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Empowering Students 2.0: Advanced Solutions for an Enhanced Paying Guest Experience in Bangalore

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Abstract:

Bangalore has established itself as one of India's foremost educational and technological corridors, drawing tens of thousands of students each academic year from states across the country. This dramatic influx of learners has created immense pressure on the city's accommodation ecosystem, with Paying Guest (PG) facilities emerging as the dominant housing choice for students who prioritize affordability and proximity to campuses. Despite their widespread adoption, PG accommodations in Bangalore continue to operate in a largely unregulated environment, giving rise to persistent concerns around hygiene, food quality, personal safety, financial transparency, and the psychological well-being of residents.

This paper , the culminating output of a longitudinal transdisciplinary study conducted across five academic semesters , presents an in-depth analysis of the structural and operational challenges that define the PG landscape in Bangalore. Drawing on primary data collected through structured questionnaires administered to 150 student respondents and direct observational assessments carried out at 15 PG facilities spanning six major student residential clusters, the research examines six critical dimensions: sanitation and hygiene standards, food quality and nutritional adequacy, safety and security infrastructure, financial transparency and rental agreements, digital adoption and technology integration, and the psychological impact of substandard living conditions on academic performance.

The findings reveal significant deficiencies across all dimensions. Only 18 percent of surveyed students rated their PG's hygiene as satisfactory. Food quality emerged as the most critically criticized aspect, with 70 percent of respondents rating it as poor. On the financial front, 55 percent encountered undisclosed charges and 63 percent never received a formal rental agreement. Despite these shortcomings, some progress is evident , 68 percent of students now use UPI-based digital payment systems, and a growing number of PGs have adopted basic CCTV coverage. However, broader digital transformation and regulatory compliance remain inadequate.

Keywords: Paying Guest accommodations, student housing, Bangalore, hygiene, digital transformation, rent transparency, mental health, Smart PG Model, student well-being, urban housing policy

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I. INTRODUCTION

The rapid urbanization of Bangalore over the past two decades has been closely intertwined with its ascent as a global hub for technology, business, and higher education. Home to hundreds of colleges, universities, and professional institutes, the city receives an estimated 200,000 to 300,000 new students each year , a significant proportion of whom migrate from other Indian states and rural areas. For this demographic, finding affordable and safe accommodation in an unfamiliar metropolitan environment represents one of the most pressing practical challenges of student life.

Paying Guest (PG) accommodations have historically occupied the intersection of necessity and affordability in Bangalore's housing market. Compared to independent rental flats, PGs typically offer lower monthly costs, included meal services, and a degree of social connection that can ease the transition to city life. These advantages make them the default choice for a large majority of out-of-city students. Yet, the very informality that enables their low-cost model also gives rise to a host of structural problems , ranging from physical living conditions that fall well below acceptable standards, to financial arrangements that routinely exploit students' limited awareness of their rights.

Existing research on student housing in India has largely focused on hostel systems operated by institutions themselves, or on macro-level housing affordability in metro cities. The private PG sector , which accommodates a far greater number of students in Bangalore than on-campus facilities , has received comparatively little systematic scholarly attention. This gap is especially pronounced with respect to post-pandemic realities, the mental health consequences of poor living environments, and the potential role of digital technologies in improving governance and transparency.

This paper addresses these gaps through a structured, data-driven investigation conducted over five semesters as part of the Transdisciplinary Project Centric Learning (TD-PCL) programme at JAIN (Deemed-to-be University), Bengaluru. The research has evolved iteratively , each semester building upon and deepening the findings of the last , culminating in the present comprehensive analysis and the proposed Smart PG Model. The paper is organized as follows: a review of existing literature; identification of research gaps; statement of objectives; description of methodology; analysis and findings across six thematic dimensions; discussion; and conclusions with actionable recommendations for all key stakeholders.

2. Statement of the Problem:

Although Paying Guest accommodations form the backbone of student housing in Bangalore, they continue to operate in a regulatory vacuum that exposes residents to a wide range of risks and inconveniences. The problem is multidimensional, spanning issues of physical infrastructure, financial practices, governance, and psychological impact.

From a physical standpoint, shared facilities in many PGs are visibly understaffed and poorly maintained. Shared washrooms are cleaned infrequently, common areas accumulate refuse, and kitchen hygiene standards are often below those mandated for food service establishments. Food quality compounds these concerns , the majority of students report receiving meals that are nutritionally inadequate, repetitively planned, and prepared under questionable sanitary conditions. These conditions have direct consequences for student health, energy levels, and daily well-being.

The financial dimension of the problem is equally serious. In the absence of mandatory written agreements, PG operators frequently impose hidden charges for utilities, internet access, and other services without prior disclosure. Rental increases are executed without contractual notice, and security deposits are routinely withheld or deducted on spurious grounds. Students , particularly those newly arrived in the city , often lack the legal awareness to contest such practices

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and are reluctant to do so out of fear of eviction or conflict with their landlord.

Safety infrastructure represents another critical gap. While a growing number of PGs have installed CCTV cameras, coverage is typically limited to building entrances. Emergency preparedness , including fire extinguishers, clearly marked exits, and staff trained in first response , is largely absent. These shortcomings place residents at genuine risk, particularly in densely occupied buildings where fire or medical emergencies could escalate rapidly. Female students face additional vulnerabilities, as security personnel in women's PGs are frequently unverified and inadequately supervised.

Perhaps the least visible but ultimately most impactful dimension of the problem is the toll that poor PG living conditions take on student mental health. Sleep disturbances from noise and overcrowding, isolation from family, homesickness, and the cumulative stress of financial uncertainty combine to undermine academic concentration and emotional stability. Students who might otherwise raise these concerns are discouraged from doing so by the absence of any formal complaint mechanism and the implicit threat of losing their housing.

At the root of all these issues lies the absence of meaningful government regulation. Unlike hotel accommodations , which are subject to licensing, taxation, and periodic inspection , private PG establishments in Karnataka operate without any mandatory registration framework. This study was motivated by the need to document these realities comprehensively, understand their scope and severity, and propose concrete, implementable solutions.

3. Literature Review

A review of existing scholarship reveals a growing recognition of the importance of housing quality to student outcomes, alongside significant gaps in research specifically focused on the private PG sector in Indian cities.

3.1 Student Well-Being and Accommodation Quality

Reddy (2022) establishes a clear empirical link between the physical quality of a student's living environment and key markers of mental and academic well-being. The study found that students residing in poor-quality accommodations reported significantly higher levels of perceived stress, lower academic motivation, and reduced satisfaction with their overall university experience. These findings are consistent with broader research in environmental psychology, which has long argued that living space characteristics , including cleanliness, natural light, noise levels, and spatial density , exert measurable influences on human cognitive performance and emotional regulation.

3.2 Hygiene and Sanitation in Urban Student Housing

Srinivasan (2020) conducted a focused study on hygiene conditions across low-to-mid-range rental accommodations in four Indian metros, finding that students consistently rated sanitation as the most dissatisfying aspect of their living arrangements. The study highlighted that the absence of daily cleaning protocols, shared washroom facilities among large numbers of residents, and minimal oversight of kitchen hygiene created environments that posed genuine public health risks. Kumar and Sharma (2020) add to this picture, noting that urban student housing in India has historically been designed to minimize cost rather than optimize occupant well-being.

3.3 Safety Concerns in Urban PG Housing

Rajan and Thomas (2019) undertook one of the few targeted studies of physical safety conditions in urban Indian PG facilities. Their findings were striking: a majority of the PGs surveyed lacked basic fire safety infrastructure including fire extinguishers and clearly marked emergency exits. CCTV coverage was limited and inconsistently monitored. The study also raised concerns about the use of unverified staff and the particular vulnerability of female students in facilities lacking adequate surveillance and controlled access. The Bangalore City Police Safety

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Guidelines (2023) have subsequently provided some direction on minimum security standards for residential establishments, though enforcement has been inconsistent.

3.4 Digital Transformation and Online PG Platforms

Patel and Gupta (2022) document the rapid rise of digital intermediaries in the urban student housing market, with platforms such as Stanza Living, NestAway, and OYO Life enabling students to discover, evaluate, and book PG accommodations through smartphone applications. These platforms have introduced a degree of price transparency and peer review culture that was previously absent in the market. However, the authors caution that the majority of budget PG operators remain outside the digital ecosystem entirely, and that the review systems on major platforms are susceptible to manipulation. The proliferation of UPI-based payment systems, meanwhile, has generated traceable transaction records that offer some protection against disputed payments , a development with significant implications for student financial security.

3.5 Financial Burden and Affordability

The Urban Housing Research Institute (2021) quantified the financial burden facing PG residents in Indian metros, reporting that approximately 74 percent of student respondents encountered hidden or undisclosed charges during their tenancy. The study identified security deposit disputes, unannounced rent increases, and unexplained deductions as the most common sources of financial conflict. Critically, the report found that fewer than one-third of students had received a formal written rental agreement , a figure that underscores the systemic informality of the sector.

3.6 International Comparisons and Policy Frameworks

Jackson (2020) offers a comparative analysis of student housing governance frameworks in the United Kingdom, Australia, and Germany, highlighting the role of national minimum standards, accreditation schemes, and independent inspection bodies in creating student housing markets that are substantially more transparent and accountable than their Indian counterparts. The paper is instructive for understanding what a mature regulatory framework might look like, even if direct policy transfer is complicated by differences in market structure, legal context, and administrative capacity.

4. Research Gaps:

A critical review of the existing literature reveals several significant lacunae that the present study is positioned to address:

Gap 1: Absence of Digital-Physical Integration Studies. No existing study combines an analysis of digital tools , including UPI payment systems, AI-powered PG discovery platforms, digital complaint portals, and biometric access systems , with a concurrent assessment of physical PG conditions. This integration is essential for understanding whether digital adoption is translating into tangible improvements in resident experience.

Gap 2: Insufficient Post-Pandemic Research. The COVID-19 pandemic fundamentally altered student expectations around hygiene, personal space, and digitally-mediated services. Yet few studies have examined how PG operators in Bangalore adapted to these shifts, or the degree to which pandemic-era hygiene standards have been maintained.

Gap 3: Neglect of Mental Health Consequences. Despite growing evidence from general housing research that living environment quality significantly impacts mental health, most India-focused PG studies have not examined psychological outcomes. The relationship between PG living conditions and student mental health , including stress, sleep quality, sense of isolation, and academic focus , remains empirically underexplored.

Gap 4: Absence of a City-Wide PG Rating Framework. Bangalore currently lacks any standardized mechanism for publicly rating or certifying PG accommodations. Unlike hotel establishments , which are graded under national

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standards , PGs operate without any common benchmark for hygiene, safety, or service quality. Research informing the design of such a framework is therefore notably absent.

Gap 5: Limited Area-Level Comparative Analysis. Bangalore's PG market is geographically heterogeneous: conditions and price points in premium areas such as Koramangala and Indiranagar differ substantially from those in working-class neighbourhoods near Electronic City or Yelahanka. Existing research has not systematically mapped these area-level differences, leaving a major gap in the evidence base for targeted intervention.

Gap 6: Lack of Policy-Oriented Research. Despite widespread recognition that the PG sector requires stronger regulation, the academic literature contains almost no systematic analysis of what a regulatory framework for private PG accommodations in Indian cities should contain , including questions of licensing, inspections, dispute resolution, and consumer rights.

5. Research Objectives:

5.1 Primary Objective

To conduct a comprehensive, evidence-based investigation of the challenges experienced by students residing in Paying Guest accommodations in Bangalore, and to develop a practical, technology-informed, and regulation-oriented framework , the Smart PG Model , to address these challenges systematically.

5.2 Specific Objectives

1. To assess the current state of hygiene, food quality, physical safety, financial transparency, digital adoption, and mental health impact across a representative sample of PG accommodations in Bangalore.
2. To compare PG conditions, pricing structures, and student satisfaction levels across six key student-dense neighbourhoods: Koramangala, Indiranagar, Electronic City, Jayanagar, Yelahanka, and Whitefield.
3. To evaluate the extent and effectiveness of digital tools , including UPI payments, online booking platforms, and digital review systems , in improving the PG resident experience.
4. To identify the most critical regulatory and operational gaps in the existing PG management ecosystem and assess their consequences for student welfare.
5. To propose the Smart PG Model, incorporating digital monitoring, periodic hygiene audits, safety compliance standards, standardized rental agreements, and real-time student feedback mechanisms.
6. To develop specific, actionable policy recommendations for government bodies, PG operators, universities, and students themselves.
7. To contribute to the scholarly literature on urban student housing in India and inform future research and policy interventions in this domain.

6. Research Methodology:

6.1 Research Design

The study employed a mixed-method research design, combining quantitative survey analysis with qualitative observational fieldwork. This approach was selected to enable both statistically representative measurement of student experiences and a richer, contextual understanding of PG conditions that numerical data alone cannot capture. The research was structured descriptively, mapping the current state of the PG landscape, and analytically, examining relationships between living conditions, digital adoption, and student outcomes.

6.2 Sampling Design

Sample Size: 150 students currently residing in PG accommodations across Bangalore.

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Geographic Coverage: Six major student residential neighbourhoods: Koramangala, Indiranagar, Electronic City, Jayanagar, Yelahanka, and Whitefield.

Sampling Method: Simple random sampling for the student survey. Purposive selection for the 15 PG facilities subjected to direct observational assessment, chosen to ensure representation across price tiers and geographic areas.

Respondent Profile: Undergraduate and postgraduate students aged 18–26, drawn from multiple colleges and universities across the city.

6.3 Data Collection Instruments

Primary data were collected through four complementary instruments:

- Structured questionnaires administered via Google Forms, covering all six thematic dimensions of the study (hygiene, food, safety, rent, digital adoption, mental health).
- Semi-structured in-person interviews with a purposive sub-sample of 25 students to gather detailed narratives and explore nuanced experiences.
- Direct observational assessments at 15 PG facilities using a standardized inspection checklist covering 38 criteria across hygiene, safety, and infrastructure.
- Field photographs and documentary records of physical conditions as supporting evidence.

6.4 Variables Assessed

- Hygiene and sanitation (washroom cleanliness, garbage disposal, pest control, cleaning schedules)
- Food quality (nutritional balance, meal variety, kitchen hygiene, portion adequacy)
- Room density and personal space availability
- Rent transparency (hidden charges, deposit practices, agreement provision)
- Digital tools (UPI adoption, online platform use, digital receipts, complaint systems)
- Owner–student communication and dispute resolution mechanisms
- Mental health indicators (perceived stress, sleep quality, social isolation, homesickness)

6.5 Data Analysis Techniques

- Descriptive percentage analysis for quantitative survey responses
- Cross-tabulation to identify correlations between location, price tier, and condition ratings
- Sentiment scoring applied to open-ended questionnaire responses
- Comparative analysis contrasting findings from 2024 (prior semester studies) against 2025 data
- Thematic coding of qualitative interview transcripts

6.6 Ethical Considerations and Limitations

All student respondents participated voluntarily, and survey responses were collected anonymously to protect identities and encourage candid responses. The study did not identify individual PG establishments by name in its reporting. Key limitations include the absence of formal interviews with PG owners (who declined to participate), the time-bound nature of academic data collection, and limited access to premium-tier PG establishments whose resident populations may reflect different dynamics.

7. Analysis and Findings:

The analysis is organized thematically across the six dimensions assessed. Where possible, findings are contextualized against prior-semester data to identify trends over time.

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7.1 Hygiene and Sanitation

Hygiene emerged as one of the most consistently and critically rated dimensions across the study. Only 18 percent of student respondents rated the overall hygiene standards of their PG accommodation as 'good' or 'very good.' The majority , 58 percent , rated hygiene as 'poor' or 'very poor,' with the remaining 24 percent describing it as 'average.' These ratings are consistent with observational data collected during facility visits, which documented visible issues in shared washrooms at 11 of the 15 PGs inspected.

Specific problems observed and reported by students include: infrequent cleaning of shared washrooms (averaging less than once per day in 73 percent of inspected facilities); the absence of daily cleaning staff in approximately 60 percent of assessed PGs; irregular and inadequate garbage disposal leading to accumulation of waste in shared corridors; and a general absence of structured sanitation protocols or cleaning schedules visible to residents. Pest-related complaints , particularly regarding cockroaches and rodents near kitchen and dining areas , were reported by 42 percent of surveyed students, suggesting that food-area hygiene is an especially acute problem.

7.2 Food Quality and Nutritional Adequacy

Food quality attracted the most severe and widespread criticism of any dimension assessed in this study. Seventy percent of respondents rated the food provided by their PG as 'poor,' and a further 15 percent rated it 'very poor.' Only 6 percent expressed satisfaction with the quality, variety, and nutritional value of meals served. This represents a worsening from prior-semester surveys, in which 62 percent rated food as poor , suggesting that the issue may be deteriorating rather than improving.

Students consistently described meals as repetitive in composition, excessively oily or spicy, and nutritionally unbalanced , lacking adequate protein, fresh vegetables, and dietary variety. Approximately 38 percent of respondents reported that poor food quality had led them to purchase additional meals outside the PG at personal expense, representing a significant unplanned financial burden. Kitchen conditions observed during facility visits were alarming in several cases: improper food storage, inadequate ventilation, and evidence of cooking surfaces that were cleaned infrequently were documented at 9 of the 15 inspected PGs.

7.3 Safety and Security Infrastructure

Safety conditions showed more variability across the sample than other dimensions, with measurable improvements in some areas alongside persistent critical gaps. Sixty-one percent of PGs in the study had CCTV cameras installed , an increase from 48 percent recorded in prior-semester observations. However, in the majority of cases, camera coverage was confined to building entrances and main lobbies; interior corridors, parking areas, and other common spaces remained unmonitored in most facilities.

Only 37 percent of assessed PGs had any form of biometric or card-based access control, with the remainder relying on traditional key-based entry systems that are inherently less secure. Emergency preparedness was the most critical safety gap identified: emergency exit routes were absent or obstructed in 10 of the 15 inspected facilities, and functional fire extinguishers were found in only 5. None of the assessed PGs had conducted a documented fire evacuation drill. These findings raise serious concerns about the capacity of current PG infrastructure to protect residents in the event of a fire or medical emergency.

7.4 Rent Transparency and Financial Practices

Financial transparency remains among the most serious and persistent grievances of PG residents in Bangalore. Fifty-five percent of survey respondents reported encountering charges that had not been disclosed at the time of booking or move-in. These hidden charges most commonly related to electricity consumption (charged at rates above the state tariff in several reported cases), Wi-Fi access, drinking water supply, and room maintenance fees for damages claimed after departure.

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Perhaps more troubling is the finding that 63 percent of students had never been provided with a written rental agreement by their PG operator. In the absence of such documentation, students have no contractual basis on which to contest disputed charges, challenge rent increases, or claim the return of their security deposit. The study found that security deposit disputes were among the most commonly reported source of conflict between students and PG operators, with students frequently receiving partial or no refunds upon departure. Rent increases of between 10 and 25 percent were reported by 41 percent of long-term PG residents, typically without prior notice.

7.5 Digital Adoption and Technology Integration

The digital landscape within Bangalore's PG sector is mixed. On the positive side, digital payment adoption has grown substantially: 68 percent of survey respondents report using UPI-based payment systems for their monthly rent, a marked increase from 45 percent recorded in earlier study rounds. This trend is significant because digital payments create traceable records that can serve as evidence in financial disputes , a protection that cash-based transactions do not afford. Students who used digital payments were significantly less likely to report disputed payment histories with their operators.

PG discovery platforms including Stanza Living, NestAway, and OYO Life were cited by 57 percent of respondents as having influenced their choice of PG accommodation. These platforms aggregate listings, enable amenity-based filtering, and host user-generated reviews. However, the reliability of these reviews was questioned by 44 percent of users, with many noting discrepancies between advertised conditions and on-ground reality. Adoption of more sophisticated digital tools , including digital complaint portals, automated maintenance request systems, and AI-based PG recommendations , remains very low among non-platform-registered PG operators, which constitute the majority of the market.

7.6 Mental Health and Psychological Well-Being

The psychological dimension of PG living has been largely overlooked in prior research, but findings from this study suggest it deserves far greater attention. Respondents were asked to self-report on five mental health indicators: perceived stress levels, sleep quality, sense of social isolation, experience of homesickness, and ability to concentrate on academic work. The results are concerning.

Sixty-nine percent of respondents reported experiencing moderate to severe stress related at least in part to their living conditions , most commonly citing overcrowding, noise pollution from shared spaces, and anxiety related to financial disputes with operators. Fifty-three percent reported sleep disturbances attributable to noise, inadequate ventilation, or discomfort with shared sleeping arrangements. Isolation and homesickness were prevalent, particularly among first-year students from out of state, with 61 percent of this subgroup reporting significant levels of loneliness. Critically, 72 percent of respondents indicated that poor living conditions had at some point negatively affected their ability to study effectively , a direct linkage between PG quality and academic outcomes that underscores the urgency of intervention.

Despite the severity of these experiences, 67 percent of students who had identified problems with their PG had chosen not to formally raise their concerns with management. The most commonly cited reasons were fear of eviction, reluctance to create interpersonal conflict, and a belief that raising concerns would be ineffective. This finding highlights the need for anonymous or third-party complaint mechanisms as a structural component of any improvement framework.

8. Discussion:

The findings presented above, taken together, paint a picture of a housing sector that is failing its primary residents in multiple critical dimensions. The structural informality of the PG market , which enables affordable accommodation at scale , simultaneously enables the patterns of neglect, exploitation, and accountability evasion that

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characterize the sector at its worst. Understanding why these problems persist, and what kinds of interventions are most likely to be effective, requires moving beyond a description of conditions to an analysis of the underlying dynamics.

Three interrelated factors appear to perpetuate substandard PG conditions. First, the information asymmetry between operators and incoming students is profound. Students , particularly those new to Bangalore , have limited capacity to verify the quality of a PG before committing to it, and existing review platforms do not yet provide sufficient reliable coverage of the broader market. Second, the power imbalance between operators and residents is reinforced by the absence of written agreements and formal complaint mechanisms. Students who identify problems face a structural choice between silence and displacement, and the majority choose silence. Third, the complete absence of regulatory oversight means that PG operators face no external accountability , no inspections, no licensing conditions to uphold, no penalties for non-compliance with even basic standards.

The growing adoption of digital payment systems represents the most organically developed protective mechanism currently operating in the market. By generating a traceable record of transactions, UPI payments partially offset the absence of written agreements for financial disputes, and their adoption should be actively encouraged. More broadly, the expansion of digital platforms into the budget PG segment has the potential to transform information flows in this market , provided that the integrity of review and rating systems can be assured.

The mental health findings are perhaps the most important contribution this study makes to the existing literature. Prior research has established the link between housing quality and student performance in institutional settings; this study demonstrates that the same dynamics operate , and may operate with greater intensity , in the private PG context, where students lack the formal support structures that universities themselves provide. Universities in Bangalore have a role to play here: by incorporating PG quality standards into their student welfare frameworks, partnering with operators on certified accommodation lists, and providing accessible mental health support to off-campus residents.

9. The Smart PG Model: A Proposed Framework:

In response to the multidimensional challenges documented in this study, the authors propose the Smart PG Model , a comprehensive, integrated framework for improving the Bangalore PG ecosystem. The model operates across five interconnected pillars:

Pillar 1 – Digital Infrastructure. Every registered PG should be required to adopt digital payment systems, provide digital rent receipts, and maintain a digital tenant register. PGs above a minimum size threshold should additionally be required to operate a digital complaint portal accessible to residents without fear of identification to the operator. Participation in at least one accredited PG listing platform should be a condition of registration, enabling public rating and review.

Pillar 2 – Regulatory Framework. The Karnataka state government should introduce a PG Registration Act mandating all private PG establishments above a defined occupancy threshold to register with a designated municipal authority. Registration should be conditional on meeting minimum standards across hygiene, safety, and financial transparency , verified through an initial inspection and renewed through annual audits. A tiered penalty structure should be established for non-compliance, with serious violations triggering de-registration.

Pillar 3 – Hygiene and Safety Standards. A mandatory minimum standard for PG hygiene and safety should be established and publicly communicated. This standard should specify minimum cleaning frequencies, kitchen food safety requirements, pest control protocols, CCTV coverage zones, emergency exit provision, and fire safety equipment requirements. Compliance

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should be assessed through periodic unannounced inspections by trained municipal officers.

Pillar 4 – Financial Transparency and Tenant Rights. Written rental agreements should be made a legal requirement for all PG tenancies, with a standardized template provided by the government to reduce friction for operators. Security deposit limits should be capped at two months' rent, with a mandatory refund process defined by law. A public PG grievance portal , linked to the registration system , should be established to enable students to file complaints anonymously and track their resolution.

Pillar 5 – Student Empowerment and University Partnerships. Universities should develop curated lists of verified, standards-compliant PG accommodations and share these actively with incoming students. Orientation programmes should include a dedicated module on student housing rights, complaint mechanisms, and the importance of written agreements and digital payment practices. University welfare teams should be empowered to intervene in disputes between students and operators on behalf of their enrolled students.

10. Conclusion and Recommendations:

This study documents, with systematic empirical evidence, that the Paying Guest accommodation sector in Bangalore is failing its student residents across multiple critical dimensions. The data consistently show that poor hygiene, inadequate food, safety deficiencies, financial exploitation, limited digital integration, and significant mental health consequences are not isolated problems but systemic features of a sector operating without adequate regulation or accountability.

These are not problems without solutions. The Smart PG Model proposed in this paper outlines a practical, implementable pathway to meaningful improvement , one that builds on existing digital trends, addresses the root causes of financial exploitation through regulatory reform, and centres student well-being as the primary objective of all interventions. The model does not require expensive or technologically complex infrastructure; many of its components , standardized rental agreements, digital payment mandates, basic safety inspections , are straightforward to implement and could yield significant improvements with relatively modest investment.

Recommendations for Government Bodies

- Introduce and pass a Karnataka PG Registration Act with mandatory annual compliance inspections.
- Establish a publicly accessible PG Rating Portal , similar to hotel star-rating systems , to empower students making accommodation decisions.
- Set legally enforceable caps on security deposits and define clear timelines and conditions for refund.
- Mandate written rental agreements using a standardized government-issued template.
- Create a dedicated, anonymous PG grievance redressal portal with enforceable response timelines.

Recommendations for PG Operators

- Adopt and maintain daily cleaning logs for shared washrooms, kitchens, and common areas, with logs available for inspection by residents.
- Transition to diversified, nutritionally balanced meal planning, with resident feedback actively solicited and incorporated.
- Install and maintain comprehensive CCTV coverage and functional fire safety equipment as a minimum baseline.
- Issue written rental agreements to all incoming residents and provide digital receipts for all payments received.

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- Establish a simple, accessible channel , even if only a dedicated WhatsApp number , for residents to raise maintenance and grievance issues without fear.

Recommendations for Students

- Always insist on a signed written rental agreement before paying any deposit or first month's rent.
- Use UPI or other digital payment methods for all rent and ancillary payments to create a traceable financial record.
- Research PGs using multiple review platforms and, where possible, conduct a personal visit before committing.
- Know your rights: familiarise yourself with relevant consumer protection and tenancy regulations applicable to Karnataka.
- If facing genuine welfare concerns, approach your university's student welfare office , many universities are willing to intervene informally in disputes.

Recommendations for Universities

- Develop and publish a verified list of standards-compliant PG accommodations near each campus, updated annually.
- Include student housing rights and practical accommodation guidance in all student orientation programmes.
- Expand mental health support services to explicitly include off-campus residents, who may face distinct stressors.
- Engage proactively with PG operators near campuses to encourage adoption of minimum standards in exchange for inclusion on university-approved lists.

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