

MASTERCARE TIMES

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Real Estate Prices comparison :

Localities in chennai	Price per Sq. Ft. for New Flat 1995	Price per Sq. Ft. for New Flat 2014	Price at higher end in 2014	No. of times Appreciated since 1995
Anna Nagar	1800	12000 to 15000	15000	8.33
T.Nagar	2835	15000 to 20000	20000	7.05
Adyar	2220	18000 to 22000	22000	9.91
RA Puram	3150	17000 to 25000	25000	7.94
Vadapalani	950	7000 to 8000	8000	8.42
Valasaravakkam	700	5500 to 6200	6200	8.86
Saligramam	900	7000 to 8000	8000	8.89
West Mambalam	900	7000 to 11000	11000	12.22
Nanganallur	585	5000 to 6500	6500	11.11
Madipakkam	585	5000 to 7000	7000	11.97
Mylapore	2000	15000 to 25000	25000	12.50
KK Nagar	900	7000 to 11000	11000	12.22
Velachery	785	6000 to 12000	12000	15.29
Tiruvanmiyur	900	9000 to 15000	15000	16.67

Rental have not been taken into account as rental yield in chennai is much less and it would not be more than one time the purchase price in 18 years.

Prices at the end of the long bull rally since 2005

Hard comparison of other factors	Real Estate	Mutual funds
Transparency	Not much	Highly transparent
Professionalism	Not much	Very high
Liquidity	Not much	Very high
Tax	Not efficient	Tax Free after one year
Volatility	Low	High
Risk	Low	Low in Long Term
Transmission cost	High	Very Low
Legal Disputes with Seller and Tenant	Exist	Nil
Process and Procedures	Very High	Seamless
Investor conviction	Very High	Very Low

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Mutual fund performance over the period

Scheme	NAV/ Issue Price	Inception Month	NAV as on 31.12.2013	No. of times appreciated	Return since inception CAGR
Reliance Growth	10	Oct'95	488.60	47.80	23.80
Reliance Vision	10	Oct'95	268.83	25.80	19.80
HDFC Equity	10	Dec'94	304.63	29.46	19.70
Franklin India Bluechip	10	Nov'93	246.00	23.60	22.50
Franklin India Prima	10	Nov'93	355.00	34.50	19.40
Franklin India Prima Plus	10	Sep'94	266.34	25.60	18.60
HDFC Top 200	10	Sep'96	235.00	22.50	21.60
ICICI Prudential Top 100	10	Jun'98	170.00	16.00	20.10
Kotak 50	10	Dec'98	114.97	10.40	20.10
Tata Pure Equity Fund	10	May'98	116.31	11.60	23.00
Birla Sunlife Advantage Fund	10	Feb'95	173.66	16.30	17.50
Franklin India Prima Plus	10	Sep'94	266.34	25.60	18.60
HDFC Capital Builder	10	Jan'94	128.88	11.80	13.70
ICICI Pru Top 200	10	Sep'94	129.46	11.90	14.20
Birla Sunlife Equity	10	Aug'98	295.48	28.50	24.70
Templeton India Growth	10	Aug'96	124.11	11.40	16.40
HDFC Tax Saver	10	Mar'96	256.40	24.60	28.30

Price at the end of long flat market since 2008

Disclaimer : Though utmost care has been taken to compile the data, Mastercare do not hold any responsibility in case of errors.

