

The logo for 99 acres, featuring the text "99 acres" in a bold, blue, sans-serif font. The background of the entire page is a low-angle photograph of several modern skyscrapers with glass facades, reaching towards a bright, hazy sky. The buildings are illuminated with a warm, golden light, suggesting a sunrise or sunset. The overall aesthetic is professional and modern, reflecting the real estate industry.

99 acres

India's No.1 Property Portal

INSITE REPORT

Mumbai

—
January - March 2017

www.99acres.com



Methodology

The Insite Report by 99acres.com captures the quarterly capital trends and the annual rental analysis of residential apartments in key real estate markets – Delhi NCR, Mumbai Metropolitan Region (MMR), Bangalore, Pune, Chennai, Hyderabad, Kolkata and Ahmedabad. In order to assess the prevailing sentiment, the report delves deep into demand and supply of properties across varied budget segments and occupancy stages. While demand is a function of queries received, supply is based on property listings posted on 99acres.com in Jan-Mar 2017.



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FROM NARASIMHA'S DESK...

Home loan interest subsidies, infrastructure status to affordable housing and change in the holding period of LTCG tax are expected to spur the market

The year 2016 drew to a culmination with jitters instigated by some of the most radical alterations in the history of Indian real estate. RERA, GST Bill, demonetisation and Benami Transactions (Prohibition) Amendment Act surfaced as game-changing policies that brought anxiety and distractions to the housing market. Nevertheless, they promise greater transparency, optimism and lucrative returns for investors in the long term.

The realty market across the country reposed in the first quarter of 2017. Several initiatives announced in the Union Budget 2017-18 talked about enhancing infrastructure, improving connectivity and providing affordable housing. Home loan interest subsidies, infrastructure status to affordable housing and change in the holding period of LTCG tax are expected to spur the market. In tandem with the improving buyer sentiment, listings and page views on 99acres.com are at an all-time high, with the site having almost 60% page view share* and 48% time share** against players in the same space.

At a city-level, Delhi NCR and Mumbai saw minimal changes in property prices, restricted new



launches and a revival in enquiries during the quarter. Southern counterparts such as Bangalore and Hyderabad thrived on the back of government initiatives, commercial expansion, and emergence of IT hubs. Chennai, however, battled degeneration of residential housing stemming from political crisis and natural calamities.

The latter half of 2017 is speculated to see realty bounce back, provided the current leakages in the system are effectively plugged.

Narasimha Jayakumar
Chief Business Officer
99acres.com

Data source: SimilarWeb

*Page View Share is the market share of total webpages viewed on site

**Time Share is the market share of total time spent on site

National Outlook



HOME BUYING SENTIMENT

Union Budget 2017-18 triggered a positive wave after a nationwide slowdown gripped the market post currency ban. A recovery in enquiries and transactions across metros reflects a revival in homebuyer interest. Ready units in the affordable housing segment garnered maximum traction.



PROPERTY PRICES

Popularity of low-budget homes proliferated due to focus on mass housing. Property prices remained under pressure as developers prioritised offloading existing stock and retreated from launching new projects at revised prices. Bangalore and Hyderabad narrated better stories than other metros.



RENTAL LANDSCAPE

Prospective homebuyers refrained from finalising purchase decisions due to uncertain market conditions and hopes of further price correction. The rental business, subsequently, benefited. Average 'asks' across metros, barring Pune and Chennai, received a fillip, YoY.



SUPPLY

New launches contracted further due to partial implementation of RERA, uncertainty over GST Bill, and a mammoth inventory overhang across metros. Supply in the secondary market soared following demonetisation, as investors made desperate attempts to exit real estate equity.

Market Indicators

	Capital Values	Rental Values	Supply
BANGALORE	▲	▲	▼
DELHI NCR	▼	▲	▼
MUMBAI	◀▶	▲	▼
CHENNAI	◀▶	▼	▼
PUNE	◀▶	◀▶	▼
HYDERABAD	▲	▲	▼
KOLKATA	◀▶	▲	▲
AHMEDABAD	◀▶	▲	▲

* Capital values represent quarterly change * Rental values represent yearly change * Supply is basis properties listed on 99acres.com



Budget & Realty



Affordable housing receives infrastructure status

Availability of funds at lower interest rates and associated tax sops would propel developers to build more economical units. The allowance of 100 percent tax deduction for affordable housing projects delivered within five years instead of the earlier mandate of three years would also help bridge the lacunae of 20 million houses in the time to come.



Infrastructure sector gets a shot in the arm

Recognising the role that infrastructure plays in spurring economic growth, the central government earmarked Rs 3.9 lakh crore for the development of roadways, railways, metro and airways. Thrust to the connectivity quotient is anticipated to translate into huge benefits for realtors and investors alike.



Rural housing grabs the limelight

A colossal amount of Rs 23,000 crore has been allocated under *Pradhan Mantri Awas Yojana* (PMAY) and Rs 19,000 crore towards the *Pradhan Mantri Gram Sadak Yojana* (PMGSY). While the former targets replacement of 1 crore *kachha* houses by 2019, the latter aims to improve the connectivity of all rural habitations of the country.



Homebuyers to benefit from subsidies

The government announced subsidies of three and four percent for buyers opting for home loans worth Rs 12 lakh and Rs 9 lakh, respectively. Loan applicants, however, need to have an annual income under Rs 18 lakh and Rs 12 lakh. Further, they must invest in properties having a carpet area equal to or less than 600 sq ft and 900 sq ft. This would mean a relief of over Rs 2 lakh for property buyers.



Holding period for LTCG tax reduces

The holding period for long term capital gains (LTCG) tax has been reduced from three years to two years. Until now, home owners would have to hold on to their property for at least three years to avoid short term capital gains tax, which has a higher tax implication than LTCG tax.



Changes in tax norms for multiple property owners

The tax deduction available on loan repayment for a second home has been limited to a maximum of Rs 2 lakh. Until now, there was no ceiling on the tax deduction for investing in second homes. This might discourage investors from investing in multiple properties.

Market Movers

Final Mumbai DP to cheer city residents

Touted to overhaul the city's landscape, the final draft development plan will free land for restoration, especially affordable housing, green cover and civic amenities.

Navi Mumbai airport project gains momentum

Property registrations and enquiries have received a major thrust after the final bid of the airport project was announced. Post this, a 16-17 percent rise in total registrations across Koparkhairane, Vashi and Belapur CBD has been noted.

NDZs renamed as special development zones

Conditional use of no development zones for building cost-friendly homes will be allowed to bridge the gap between demand and supply in this category. As a part of the Development Plan, land owners are eligible to build saleable houses on 34% of their plots by utilising FSI of the entire plot.

Govt. relaxes building registration norms

In a bid to promote property registrations, the state government has relaxed norms which mandated projects to have Commencement Certificate (CC) and Occupation Certificate (OC) for the same. The move will provide relief to the owners of nearly 1.1 lakh properties across Mumbai.

Proposal to levy surcharge dampens home buyer sentiment

Brihanmumbai Municipal Corporation's (BMC) proposal to levy one percent extra surcharge on all property transactions in Mumbai is anticipated to dampen buyer sentiments. After five percent stamp duty and Rs 30,000 as registration fee, the surcharge will be a hefty burden on homebuyers.



Mumbai at a Glance

Price movement in key micro-markets

Locality	Average 'Ask' Rate (Per sq ft)	QoQ Change	YoY Change
Andheri (West)	17,500-22,000	1%	-1%
Badlapur	2,300-3,400	-3%	-1%
Dombivli (East)	5,000-6,200	0%	2%
Kalyan (West)	5,000-5,900	-1%	0%
Kandivali (West)	10,500-14,500	0%	-2%
Kharghar	6,900-8,300	2%	4%
Mira Road	6,700-7,800	1%	-6%
Panvel	5,000-6,000	2%	3%
Ulwe	5,200-6,200	0%	3%
Virar	3,800-4,600	2%	2%

* Average 'ask' rates have been calculated as per listings posted on 99acres.com in the current quarter

99ACRES OUTLOOK

Demonetisation disrupted the market sentiment in Mumbai as sales volume plummeted and property registrations went downhill. However, several initiatives and corrective measures announced at the state and central levels have the potential to bring the sector back on the path of recovery. Some key reforms include fund provision towards metro projects, construction of 2.5 lakh houses under *Pradhan Mantri Awas Yojana (PMAY)*, final bid of the Navi Mumbai airport project, expediting completion of *Sewri-Nhava Sheva* Mumbai Trans Harbour Link (MTHL) and the proposed coastal freeway from South Mumbai to the western suburbs.

The slowdown is only temporary and this phase of lull is anticipated to disappear soon after the successful implementation of the series of reforms announced in Union Budget 2017-18. Multiple regulatory bodies, execution of Real Estate (Regulation and Development) Act at the state level, and a final nod to the Mumbai Development Plan will take the form of a rock-solid transparent foundation in the otherwise unorganised realty market of Mumbai.

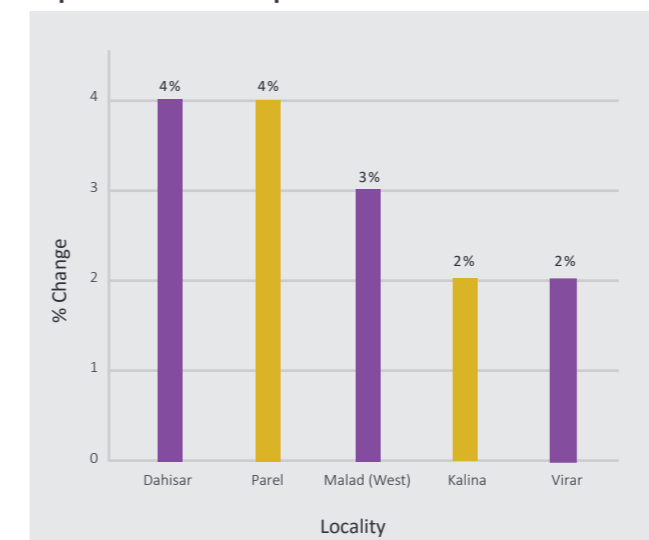
MUMBAI

Mumbai continued to reel under the pressure of the demonetisation verdict. Revenue collection was hit as property registrations dipped owing to liquidity crisis and diffident home buying sentiment. The zone reported no change in average weighted values in the first quarter of 2017. However, the Union Budget 2017-18 lifted hopes of a turnaround with initiatives such as infrastructure status to affordable housing, interest subsidy for first-time homebuyers and change in LTCG tax norms, among others.

Key Highlights

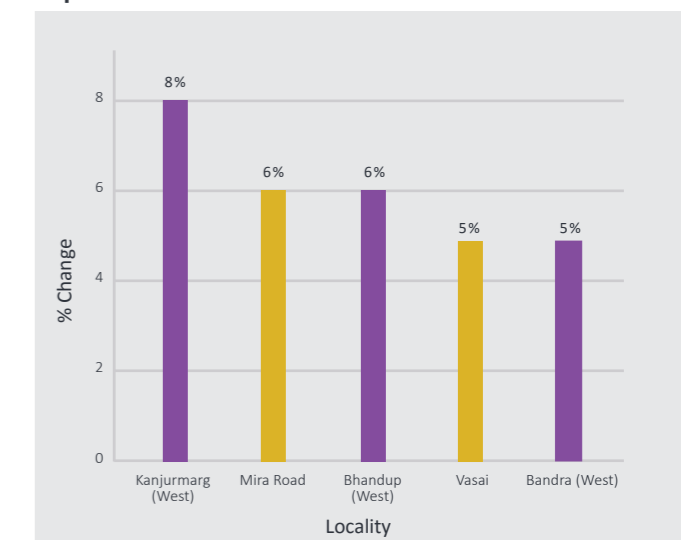
- Reserved market sentiment, plummeting sales volume and reduced new launches resulted in the average weighted capital rates maintaining a status quo in Jan-Mar 2017 over Oct-Dec 2016.
- Defying all odds, certain micro-markets scored noticeable quarterly hikes in capital rates. Dahisar benefited from line 7 of the Mumbai metro (Dahisar-Andheri via Western Express Highway) and witnessed a four percent increment, QoQ. The construction work of the metro project is in full swing and is expected to decongest roads besides unburdening the Western Railway Suburban trains.
- Parel, which also recorded a four percent increase in capital values QoQ, has become an investors' delight due to the proximity to central business district, rail and road connectivity and the advent of start-ups in the micro-market. It has graduated from being a media and entertainment hub to a significant start-up destination with aspirants flocking to the locality from Mumbai and beyond.
- Malad (West), nested in western suburbs, clocked a three percent increase in average weighted values due to its popularity as a residential belt. Mindspace Business Park in the vicinity attracts the working populace to the region.
- For the second successive quarter, Kalina remained among the top performers with a two percent increase in average property rates owing to its proximity to an expensive counterpart, Bandra. Property prices here are at least 20 percent lower than Bandra.
- Lack of activity in the capital market post demonetisation opened up opportunities in the rental landscape across Mumbai Metropolitan Region (MMR). However, transactions were limited due to the high volume of cash dealings in Mumbai, resulting in a mere one percent growth in average weighted rentals over the last one year.
- The proposed metro 6 corridor (Lokhandwala-Jogeshwari-Kanjurmarg) pushed up rental prices in Kanjurmarg (West) by eight percent, YoY. Mira Road and Bhandup (West) followed suit, with six percent rise in lease rates, each. These well-developed micro-markets house several schools, hospitals, restaurants, malls and grocery stores.

Top Performers - Capital Market



* %change represents quarterly capital movement

Top Performers - Rental Market



* %change represents yearly rental movement

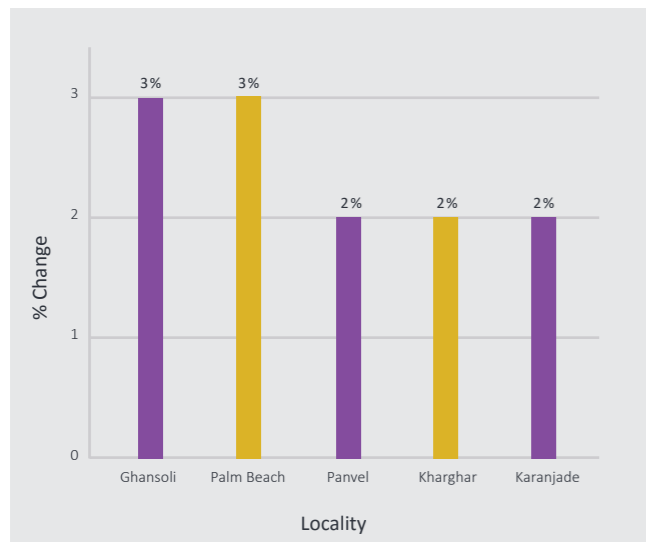
NAVI MUMBAI

Navi Mumbai was the only zone that witnessed an increment in property values in Jan-Mar 2017, while Mumbai battled with weak home buying sentiment and negligible transactions. Bourgeoning migrant population, infrastructure development, and the final bid for the airport project led to an increase in enquiries and spike in property registrations. Similar sentiment prevailed in the rental market, which recorded a five percent surge in average lease prices, YoY. The successful implementation of new connectivity grids, sturdy transportation system and fresh launches has given a new lease of life to Navi Mumbai's realty.

Key Highlights

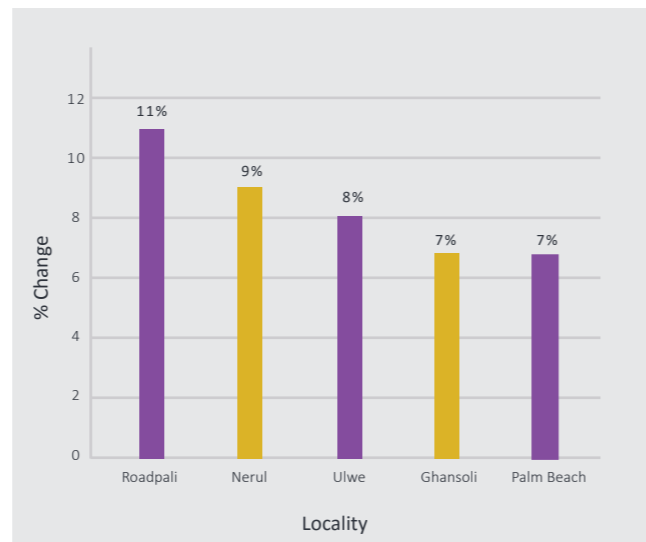
- Ghansoli topped the capital charts with a three percent rise in average weighted property values, QoQ. Presence of office complexes, new residential launches and proximity to Andheri propelled home prices in this popular suburban node of Navi Mumbai. Furthermore, Ghansoli is expected to benefit from the upcoming multi-purpose sports centre spread across 36 acres of land.
- Palm Beach Road, an affluent hub of Navi Mumbai, recorded a three percent increase in capital values, QoQ, on the back of healthy demand from HNI and NRI population. The Palm Beach Road extension plan has further accelerated property prices here.
- A popular locality at the center of real estate activity in Navi Mumbai, Kharghar, clocked a two percent rise in capital values, QoQ. Proximity to Belapur CBD, Central Park and two major highways has established the housing pocket as the third most developed node after Vashi and Nerul. Additionally, City and Industrial Development Corporation (CIDCO) has proposed the construction of several low-cost housing projects in Kharghar where current average 'ask' rate hovers around Rs 6,900-8,300 per sq ft.
- Localities that topped the rental charts in Navi Mumbai rank high in terms of liveability index. Sound connectivity, well-planned infrastructure and presence of social amenities continue magnetising end-users. Roadpali recorded 11 percent rise in rentals, YoY, owing to spillover demand from its expensive counterpart, Kharghar.
- Nerul, a self-equipped residential hub of Navi Mumbai saw rental prices going north by nine percent over the last one year. One of the most populated and affluent nodes of Mumbai, Nerul has become a hot favourite among working populace for its transport network, popular eateries, and sports complexes.
- Ulwe, too, has positioned itself as an opulent residential locale owing to the world-class townships in the region. The recent fund allocation of Rs 11.7 crore for infrastructure development by CIDCO will further bolster residential growth here.

Top Performers - Capital Market



* %change represents quarterly capital movement

Top Performers - Rental Market



* %change represents yearly rental movement

THANE AND BEYOND

Long relegated as a suburb of Mumbai, Thane's realty has metamorphosed from a competitively priced micro-market to a self-sufficient residential hub. Despite a drop in enquiry levels post demonetisation, Thane is springing back to life, with the proposed Wadala-Thane metro line touted as a game changer. Developers are actively tapping the growth potential by launching premium projects close to the technology and IT hubs here. This is likely to translate into improved end-user demand coupled with a hike in sales volume.

Key Highlights

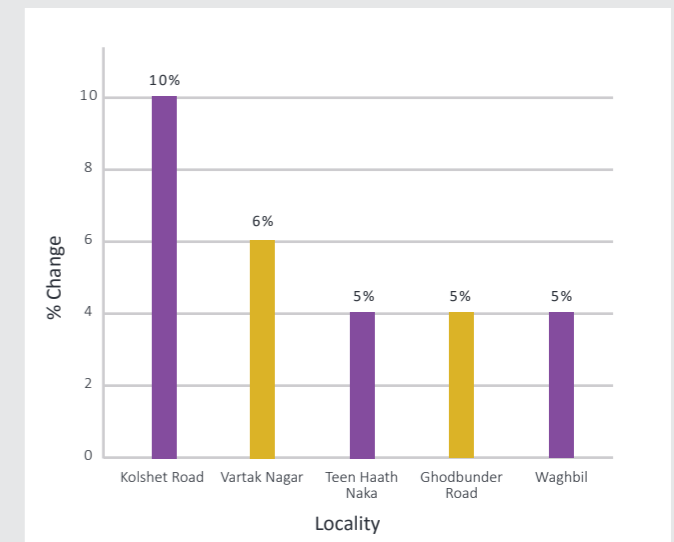
- Despite rising sales volume in Jan-Mar 2017, Thane failed to report a positive price movement, QoQ.
- Patlipada and Pokharan Road, both chronicled a three percent escalation in average weighted prices on the back of multiple ongoing road widening projects, regularisation of illegal structures and active clean-up drives organised by civic bodies. Other factors that have pushed growth in the two localities include mushrooming business centres, availability of open spaces and ambitious infrastructure projects.
- Historically popular as an industrial suburb of Thane, Bhiwandi has gradually evolved into a logistics hub. The locality, housing warehouses of reputed firms such as Flipkart, Amazon, and DHL Express, clocked a two percent increase in average weighted values of residential apartments, QoQ. Parallel efforts towards infrastructure and connectivity are providing a push to housing growth here. The proposed Thane-Bhiwandi-Kalyan corridor (Metro-5) is also seen as a major growth driver for the region.
- Touted to be a dominant player in the capital market of Thane in 2017, Kolshet Road, witnessed a two percent hike in capital values, QoQ. Factors such as development of Kolshet bypass, construction of a residential project by the Lodha Group, and proximity to entertainment centres have buoyed sentiment in the locale, positioning it second to Ghodbunder Road.
- Thane's residential lease market outstripped its capital landscape, displaying a two percent rise in prices, YoY. As home prices hit the roof across Thane, prospective buyers have converted into tenants, looking for self-sufficient suburbs near their workplaces.
- Localities that marched ahead in the rental charts in Jan-Mar 2017 now command a premium for apartments in emerging townships. Kolshet Road, Vartak Nagar and Teen Haath Naka, have 'ask' rates in the range of Rs 22-30 per sq ft. Kolshet Road saw prices going north by 10 percent, while Vartak Nagar and Teen Haath Naka registered a six and five percent annual rise in rental values, respectively.

Top Performers - Capital Market



* %change represents quarterly capital movement

Top Performers - Rental Market



* %change represents yearly rental movement

DEMAND-SUPPLY ANALYSIS

While Mumbai saw housing demand contracting in Jan-Mar 2017, unvarying inventory levels reiterated that offloading existing stock was the priority for the developer fraternity. Meanwhile, Navi Mumbai and Thane posted slight improvements in housing demand. Fresh supply, however, was under pressure and several discounts and freebies swarmed the market to lure buyers. Home loan interest rate cuts, flattening property prices, and effective state policies are anticipated to spur a revival in the forthcoming quarters.

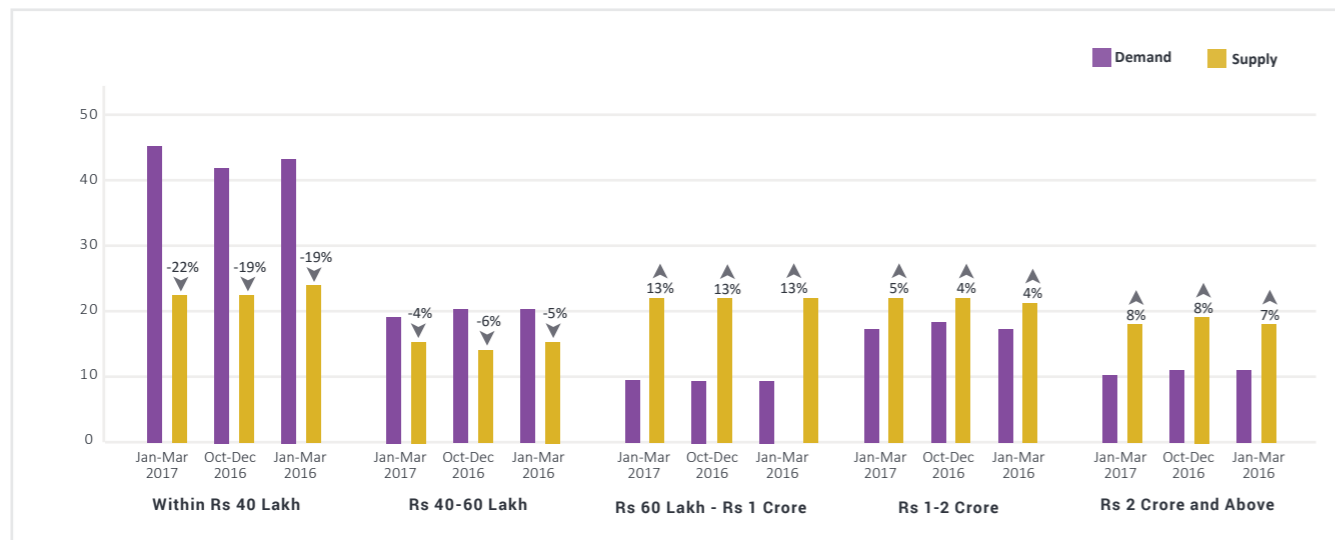
Key Trends

- The affordable housing segment across Mumbai i.e. properties priced within Rs 40 lakh saw a surge in demand while the supply remained unchanged.
- Luxury and ultra-luxury segments maintained status quo with minor alterations in demand-supply equation. Availability of apartments superseded popularity as developers continued launching big-ticket units. It is, however, anticipated that according 'infrastructure' status to affordable housing will shift builder interest towards launching low-cost homes and make project funding easier and cheaper.
- A common trend prevailing across the Mumbai Metropolitan Region was that the availability of under-construction units shrunk by a significant margin, QoQ, ranging between 5 and 11 percent. Demand, on the other hand, did not witness a major change, highlighting that end-users continued to remain at bay fearing project delays.
- Availability of ready-to-move-in units grew by up to 10 percent, QoQ. The demand for ready apartments stands at a whopping 83-86 percent.

Distribution of Residential Apartments



Graph depicts the availability of residential apartments wrt other property types, QoQ, along with the distribution of under-construction and ready stock



Graph depicts the fluctuation in supply wrt demand for residential properties in various budget categories

Annexure

CAPITAL VALUES

MUMBAI - APARTMENTS

Locality	Jan-Mar 2017	% Change
Andheri (East)	16900	-2
Bandra (East)	28400	1
Bandra Kurla Complex	27400	-6
Bhandup (East)	13600	1
Bhayander (East)	7580	1
Boisar	3200	-2
Borivali (East)	14630	1
Breach Candy	61000	-2
Byculla	27200	2
Chembur	17260	2
Colaba	39400	-6
Cuffe Parade	64850	-1
Dadar	34720	-3
Dahisar	10550	4
Ghatkopar (East)	17800	-2
Ghatkopar (West)	18430	-1
Goregaon (East)	16090	1
Goregaon (West)	16050	1
Jogeshwari (East)	19200	-2
Jogeshwari (West)	16500	-3
Juhu	34800	-1
Kalina	22200	2
Kandivali (East)	15600	0
Kanjurmarg (East)	13000	-2
Kanjurmarg (West)	14820	1
Khar	37800	-3
Kurla (East)	13920	1
Kurla (West)	14550	1
LBS Marg	16200	-1
Lower Parel	33200	-4
Mahalaxmi	36600	0
Mahim (West)	30070	1
Malabar Hill	69820	2
Malad (East)	14970	2
Malad (West)	15170	3

CAPITAL VALUES

MUMBAI - APARTMENTS

Locality	Jan-Mar 2017	% Change
Matunga	35000	2
Mira Road	7800	1
Mulund	15900	0
Naigaon (East)	4340	2
Nallasopara	4240	-1
Napean Sea Road	67060	-1
Pali Hill	46700	-3
Parel	26000	4
Powai	20780	-1
Prabhadevi	41700	1
Santacruz (East)	21790	1
Santacruz (West)	39000	1
Sewri	32300	-3
Sion (East)	17800	-1
Vasai	5120	-1
Versova	23700	-2
Vikhroli (East)	18620	0
Vikhroli (West)	17020	-3
Vile Parle (East)	28000	0
Vile Parle (West)	30370	-3
Virar	4600	2
Wadala	21350	-1
Worli	39100	-1

RENTAL VALUES

MUMBAI - APARTMENTS

Locality	Jan-Mar 2017	% Change
Andheri (East)	43	0
Bandra (West)	85	5
Bhandup (West)	36	6
Borivali (West)	30	4
Chembur	41	3
Colaba	105	3
Cuffe Parade	124	-3

Annexure

RENTAL VALUES

MUMBAI - APARTMENTS

Locality	Jan-Mar 2017	% Change
Dadar	71	3
Dahisar	25	0
Deonar	42	2
Ghatkopar (East)	40	3
Goregaon (East)	38	3
Jogeshwari (East)	48	4
Juhu	66	-1
Kandivali (East)	33	-7
Kandivali (West)	31	3
Kanjurmarg (West)	39	8
Khar	77	1
Kurla (East)	35	3
Lower Parel	78	-1
Mahalaxmi	113	4
Mahim (West)	64	0
Malabar Hill	121	-9
Malad (East)	33	-6
Mira Road	17	6
Mulund	33	2
Nallasopara	8	0
Parel	67	-3
Peddar Road	122	-3
Powai	46	2
Prabhadevi	88	1
Santacruz (East)	49	-1
Santacruz (West)	73	1
Sewri	81	0
Sion (East)	44	1
Vasai	10	5
Versova	50	-3
Vikhroli (East)	40	3
Vile Parle (West)	62	3
Virar	8	0
Wadala	52	2
Worli	85	-3

CAPITAL VALUES

NAVI MUMBAI - APARTMENTS

Locality	Jan-Mar 2017	% Change
Airoli	10750	0
Belapur	10590	2
Dronagiri	4690	2
Ghansoli	10400	3
Kalamboli	6490	1
Kamothe	7000	1
Karanjade	5230	2
Khanda Colony	7450	2
Khandeshwar	7425	2
Kharghar	8350	2
Khopoli	3315	-4
Koperkhairane	10660	-1
Nerul	13150	1
New Panvel	5625	0
Palm Beach	17300	3
Panvel	5950	2
Roadpali	6690	1
Sanpada	13900	2
Seawoods	11650	-3
Shilphata	5430	-2
Taloja	4750	0
Ulwe	6275	0
Vashi	13400	-1

RENTAL VALUES

NAVI MUMBAI - APARTMENTS

Locality	Jan-Mar 2017	% Change
Airoli	24	4
Belapur	23	5
Ghansoli	22	7
Kalamboli	11	5
Kamothe	12	5
Kharghar	15	3
Koperkhairane	23	0
Nerul	25	9

Annexure

RENTAL VALUES

NAVI MUMBAI - APARTMENTS

Locality	Jan-Mar 2017	% Change
New Panvel	11	0
Palm Beach	30	7
Panvel	11	-5
Roadpali	10	11
Sanpada	28	4
Seawoods	24	7
Taloja	9	6
Ulwe	7	8
Vashi	27	4

CAPITAL VALUES

THANE AND BEYOND - APARTMENTS

Locality	Jan-Mar 2017	% Change
Ambarnath	3400	-3
Badlapur	3460	-3
Bhiwandi	3945	2
Dhokali	10950	0
Dombivli (East)	6250	0
Dombivli (West)	6620	1
Ghodbunder Road	9750	-1
Kalwa	8880	1
Kalyan (East)	5000	-2
Kalyan (West)	5970	-1
Kapurbawadi	10400	-3
Karjat	3100	-1
Kasarvadavali	8440	-1
Kolshet	9600	1
Kolshet Road	9625	2
Majiwada	11750	1
Manpada	11700	1
Mumbra	3000	-3
Neral	2900	0
Panch Pakhadi	14000	-2
Patlipada	12300	3
Pokharan Road	12500	3

CAPITAL VALUES

THANE AND BEYOND - APARTMENTS

Locality	Jan-Mar 2017	% Change
Pokhran-2	12450	0
Teen Haath Naka	16500	-4
Thakurli	6030	0
Titwala	3800	1
Ulhasnagar	4130	-3
Vartak Nagar	10200	1
Vasant Vihar	12720	1
Vasind	3367	-2
Waghbil	9800	0

RENTAL VALUES

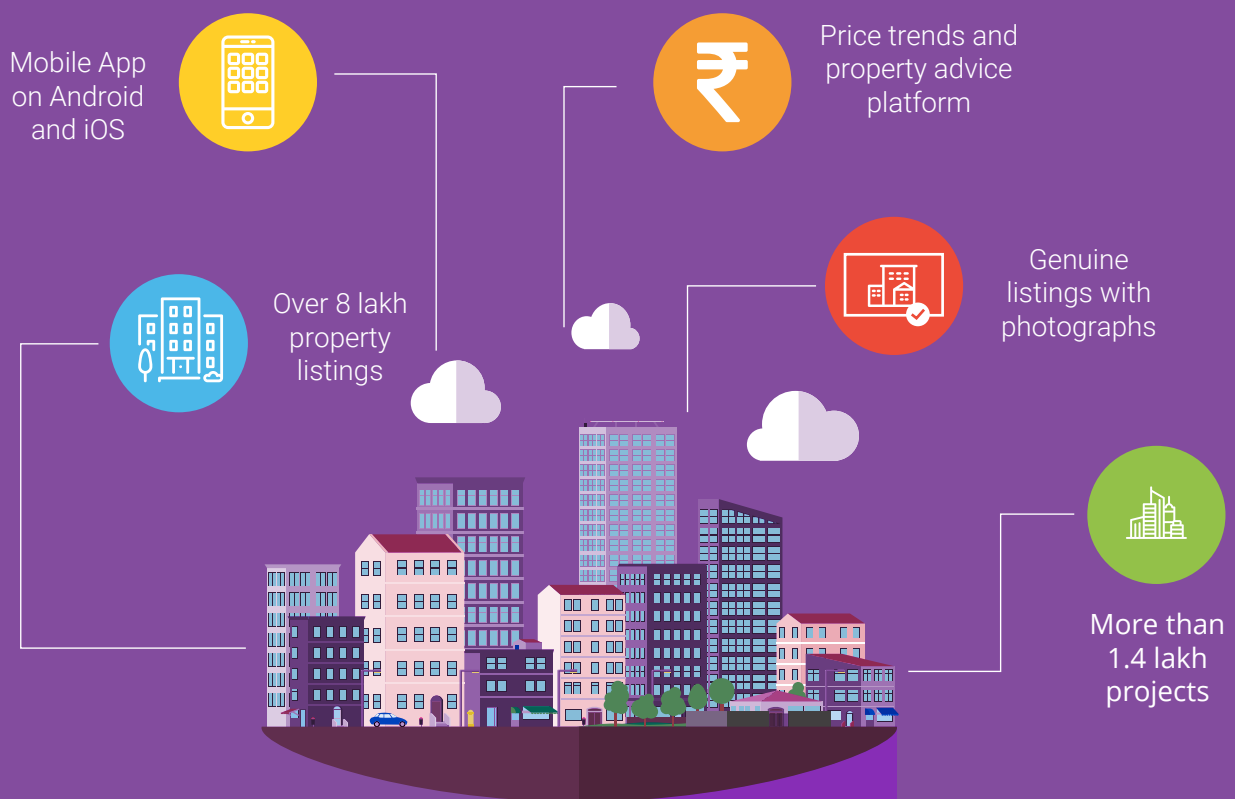
THANE AND BEYOND - APARTMENTS

Locality	Jan-Mar 2017	% Change
Ambarnath	8	-11
Badlapur	7	0
Balkum	21	2
Dhokali	22	2
Dombivli (East)	12	0
Dombivli (West)	13	0
Ghodbunder Road	21	5
Kalwa	18	0
Kalyan (West)	12	4
Kasarvadavali	18	3
Kavesar	21	5
Kolshet Road	22	10
Majiwada	24	2
Manpada	23	5
Panch Pakhadi	26	-4
Patlipada	23	0
Pokharan Road	25	4
Pokhran-2	25	2
Teen Haath Naka	30	5
Vartak Nagar	25	6
Vasant Vihar	26	2
Waghbil	21	5

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