

ESSENTIALS DEEP-DIVE · RENTING

Lease *Registration*

When a lease must be registered, what stamp duty costs, and the step-by-step at the Sub-Registrar's office, plus how city practices differ across India.

12 months+ must be registered

0.5-2% stamp duty (varies by state)

Where expertise meets empathy.

Prepared for assignees relocating to India.

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When you rent a home in India, the rental contract, your **lease** (or, in Maharashtra, a **Leave & License** agreement), often has to be formally **registered** with a government office called the **Sub-Registrar**. That single step turns a private piece of paper into a legally recorded, enforceable document that protects both you and your landlord. The rule that matters most is simple: a lease of **12 months or longer must be registered**. This guide is the full version, exactly when registration is required, what stamp duty really costs, the step-by-step at the Sub-Registrar's office, the documents you'll carry, and how the rules quietly change from one Indian city to the next. Your IKAN consultant handles the paperwork and stands beside you on the day.

12 mo+	0.5-2% rent	2-5 hrs	2
LEASE TERM THAT MUST BE REGISTERED	STAMP DUTY, VARIES BY STATE	TIME AT THE SUB-REGISTRAR'S OFFICE	WITNESSES REQUIRED AT SIGNING

DO THIS FIRST

Before you sign anything, **check the term and the city**. If your lease runs **12 months or longer**, it **must be registered** with the Sub-Registrar under the Registration Act, 1908 (s. 17). If you're in **Mumbai or Pune (Maharashtra)**, your Leave & License agreement **must be registered regardless of the term**, even an 11-month one. As a foreign national you generally use your **passport** as ID (Aadhaar is optional), so tell your consultant your visa and passport details early and we'll line up the rest.

PART A · WHEN REGISTRATION IS REQUIRED

THE RULE THAT MATTERS

Which leases must be registered

India recognises two common rental contracts. A **Lease agreement** is the standard across most of the country, the owner is the **Lessor**, you are the **Lessee**. In **Maharashtra** (Mumbai, Pune) the standard is a **Leave & License** agreement, the owner is the **Licensors**, you are the **Licensee**. Whatever it's called, registration is what makes it legally recorded and enforceable.

- i The 12-month line.** A lease for a term **exceeding 12 months must be mandatorily registered** with the Sub-Registrar's office under the **Registration Act, 1908 (Section 17(1)(d))**, which makes registration compulsory for a lease of immovable property for a term exceeding one year. Leases of **12 months or less** are not legally required to be registered, though both parties may choose to register one if they wish. This is why so many landlords offer **11-month** leases.



Maharashtra is different, always register. A **Leave & License** agreement in Maharashtra (**Mumbai, Pune**) **must be registered regardless of its length or value**, even a short one, under the **Maharashtra Rent Control Act, 1999 (Section 55)**, which places the duty to register squarely on the **landlord**. It can be done fully online when the terms are "standard", or at the registrar's office when the terms are negotiated and complex. **"Standard" terms** are predefined and left unchanged, which is what allows the straight-through online registration; **"complex" terms** are negotiated and drafted into the agreement by the parties' lawyers, and are registered in person at the office. The cost is normally **shared equally** between landlord and tenant.

WHO'S INVOLVED

The parties at registration

ROLE	WHO THEY ARE
Licensor / Lessor (Landlord)	The property owner who leases out the premises.
Licensee / Lessee (Tenant)	The individual or legal entity renting the property, that's you.
Authorised signatories	Representatives authorised to sign on a party's behalf, usually via a Board Resolution or a registered Power of Attorney , where a company or an absent owner is involved.
Witnesses	Two impartial individuals present during signing, required by law. They bring valid original ID and must understand their role.

PART B · THE STEP-BY-STEP

STEP BY STEP

Registering at the Sub-Registrar

The process runs in a fixed order. Steps 1 to 4 are paperwork you can do ahead of time; step 5 onward happens in person on a pre-booked date, with everyone, both parties and both witnesses, physically present at the same time.

1

Draft and finalise the agreement

Agree every term, rent, deposit, term length, who pays what, and finalise the wording. Once it's registered, the words are fixed, so get the **term and renewal clauses right** before you proceed.

2

Pay stamp duty online

Calculate and pay **stamp duty** via your state government's portal, it's based on the **average annual rent** (and sometimes the deposit and term) and **differs from state to state**. You'll collect the **non-judicial stamp paper / e-stamp** of the appropriate value, with both parties' details entered on the portal.

3

Book the Sub-Registrar appointment

Once stamp duty is paid, **book a date and time** for your registration visit at the relevant Sub-Registrar's office. Slots can be tight, your consultant books the earliest workable one.

4

Prepare all the documents

Print the lease on legal paper and gather **government ID for both parties** (your **passport** as a foreigner, Aadhaar is optional), passport-size photos, the title/ownership proof, PAN cards, the latest property-tax receipt, and a **Board Resolution or Power of Attorney** if a company or representative is signing. Where a **company is the lessor or lessee**, also bring the **company stamp (seal)**, it is affixed at signing alongside the Board Resolution or POA.

5

Visit the office, everyone together

All signatories **and both witnesses must be physically present at the same time** on the booked slot. Carry every original listed above, plus any extra document the office requests. Expect to wait, see the timing note below.

6

Biometrics & signing

The office takes **signatures and biometric / photo verification** of both parties on the spot. This is routine, your fingerprint and photo simply confirm you are who the document says.

7

Collect the registered copy

The Sub-Registrar verifies the documents and registers the lease. You receive the **original registered lease plus an attested copy**, usually **a few days after** the visit. Keep both safe, this is your legal proof of tenancy.



Plan for half a day, and a possible re-date. The visit itself can take **2 to 5 hours** depending on the office, location, type of registration and how busy it is. Occasionally registration is **deferred to another day**, the registrar may be unavailable, the server down, or there's a power cut. It's normal; we re-book and go again.

PART C · DOCUMENTS, FEES & TIMING

WHAT TO CARRY**Documents checklist**

DOCUMENT	PROVIDED BY	THE DETAIL THAT TRIPS PEOPLE UP
Finalised agreement / draft	Both parties	Signed by both parties, printed on legal paper.
Government ID proof	All signatories & witnesses	As a foreigner, your passport is the ID; Aadhaar is optional. Indians may use Aadhaar / Election ID. A FRRO registration certificate is also accepted as photo-ID proof for foreign nationals. Bring originals + photocopies .
Title / ownership proof / NOC	Licensor / Lessor	Sale or conveyance deed, society share certificate, E-Khata, and a society No-Objection Certificate where required.
Passport-size photographs	All signatories & witnesses	Typically 2 per person .
PAN card / copies	Both parties	Originals and copies. (Don't have a PAN yet? See our PAN guide.)
Board Resolution / registered POA	BR or POA holder	Needed only if a company or a representative signs, must be the original, duly registered document. Where a company is the lessor or lessee, the company stamp (seal) is also required at signing.

WHAT IT COSTS

Fees and charges

FEE TYPE	WHAT IT'S BASED ON	APPROXIMATE COST
Stamp duty	Aggregate / average annual rent, deposit and lease term.	Varies by state (e.g. ~0.25% in Maharashtra)
Registration & legal charges	The registration service itself, plus any legal/drafting help.	Variable, by location
Additional charges	Any late fees, penalties or service charges, if applicable.	Variable, by case



Stamp duty is indicative, confirm the current local rate. Stamp duty **varies by state**, and the way it's calculated differs too, so a single national percentage is misleading. For example, a **Maharashtra leave-&-licence attracts about 0.25%** of the combined value of **total rent plus the deposit**. **Registration charges and legal fees vary and are subject to change.** Treat any figure here as indicative only and let your consultant confirm the **current rate for your specific city** before you pay. In Maharashtra the duty and registration cost are typically **split equally** between landlord and tenant.

PART D · HOW CITIES DIFFER

MARKET PRACTICE

How each city handles leases

India is a large country and every state writes its own rules and habits. Where the law leaves room, local **market practice** decides whether a lease gets registered at all, which is why the "default" length you're offered changes city to city.

CITY	STATE	WHAT'S NORMAL
Mumbai	Maharashtra	Leave & License, always registered , whatever the term; cost shared between both parties.
Pune	Maharashtra	Same as Mumbai, Leave & License, always registered .
Bengaluru	Karnataka	Market favours 11-month leases to avoid the cost and effort of registration.
Chennai	Tamil Nadu	11-month leases are the norm, avoiding registration.
Hyderabad	Telangana	11-month leases are standard practice.
Delhi	NCT of Delhi	24 to 36 month leases that are registered ; cost shared between both parties.
Gurugram	Haryana	Dual practice , some sign 11-month (unregistered) leases, many sign 24/36-month leases that are registered with cost shared equally.

-  **Surrendering or ending a lease early.** In most of India there's **no need to de-register** a lease once its term ends, it simply lapses. But some offices treat early termination differently: in **Bengaluru**, certain Sub-Registrar offices have recently begun requiring a **"de-registration" (lease cancellation)** before they'll register a **new** lease for the same premises. If you might leave early, ask us to check the local practice first.

SMOOTH PROCESSING

Small things that make the day easy

Arrive on time, fully prepared

Be early with **all originals** plus several photocopies. A missing copy or a late arrival is the usual reason a slot slips.

Brief your witnesses

Make sure both witnesses understand their role and bring **valid original ID**. They must be physically present with you.

Dress and behave for the room

Dress professionally and be courteous to the staff, it reflects that you take the process seriously, and it helps things move.

Be patient

Government offices run at their own pace. Block out the morning, bring something to read, and let the process take its time.

WHY IT'S WORTH IT

What registration gives you

Legal enforceability

A registered lease is a recognised legal document, it can be relied on in a court of law if anything is ever disputed.

Both sides protected

It protects the rights of **both** the landlord and you as the tenant, with clear, recorded terms neither side can quietly change.

Fewer disputes

A clear, official record heads off tenancy disagreements before they start, and gives you something solid to point to if one arises.

A document you can use

Your registered lease doubles as a recognised **address proof**, useful for banking, utilities and other formalities while you settle in.

OFFICIAL RESOURCES

State Registration & Stamps Department portals

Stamp duty payment & e-stamping

YOUR SUPPORT

How IKAN helps

- ✓ We **review your lease draft**, flag the term and renewal clauses, and confirm whether it must be registered for your city
- ✓ We **calculate and pay the stamp duty** at the current local rate and arrange the e-stamping
- ✓ We **book your Sub-Registrar slot**, assemble the document kit, and arrange witnesses if you need them
- ✓ We **come with you on the day**, guide you through biometrics and signing, and collect the registered copy for you

Lease registration • quick checklist

- ☐ Check the **term**: 12 months or longer **must** be registered
- ☐ In **Mumbai / Pune**, register the Leave & License **regardless of term**
- ☐ Confirm the **current local stamp-duty rate** before paying (0.5 to 2%, varies)
- ☐ Pay stamp duty online, then **book the Sub-Registrar slot**
- ☐ Carry your **passport** (ID), photos, PAN and the title proof, originals + copies
- ☐ Bring **2 witnesses** with valid original ID; everyone present together
- ☐ Collect the **registered lease + attested copy** and store both safely

Get the term and the city right, pay the correct stamp duty, and show up prepared, and lease registration is a calm, one-morning formality. We'll set every step up with you and be there on the day.

Your IKAN Relocations team

ikan.com · enquiry@ikan.com · [+91 11 4049 0000](tel:+911140490000)