

# MSK Consultancy & Management Services

Your One Stop Real Estate Investment Advice & Solution Company

# Overview







# REAL ESTATE MARKET OVERVIEW & OUTLOOK



## India's Economic Growth & Real Estate Sector

**Investment Opportunities and Market Insights** 

### India's Economic Landscape:

 India's avg GDP Growth is 6.5+% YoY India will be the 3rd largest economy by 2025 • World's largest human resources: A valuable Asset

### **Domestic Demand & GDP**

 o 66% of India's GDP is driven by the domestic demand
 • Projected GDP is 26 Trillion USD by 2047 • Six fold increase in per capita income by 2047



economy

EY projects

By 2047-2048, India's GDP will be US\$26 trillion in market exchange rate terms



Source: EY

# Realizing the potential of a US\$26 trillion

India's per capita income would exceed US\$15,000, putting it among the ranks of developed economies

In the medium term, India would remain the fastest growing large economy

# India's Economic Growth & Real Estate Sector

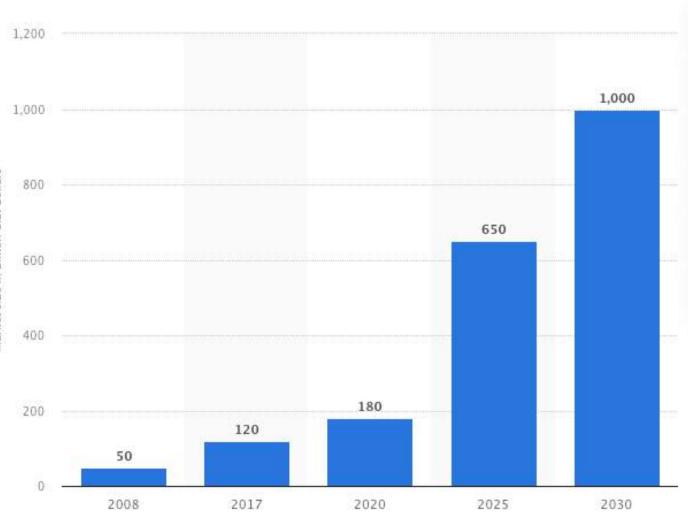
**Investment Opportunities and Market Insights** 

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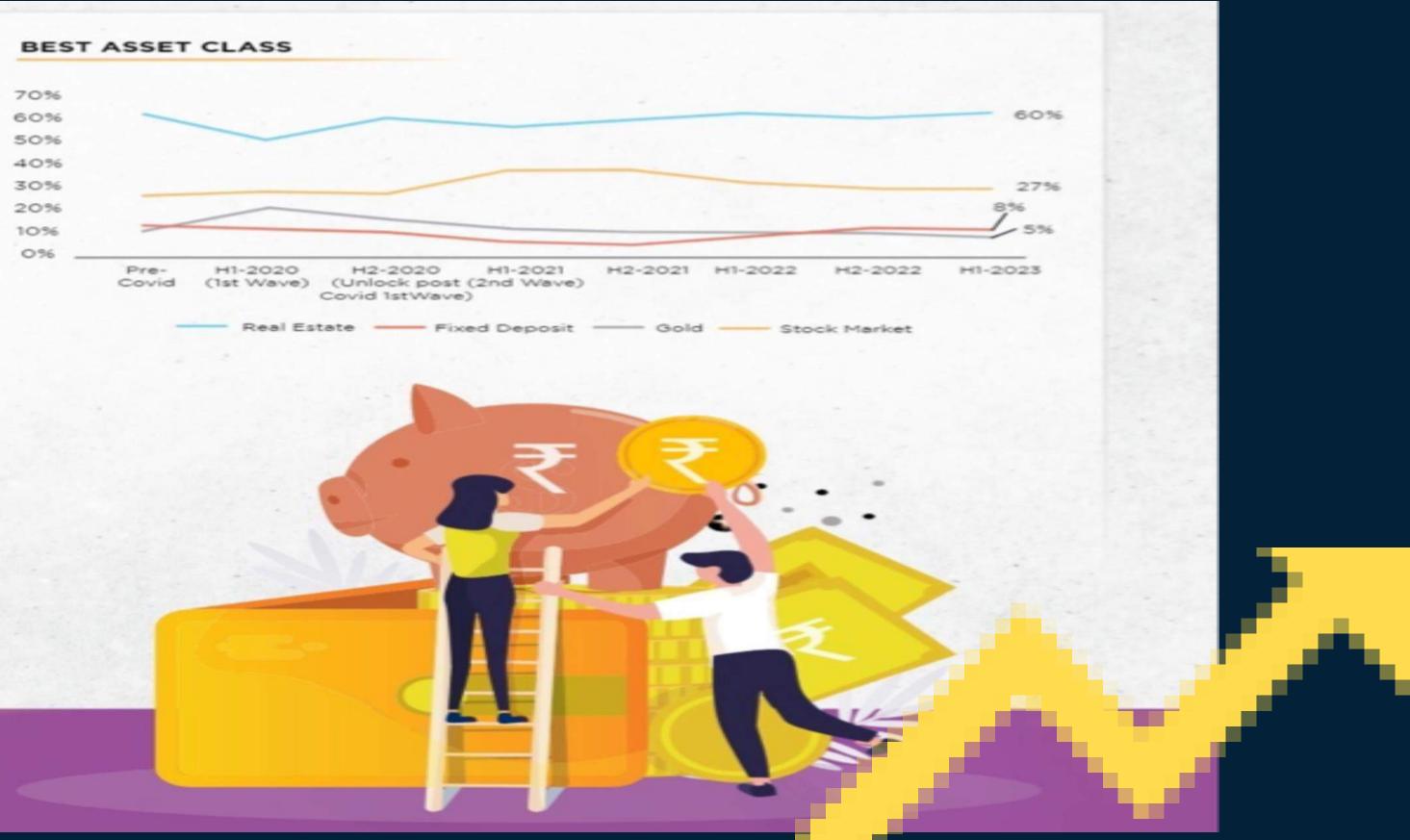
### **RERA - Ensuring Transparency**

• RERA: Real Estate Regulatory Authority • Ensures transparency, accountability and buyer protection • Game Changer in the Real Estate Industry • Regular Updates of Project status & details in RERA Portal

ket size of the real estate industry in India in 2008 and with estimates until 2030



## Real Estate as Best Asset Class



## India's Economic Growth & Real Estate Sector

Investment Opportunities and Market Insights

### Investment Outlook

Real Estate Contribution: 13% of India's GDP by 2025
Indian Firms to Raise Rs. 3.5 Trillion through REITs and Infrastructure Investments
Record Investments in Commercial Space, Demand for Data Centers to Increase by 15-18 Million Sq. Ft. by 2023
NRI Investment: Short-Term and Long-Term attraction on Capital appreciation from Real Estate Investment
100% FDI approval for Real Estate Investment by FIPB
JLL Survey: 60% NRIs Plan to return to India after retirement

Conclusion: Guaranteed Demand and Price Appreciation"
Importance of Proper Investment Advice and Due Diligence
Best Asset Class for Investment

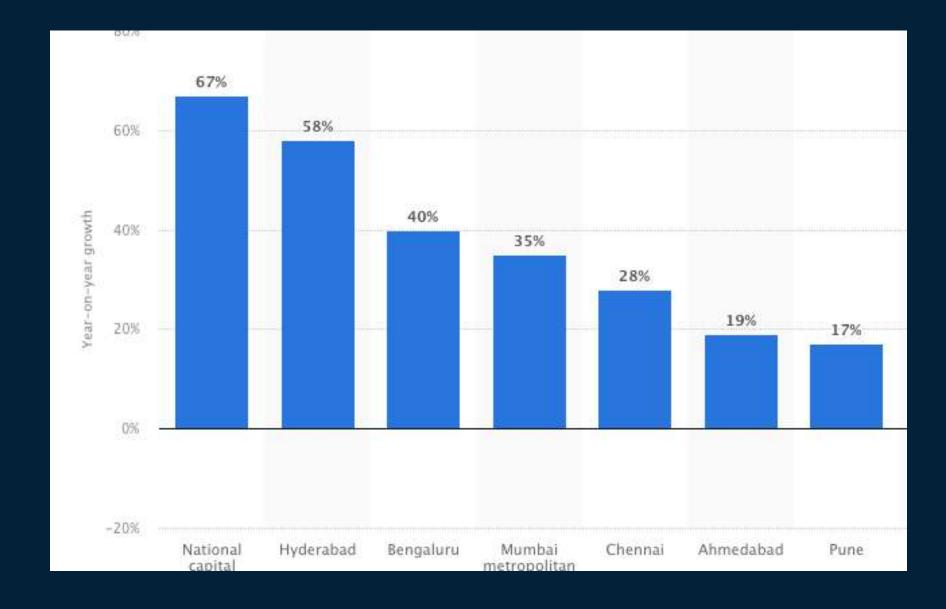
## Real Estate Market Overview-In India

### **Real Estate Sub-Sectors**

- Housing
- Residential Plotted Land
- Retail
- Hospitality
- Commercial

### FY23-Property Sales

- Rs. 3.47 Lakh Crore (US\$ 42 Billion)-Residential Property Sales
- Robust 48% Year-on-Year Increase



### Year-on-year growth of residential property sales across India in 2022, by city

## Real Estate Market Overview-In India

### Property Market Trends in NCR

- YoY Increase in Property Prices: 17.6 to 20.3% in FY-22-23: Q2-23
- Surpassing Other Cities (Source: Financial Express, 8th August 2023)
- o 70% Property Price appreciation in last 3 years in NCR

### **Retail Spaces Appreciation**

• Retail Spaces: Appreciation of 20% higher than Last Three Years' Cumulative Appreciation • Expected Retail Rental Income: Breach 15% Mark Across NCR

### Office Space Market in NCR

• Office Spaces Price Appreciation: 18-20% in 2023 (Highest in Gurgaon)" • A-Grade Office Space Rentals: Expected Increase by 22-25% in Delhi due to high demand • Noida Office Market: Continues to See significant Commercial Office Space Take-Up



# WHY MSK CONSULTANCY?



# Real estate investment can be a lucrative venture, but it also comes with its own set of complexities and risks

Complexity of Real Estate Market:

Fluctuating property values, changing interest rates, High Inflation, various types of properties (residential, commercial, industrial) each have their own dynamics.

**Financial Implications:** 

Real estate investments often involve substantial financial commitments impacting overall financial portfolio - including tax implications, potential returns, and risks.

Legal Considerations:

Real estate transactions involve legal contracts and regulations. Legal experts will ensure compliances with local laws and regulations.

Local Market Knowledge:

Real estate markets are highly localized. Local real estate experts have in-depth knowledge about the specific market conditions, trends, and potential areas for growth or decline.

#### **Investment Strategies:**

Depending on financial goals, various real estate investment strategies such as Residential properties for rental yield, Commercial Real Estate on Lease Guarantee, Rental income from Holiday Homes of Tourism & Hospitality Industry, Investment in Prime Lands etc.

### **Avoiding Scams:**

Consulting with experts can help to identify red flags and avoid fraudulent schemes that could lead to significant financial losses.

It's important to exercise caution when considering such investments and conduct thorough due diligence to verify the claims made in promotional materials and to understand the associated risks and terms of the investment. It's advisable to consult with Financial, Legal and Real Estate experts before making investment decisions.



Factors causing failures of a Real Estate **Project:** 

 Lack of ability to raise funds to finish projects Lack of ability to sell Units thus resulted lack of funds and project gets delayed • Diversion of funds to other projects Launched projects without requisite statutory approvals, Licenses and RERA Certification • Builder/Developers are over leveraged Lack of skills to execute projects Launched projects with serious flaws

- Failing to make an investment plan
- Skimping on research & due diligence
- Over dependence on Real Estate Agent
- Overpaying for the property
- Underestimating Expenses and lack of
- Overestimating Returns from Investment
- Lack of Advisors in the market to guide

### **Factors Causing Failures in Real Estate Investment by Buyers:**

knowledge of hidden charges

# Real Estate Investment Advice is Crucial Before Investing Financial & Budgetary Solutions

### Insufficient Capital:

• Buying an entire property is costly for individual

### Fractionalized Property Asset Solutions:

- Investors Buy & Sell Affordable Property Shares
- Better Liquidity Options: Easier & Faster Liquidation

### **Operating & Maintenance Expenses:**

• Outsourced, Operating cost burden on Investor is Negligible

### Financial Benefits for Investors:

Guaranteed Rental Income: Monthly Income Through Lease Guarantee
 Capital Appreciation: Expected Short-term & Long-term Value Increase
 Long Term Rental Income from Revenue Sharing Model

### Essential information on Builder/Developer's Profile

Requisite knowledge & information:

• Builder's Credentials, Financials and funding sources for upcoming properties • Capital Appreciation History of the Builder's Past Projects

### Legal Review & Litigation:

• Review of Litigation, Legal Disputes, and Impending Court Orders

### Legal Documentation:

• Review of Builder-Buyer Agreements, Application Forms, Lease & Rental Agreements and Deeds

### **Regulatory Compliance:**

Status of Statutory Approvals, Licenses, and RERA Registration

### **Project Details:**

• Location, Connectivity, Infrastructure Development, and Future Growth Prospects

### Risks associated with depending solely on local Real Estate Agents:

### Limited Scope:

Local real estate agents typically have a limited inventory of properties, and they promote projects from specific builders or developers. This limitation prevent investors from exploring a wide range of options, potentially leading to a less diversified investment portfolio. Commission-Driven Motivation:

Real estate agents earn commissions based on sales. While many agents are professional and ethical, there are instances their focus on earning commissions might lead to pushing buyers into properties that may not be the best fit for their needs or financial goals.

### Lack of Holistic Advice:

Real estate agents might not always have comprehensive financial advice. They may not consider overall financial portfolio, long-term investment goals, or potential risks associated with the property, which could result in a mismatch between the investment and financial objectives.

### Limited After-Sales Service:

Once the sale is completed, some real estate agents may not offer adequate after-sales support. This lack of ongoing assistance can be problematic, especially if issues arise with the property or if required further guidance related to investment

# Real Estate Investment Advice is Crucial Before Investing Risks associated with depending solely on local Real Estate Agents:

### Limited Responsibility:

Real estate agents may not take responsibility for investment decisions gone wrong. Investors bear the financial consequences of their decisions, and agents might not be legally or ethically obligated to compensate for poor investment choices.

### Limited Geographic Knowledge:

Local agents are typically well-versed in their specific market but might lack broader insights into regional or national real estate trends. This limitation could result in missed opportunities or investments in areas with less growth potential

Given these risks, it's advisable for investors to supplement the information they receive from local real estate agents with thorough research, consultations with financial advisors, legal experts, and real estate professionals with a broader perspective. Diversifying information sources and seeking advice from professionals who have your best interests in mind can help mitigate the risks associated with real estate investments.



# ABOUT MSK CONSULTANCY





# About Us

We are MSK Consultancy, a team of professionals with expertise across Engineering, Finance, Accounting, Tax, Legal, Sale & Property Management and with over 20+ years experience in the industry. We aim to serve, advice and educate retail investors on the real estate investment opportunities by offering all investment options, wealth management and services under one umbrella.

# Our Values

### Trust:



Build a lasting relationship via transparency and communication

### Wealth Maximization for Clients:



Share knowledge & experience to help clients to multiply their wealth through right kind of Investment.







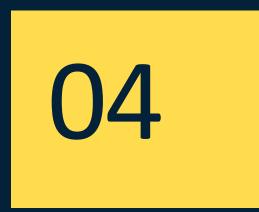
Integrity & Honesty: Being Honest, Ethical, and Fair



Commitment to Clients: Advice, Assist & Achieve

### Excellence:

Passionate about delivering outstanding results and resolving clients' challenges



# OUR SERVICES



# What do we do?

### Securing Growth

- We advise and guide potential investors about choosing the right property as per his/her requirements through market research and due diligence.
- We do the wealth management of the investors Real Estate investments.

### **Our Services**

- Builder / Developers Profiling:
- Our CA- Does research on Builders
- Credentials/ Financials, Balance Sheets, P&L Statement, Credit Rating
- Our Legal Team- Validate Licenses, Permissions, RERA Approvals, Builders Agreement to Sale or **Builder Buyers Agreement**

#### **Expert Solution**

• We provide information about the real estate market investment opportunities, price and capital appreciation trends, right time to invest and exit in short and long term.

• Arrange Bank Finance for Clients



### **Property Management**

We manage your Property • Property Tax & Registration • Property Insurance • Property Rental • Property Upkeep Property Maintenance, Security & Repair if any • All other Compliances

# **Our Services**

## Risk Advisory/Investment Advice & Solutions

### Risk Analysis / Risk Assessment:

- Understanding Builder's profile
- Assessment of Value Proposition
- Assessment of ROI
- Ascertain Capital Appreciation
- Review of Short & Long Term Investment Returns
- Exit Policy and Mechanism
- Review of Legal Document
- Impact assessment on market volatility factors such as economic conditions, locations and demands
- We offer only Govt. Registered RERA Approved Projects

multiple options

**Real Estate Expert Advice:** 

- Offering Best Investment Options subject to Budget
- Choosing the best options for Residential, Commercial properties and Plots from
- Choosing the growing market and location best suited with investment budget
- Review of capital appreciation trends in the local market
- Statistical performance of Rental Yield on YoY in the local market
- Ease of Liquidation on invested property assets
- Market Analysis of Different Asset Class indicating Builder's strength in that
- particular asset class for better investment decision



# Our Services

### Finance, Taxation, Legal, Engineering

### Finance/Taxation/Legal Advisory:

- Our CA / Legal Team review the following:
- Builder's Financial, Debt Status, Source of Funding, Credit Ratings
- Market Trends, Capital Appreciation, Growth Potential
- Rental Yield/Return on Leased Guarantee for
- Commercial /Residential/Land
- Taxation part and arrange Bank Finance
- Legal Team- Review & validate Agreement to Sale, Builder-Buyer Agreement, Lease Agreement, Sale Deeds and all other statutory requirements
- Assist Court Registration & related work for the Property

#### Our Team of Engineers:

- Clearances.

**Engineering Services :** 

• Visit Builder's site quite often and check the quality of Constructions, Materials used • Review Layouts, Recommending best positioned Flats, Plots with Vaastu Compliances • Check all Utility NOC Approvals of Builder like Fire, Lift, STP, WTP, Environmental

• Maintenance & Repair of your property as after sales service • Calculate actual Loading Part on Super Built Up Area • Provide regular updated about the construction progress

• Correspondences with the Developers on behalf of Clients



# Our Services

### **Property Management & Sales Services**

### **Property Management:**

### We manage your Property as after Sales Service

- Property Tax & Registration
- Property Insurance
- Property Rental
- Rental Agreements & Renewals
- Property Upkeep
- Property Maintenance &
- •Security
- •All other Compliances

Our Team ensure:

- Clients trusted us are able to close the buy/sales of the property successfully they chose
- Virtual or Actual visit of the property
- Our Clients get the best deal from the Developers/Builders
- in the market
- All paper works, KYC and documentations validated and made ready before sales closures
- behalf of the client

**Sales Services :** 

• Our experienced Associates working for various Real Estate asset class

• All necessary & requisite follow ups with the Builder/Developer on

Sample Matrix	Strength-Weakness Analysis of Builders				
Type of Property	Strength	Weakness	Resale-Prospect- In short Term-3-5 Yrs	Rental Yield /Lease Return	
Builder-A- Strength on Residential					
Residential	High Quality-High Cost	Low	High to Medium	High	
Commercial	Low-Medium Cost	High	Low	Low	
Residential Plots	High Quality-High Cost	Low	High to Medium	N/A	
Builder-B- Strength on Commercial					
Residential	Low-Medium Cost	High	Low to Medium	Low-Medium	
Commercial	High Quality-High Cost	Low	High to Medium	High	
Virtual Space-Fractionalized Unit – Lease Guarantee/Return	High Quality-Low Cost	Low	High to Medium	High	



# OUR CLIENTS PREFERRED DEVELOPERS



# **Our Clients Preferred Developers:**

## RESIDENTIAL: DLF Godrej Tata Signature Global Adani M3M ATS

### **COMMERCIAL:**

Omaxe AIPL DLF Bhutani Infra Silverglades

## FARMHOUSE / RESIDENTIAL PLOTS-MINI TOWNSHIP: Raheja M3M Adani



# OUR TEAM



# **Our Professional Team**

### Kaushik Banerjee



**Civil Engineer & MBA** 

Jayata Sen Chaudhury



Ex Head of Global Commercial & Merchant Data Sciences American Express Bank India.

He has over 30+ years of experience in Infrastructure & Real Estate companies like L&T, Tata, Jacobs Engineering-USA & Maccaferri-Italy in very senior positions. He has vast experience in leading the Business Development, Project Execution, Legal & Contract, Claims & Risk Management for EPC & Service Management Contracts, Strategic Alliances, Building, Process Technology Up-gradation, Capacity Implementation & Real Estate Sales.

He has been a part of the BFSI sector for the last 25+ years. He holds a

He has over 15+ years of experience in promoting Real Doctorate degree in the field of Financial Economics and a Master's in Estate Market of India in overseas. He has strong Quantity Economics. connections and network with Indian diaspora in many He is a specialist in Analytics and Machine Learning and it's application countries. He is actively helping and assisting Indian diaspora in buying, selling and managing their properties in in solving business problems in areas of Marketing and Risk India. He is managing many Investor Meets and organize Management in Finance. such property show events across the Globe.

He owns several parents in the field of Analytics. He has won all the top awards in American Express his last institution.

### Arunesh Singh



#### MBA- NRI Market & Client Specialist

# Our Professional Team

### Siddarth Jain



#### LLB- Practicing Lawyer

He is having vast experience over 10+ years in Civil cases dealing mainly to all types of property related matters, vetting, validating & legal advising on property agreement & documentations, approvals, dearances, licenses etc related to Builder/Developers particular Projects.

### Rohit Jha



#### Cost Accountant, MBA

He has vast experience over 20+ years in doing various Company Profiling, Market Research and Market Intelligence in Real Estate Sector. Direct & Indirect Taxation, Fund raising, Documentationsreview & validation.

### Sudhir Lohia



#### MBA-Property Management

He is having 20+ years vast experience in Facility, Security and property Management in the Real Estate Industry and worked with the MNC companies like JLL, Colliers, CBRE, Cushman and top Developers in NCR Region.



# CONTACT US





www.mskconsultancy.co.in

# Thank You

### India Address



90070 77299/ 99535 53534



Ground Floor- 060, Baani Centre Sector- 63, Gurgaon, Haryana - 122011

support@mskconsultancy.co.in

### **UK Address**





Follow us on



@msk.consultancy







### Contact us

### MSK Consultancy & Management Services:

### **USA Contact:**

### **Consulting Advisors:**

1.Tongshu Kar-+1-859-396-9825: Dallas-Texas 2. Amit Saha-+1-440-542-9126: Cleveland-Ohio

@mskconsultancy



@mskconsultancy