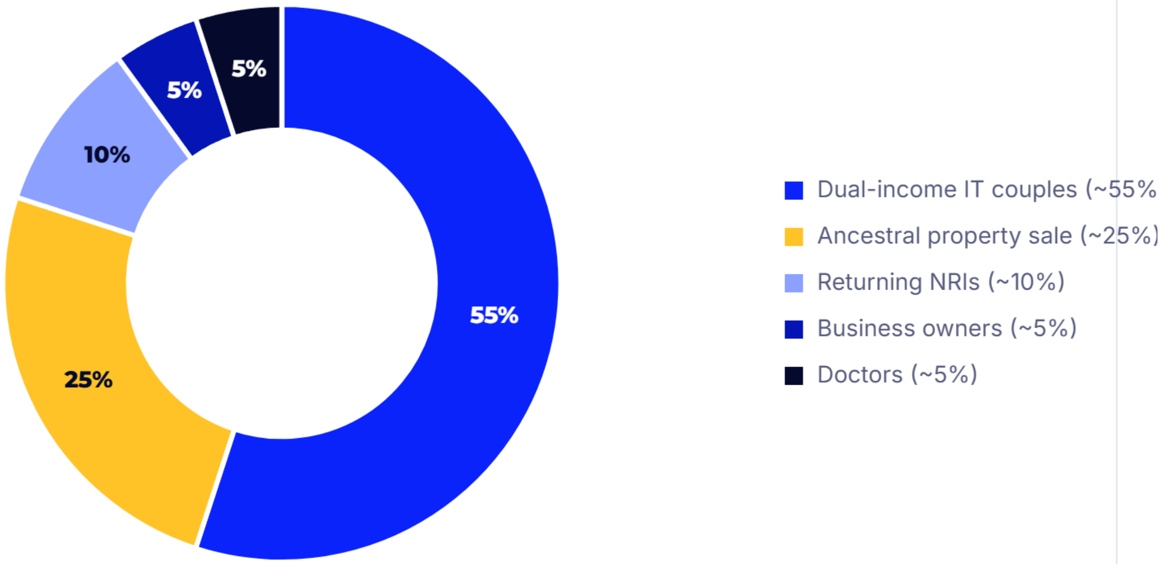
4 • WHO THE BUYERS ARE

It's not just IT. The full spread of people buying ₹2.5–6 Cr homes in Bengaluru today:

- **Dual-income tech couples.** The biggest bloc. Both partners 12–15+ years in, earning ₹2–5 lakh each per month, plus crores in vested company stock. In premium projects, more than half the buyers fit this profile.
- **Senior tech executives.** Directors and VPs at global firms. ₹50–70 lakh base, ₹1 Cr+ total compensation once stock is counted.
- **Startup founders and early employees.** Bengaluru has **53 unicorns** worth $192 billion, which is 42% of India's entire unicorn valuation. ESOP buybacks regularly mint new crorepatis.
- **Returning NRIs.** 5 to 15 years in the US, Gulf or Singapore, often coming back with $1–3 million in savings. A weak rupee multiplies their buying power.
- **Doctors.** Senior consultants at the city's big private hospitals, earning in lakhs per month.
- **Business owners and SME promoters.** Traders, manufacturers, wholesalers. Income often understated on paper, purchasing power very real.

- **Families moving ancestral wealth.** Selling land or property in Tier-2/3 hometowns and bringing that money into Bengaluru. Parents directly funding children's purchases.
- **Repeat buyers and investors.** People on their second, third, fourth property. Bengaluru remains India's favourite city for residential investment.

Estimated buyer mix in ₹3 Cr+ Bengaluru projects



INDICATIVE On-ground observation from a long-time resident of the city's premium communities. It shows the distribution, it is not a published statistic.

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5 • THE RSU FACTOR: WHY EMIS ARE THE WRONG LENS

Here is the thing about senior tech buyers. **Many are not paying EMIs from salary at all.** Global tech firms pay a large part of senior compensation in company stock (RSUs) that vests every year. Ten to fifteen years of stacked grants means several crores in vested stock, quietly sitting in brokerage accounts.

When a construction-linked payment installment comes due, they sell stock and pay. **Effectively a cash purchase.** There is even a tax incentive: capital gains reinvested into a residential house can be exempted under Section 54F, which actively pushes stock wealth into real estate.

So "how do they manage a ₹1.5 lakh EMI?" is the wrong question. A large share of these buyers don't have one.

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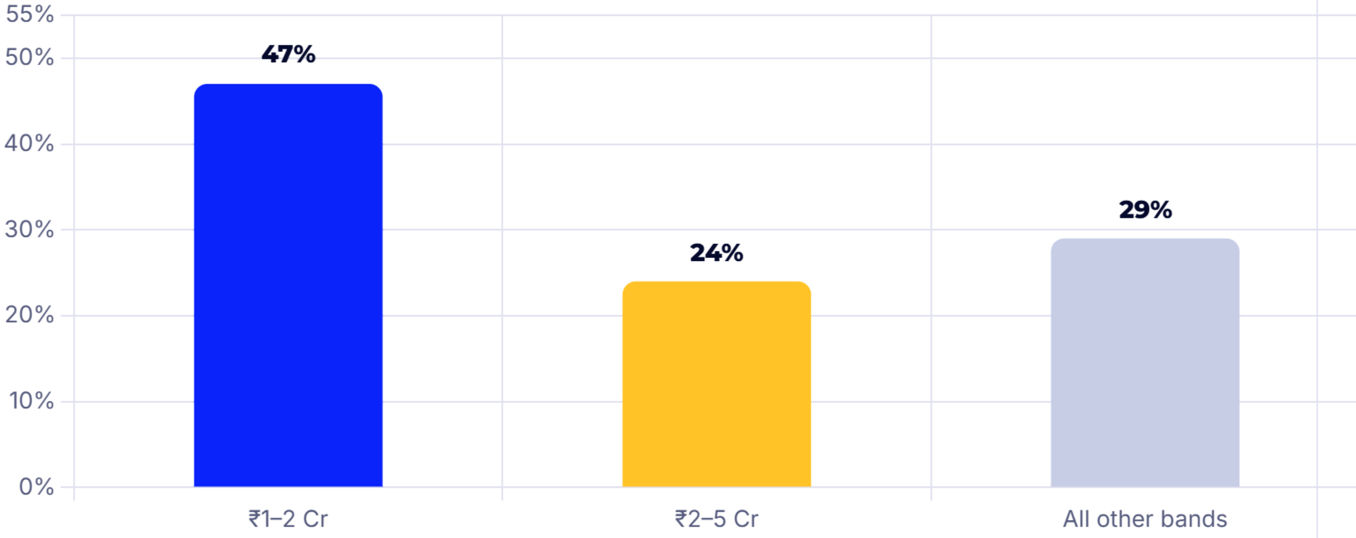
6 • THE MARKET HAS ALREADY SHIFTED

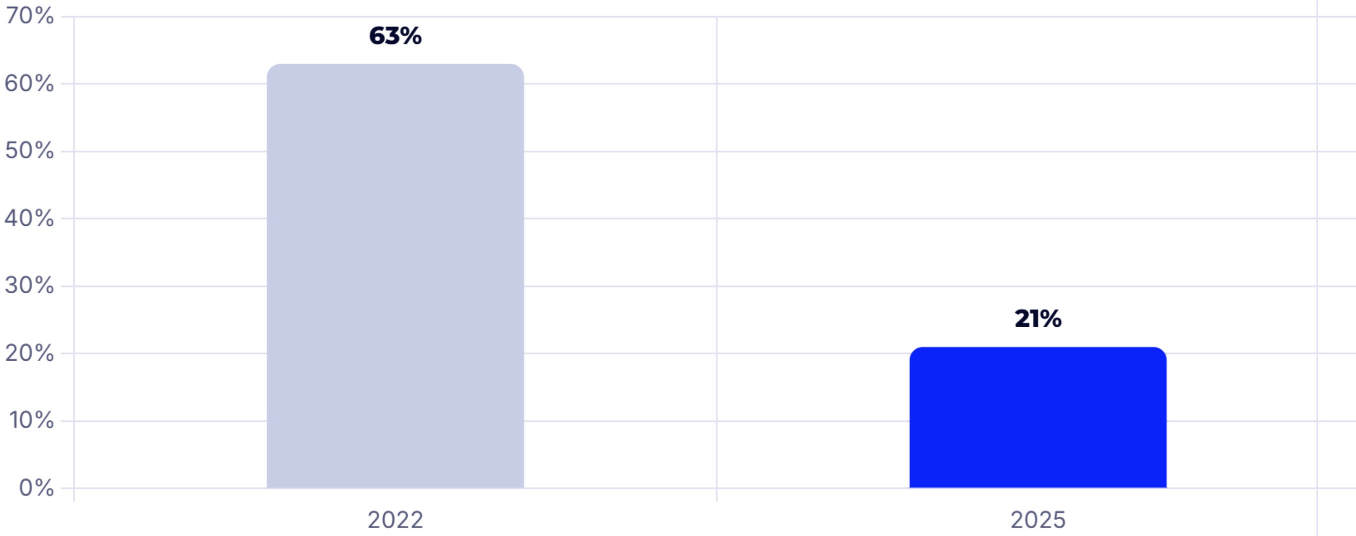
The city's supply and sales data shows the upgrade wave is real:

Bengaluru sales by budget band, H1 2025 (Knight Frank)



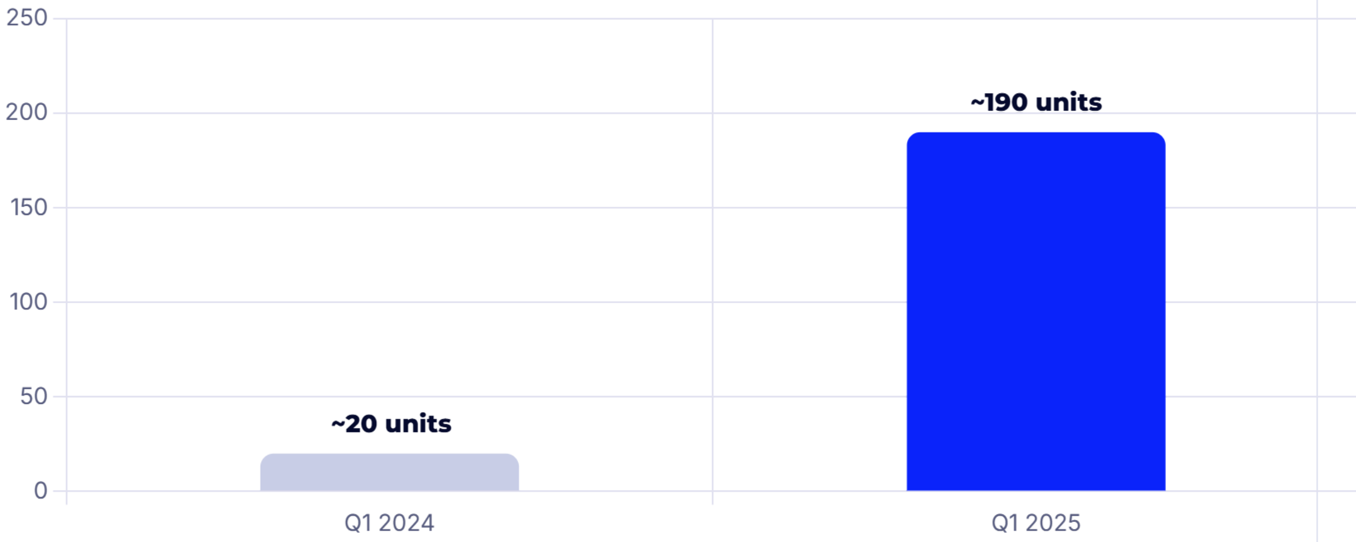
₹1–2 Cr is now the single biggest slice of Bengaluru's market (47%), with ₹2–5 Cr at 24%. Seven in ten homes sold in this city are above ₹1 Cr.

Affordable supply is disappearing (India-wide)



Share of sub-₹50 L homes in new launches across India: 63% in 2022 → 21% in 2025. In Bengaluru, the pure affordable segment is down to just 7% of launches.

₹4 Cr+ homes sold in Bengaluru, quarter vs quarter



~20 units in Q1 2024 → ~190 units in Q1 2025. Small absolute numbers, explosive growth. Across India's top-7 cities, the ₹4–6 Cr segment grew 85% year-on-year in H1 2025 (CBRE).

So who is buying ₹2.5 to 6 crore flats in Bengaluru?
Real people. Real income. Real stock wealth. Real family money.
The numbers add up.

7 • METHODOLOGY & DISCLAIMER

How the "20,000–30,000 capable households" number was calculated

A three-step funnel, mixing published data with one derived assumption:

- **Step 1 (published):** Bengaluru has 10 lakh+ tech professionals, the largest tech workforce in Asia-Pacific.
- **Step 2 (published):** City salary benchmarks show the top ~10% of tech workers earn ₹50 lakh+ per year, roughly 1 lakh people.
- **Step 3 (estimate):** A ₹2.5 Cr flat with 20% down means a ~₹2 Cr loan at ~8.5% over 20 years → EMI ≈ ₹1.7 lakh/month. Banks want EMI under ~40% of take-home, so a household needs ~₹4–4.5 lakh/month take-home, i.e. ~₹75 lakh–1 Cr gross household income. Assuming 2–3% of the tech workforce sits in such households (conservative, given dual incomes and RSU wealth) gives **20,000–30,000 capable households in tech alone**.

What's accurate vs. approximate

- **Accurate (published, cited below):** highest-paying-city ranking, tech workforce size, ₹1 Cr+ taxpayer counts (3.24 lakh individuals in FY25, up 43% YoY), budget-band sales shares, ₹4 Cr+ sales growth, affordable-supply decline, unicorn count, salary benchmarks.
- **Approximate (our derived estimates):** the 20,000–30,000 capable-household figure and the "1 in 35–40 tech employees" affordability ratio. Directionally sound, not published statistics.
- **Indicative (not data):** the buyer-mix percentages in Section 4. An on-ground observation, useful for understanding the distribution, not an exact split.

Disclaimer: This document was prepared by Big Boy Broker, Bengaluru, for informational purposes. It combines published market research, government tax data, and our own labelled approximations. Read the approximations as indicative of the wealth pool and buyer distribution, not as exact figures. Market data changes quarterly. This is not financial, legal, or investment advice; verify current figures before making any property decision.

8 • SOURCES

- Highest-paying city & salary growth: Jobs & Salaries Primer via BW People · City salary comparison
- Tech salary benchmarks: 6figr Bengaluru salary data · Plugscale GCC Salary Benchmarks 2026
- Income-tax filings ₹1 Cr+: Business Today · SAG Infotech (3.24 L individuals, FY25)
- Bengaluru budget-band sales & launches: Knight Frank H1 2025 summary · Business Standard
- Luxury segment growth: CBRE via Business Today · CBRE–Assocham (₹4–6 Cr, +85% YoY)
- Affordable supply decline: Business Standard · Trak.in
- ₹4 Cr+ Bengaluru sales growth: NRI/HNI demand report
- Unicorns & startup wealth: Bengaluru unicorn data