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ESSENTIALS DEEP-DIVE · RENTING

Your Lease *Process*

From the search to a signed, safe agreement, the timeline, the three checks before you pay a rupee, the foreigner-specific clauses, and how your lease ties into your FRRO and bank account.

45 days start the search early

3 checks before you pay anything

Where expertise meets empathy.
Prepared for assignees relocating to India.

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Renting a home in India is mostly straightforward, but it has a fixed rhythm, a few non-negotiable safety checks, and some clauses that matter far more for a foreign national than for a local tenant. This guide walks the whole arc: how to find and negotiate, the **three things you must verify before you part with any money**, what makes an agreement safe (and which downstream offices, your **FRRO**, your **bank**, your child's **school**, need which kind), and the two separate foreigner obligations around **Form C** and your own **FRRO registration** that people constantly confuse. Your IKAN consultant runs the search, the due diligence and the paperwork with you, so nothing here lands on you alone.

~45 days	**1-4** wks	**12** mo+	**24** hrs
START YOUR SEARCH BEFORE MOVE-IN	NEGOTIATION TO KEYS, ONCE CHOSEN	MUST BE REGISTERED, NOT JUST NOTARISED	HOST'S FORM C WINDOW TO THE FRRO

DO THIS FIRST

Before you transfer a single rupee, get **three things right**: (1) **verify the landlord actually owns the home**, see the title/sale deed, their government ID and their **PAN**; (2) **never pay in cash**, every payment goes by bank transfer so there's a record; and (3) **release the deposit and first rent only after a signed agreement** (ideally a registered one). Those three checks prevent almost every rental horror story for newcomers.

PART A · FIND IT & CHECK IT

STEP BY STEP

From search to safe due diligence

India recognises two kinds of rental contract, but for your purposes they behave the same, we'll just call both **"the lease."** A **Lease Agreement** is used across most states; a **Leave & Licence Agreement** is the norm in **Maharashtra (Mumbai & Pune)**, where the owner licenses you the right to use the home rather than granting a tenancy. Same process, same protections, just a different name on the page.

1 **Start the search ~30 to 45 days out, with a reliable agent**

Use a trusted broker and begin **~30 to 45 days before** your intended lease start. The whole process, negotiation, legal due diligence, stamping, registration, moving the deposit and getting possession, takes **one week to one month** after you've picked a specific home, so starting early is what keeps it calm.

2

Negotiate the commercials in full

Pin down the **monthly rent**, the annual **escalation**, and every inclusion/exclusion, common-area maintenance (CAM), clubhouse charges and the like. Agree the **security deposit** amount and, crucially, that it is **refunded simultaneously with handover** of the property when you leave.

3

Verify the landlord, title, PAN and ID

This is check one of three. Take a copy of the owner's **government ID** (usually Aadhaar), their **PAN number**, and the **title / sale / conveyance deed** proving they own it. If the owner is a **company**: verify the Certificate of Incorporation, the board resolution authorising the signatory, director KYC and company PAN/GST. If the owner is an **NRI**: confirm passport, overseas address, Indian Aadhaar if held, and the validity of any registered Power of Attorney. Also ask for recent maintenance, electricity, water and gas bills and **updated property-tax receipts and municipal records**.

4

Check the building rules and the paperwork on the property

Read the **society bylaws and restrictions** (some restrict foreigners, pets, or short stays), and for a builder-built home ask for the **completion certificate**. Confirm the lease **duration** now, because it decides whether registration is mandatory, see Part B.

5

Understand your exit before you sign anything

Know your **termination rights**, the **notice period**, and any **lock-in period** and what it costs to break it. As a foreign national on assignment, insist on a **diplomatic / transfer-break clause**, see the spotlight in Part B. Clarify **who pays what** (electricity, water, society charges, property tax) and that the landlord owns **structural and major repairs**.

⚠ **Form C and your own FRRO registration are two separate things, don't conflate them. Form C** is your **host's / landlord's** obligation: within **24 hours** of you moving in, they (or the property owner) must report your accommodation to the **FRRO**, usually online. It is *not* a document the landlord "issues to each tenant," and it does *not* replace your own duty. **Separately, you** must complete **your own FRRO registration / e-FRRO** if your visa requires it. Both can be true at once, your host files Form C about the address, and you register yourself. Full detail in Registering Your Stay.

ⓘ **Tax on rent (TDS) is its own topic, don't let it slow your lease.** Some leases trigger a tax-deduction-at-source obligation, and GST-registered landlords raise a rent invoice. We won't cover the mechanics here, **speak to your tax advisor**, and see the full Rent & TDS deep-dive.

PART B · MAKE IT SAFE & SIGN

THE DOCUMENT ITSELF

A clean agreement, then pay · in that order

Have the agent draft a **clear, plainly-worded** agreement and read every line. The order is non-negotiable: **the document is signed first, money moves second.** Below is what a good draft captures, then the payment discipline that protects you.

1. **Check the parties and the property are exactly right**

   Owner's and tenant's **names, addresses, bank details and government ID numbers** must be correct, and the **property address must match the title document exactly**. The **start and end dates** must reflect the agreed term.

2. **Get the money clauses unambiguous**

   Rent and **security deposit**, amount, any interest, refund conditions, and that refund is **simultaneous with handover**. Spell out the **lock-in period**, the **notice** required after it for both sides, and **penalties for early termination**.

3. **Lock in the clauses that matter most to you**

   Insist on a **diplomatic / lease-termination clause** and your right to **foreclose the lease** in defined circumstances (e.g. force majeure, or a transfer out of India). Confirm **maintenance & utilities** responsibilities, the landlord's duty for **structural repairs**, the **governing law / jurisdiction** (and arbitration if agreed), and an **annexure listing all furniture, fixtures and fittings**. Leases often fold in **Annual Maintenance Contracts (AMCs)** for fittings and appliances, clarify **who holds and pays for them** so nothing is assumed.

4. **Verify the landlord's bank account**

   Confirm the owner's **bank account details** and ask for an image or copy of a cheque so you're paying the right account, not a number someone typed into a chat.

5. **Pay only after signing, and never in cash**

   Release the **security deposit and first month's rent only after the owner has signed** and strictly per the agreed terms. **Do not pay any dues in cash**, every rupee moves by bank transfer so there is a clean record. These are checks two and three of your three non-negotiables.

WHICH KIND OF AGREEMENT

Registered vs notarised · and who needs which

A lease can be **notarised/franked** (a stamped agreement, lighter and quicker) or **registered** (recorded at the sub-registrar's office, stronger and legally weightier). The rule that decides it: **leases of 12 months or more must be registered**. Many landlords offer an **11-month** term precisely to avoid mandatory registration, fine in itself, but know what you're getting, because some offices ask specifically for a *registered* agreement.

DOWNSTREAM PROCESS	WHAT IT USUALLY ACCEPTS
FRRO / e-FRRO & Form C	A **registered** agreement is safest as address proof; a notarised one plus the host's Form C is often accepted. Confirm your jurisdiction's current requirement.
Bank account (KYC)	Banks generally prefer a **registered** agreement as Indian address proof. A notarised lease may be accepted alongside other proofs, ask your bank.
School admission	Many schools ask for a **registered** agreement to prove local residence for your child's admission. Check the school's list early.
11-month term	Legally valid and common; **not** mandatorily registered. Confirm none of the above offices in your case insist on a registered document.
12-month-plus term	**Must be registered.** Personal presence is usually required at registration, plus stamp duty and registration fees to the government.

⚠ **The diplomatic / transfer-break clause is your safety net.** If your assignment is cut short, a transfer takes you out of India, or a posting changes, a **diplomatic clause** lets you exit the lease early, often after a minimum stay and with notice, *without* forfeiting your deposit or paying the full lock-in penalty. Local tenants rarely need it; for an assignee it can save months of rent. Negotiate it **before** you sign, not after.

INDICATIVE BENCHMARKS, CONFIRM CURRENT, THEY VARY BY CITY & LANDLORD

ITEM	WHAT IT USUALLY LOOKS LIKE	INDICATIVE
Security deposit	Higher in southern metros, lower in the north; negotiable.	**2-6 mo rent**
Brokerage	Agent's fee, typically one month or a percentage of annual rent.	**~1 mo / 1-2%**
Annual escalation	Built into most leases; agree it up front.	**~5-10%**
Lock-in period	Minimum stay before either side can exit penalty-free.	**~6-11 mo**
Notice period	After lock-in, to terminate, both parties.	**1-3 mo**

These ranges are **indicative only and vary widely by city, building and landlord**, Mumbai and Bengaluru deposits run high, Delhi-NCR lower. Always confirm the current figures for your specific home; your IKAN consultant benchmarks them for you during negotiation.

RIGHT AFTER YOU SIGN

Post-execution must-dos

Tenant police verification

In many cities the landlord must share your details with local police or a portal, often mandatory for stays beyond a short period. Your host handles it; keep a copy.

Form C within 24 hours

Your host reports your accommodation to the FRRO within 24 hours of move-in. This is the host's job, not yours, and separate from your own FRRO registration.

Society / RWA notification

Notify the Resident Welfare Association or building management and give them a copy of the executed lease if the bylaws require it.

Keep mutual records

Landlord keeps the original/attested copy; you keep a certified copy, plus the other party's ID papers and any certified POA. Make sure a **rent receipt is issued for every payment**, and file it all in your document kit.

HOW LONG IT REALLY TAKES

The lease timeline

STAGE	WHAT HAPPENS	TYPICAL TIME
Search	Find the right home with your agent. Start ~45 days before move-in.	**2-4 weeks**
Negotiate & due diligence	Agree commercials; verify title, PAN, ID and building paperwork.	**3-7 days**
Draft, stamp & sign	Clean draft, check every clause, stamp/frank or register, then sign.	**2-7 days**
Pay & take possession	Transfer deposit + first rent (never cash), get keys and handover.	**1-2 days**
Total (after choosing a home)	From a chosen property to keys in hand.	**~1-4 weeks**

OFFICIAL RESOURCES

e-FRRO	FRRO registration & Form C reporting
State sub-registrar / IGR portals	Lease registration & stamp duty
Rent & TDS deep-dive	Tax on rent, speak to your advisor

YOUR SUPPORT

How IKAN helps

- ✓ We run the **search with a vetted agent** and shortlist homes that actually fit your needs and budget
- ✓ We do the **due diligence**, verify the landlord's title, PAN and ID so you never pay against an unproven owner
- ✓ We negotiate the commercials and make sure the **diplomatic / transfer-break clause** is in the draft
- ✓ We get the lease **registered where needed** and confirm your host files **Form C**, then line it up with your **FRRO and bank**

Before you sign · quick checklist

- [ ] Start the search **~45 days** before move-in
- [ ] Verify **title + PAN + ID** of the landlord
- [ ] **Never pay cash**, bank transfer only, after signing
- [ ] Deposit refunded **simultaneously with handover**
- [ ] **Register** if 12 months+; secure a **diplomatic clause**
- [ ] Confirm host files **Form C**, and do **your own FRRO**
- [ ] Keep a **certified copy** of the lease in your document kit

Get the order right, verify, sign, then pay, and renting in India is genuinely calm. We'll run the search, the due diligence and the paperwork with you, and tie your lease into your FRRO and bank so nothing stalls.

Your IKAN Relocations team

ikan.com · enquiry@ikan.com · +91 11 4049 0000

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