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A GUIDE FOR YOUR MOVE TO INDIA

Renting Your *Home*

The agreement, the registration, the deposit and the tenant duties that decide whether your deposit comes back, explained simply. Your IKAN consultant runs the search and the paperwork; here's what's happening at each step.

30-45 days, start the search early

12 mo & over → lease is registered

Renting in India has its own rhythm, the **type of agreement** depends on your state, leases of a year or more must be **registered**, the **security deposit** is large and the rules for getting it back are strict, and there's even a **rent-tax** you (the tenant) may have to deduct. None of it is hard once you know the shape of it. Your IKAN consultant runs the home search, vets the landlord and handles the paperwork, this guide shows how each piece works so nothing catches you out.

30-45 days	**12** mo	**2-6** mo	**2%**
START YOUR SEARCH BEFORE MOVE-IN	LEASE TERM THAT MUST BE REGISTERED	SECURITY DEPOSIT (RENT), MORE IN SOME CITIES	RENT TDS YOU DEDUCT, IF OVER ₹50K/MO

DO THIS FIRST

Start the home search **30 to 45 days** before you need to move in. Once you choose a place, the negotiation, due diligence, registration and deposit transfer take roughly **one week to a month**. Your IKAN consultant shortlists homes, verifies the landlord and the title, negotiates the terms and runs the registration with you, so you sign something clean, and your deposit is protected from day one.

THE BASICS

Two kinds of agreement

India uses two contract styles, and which one applies depends on your city. Either way, your consultant makes sure it's **written, clear and properly executed**.

Lease agreement

Used across most of India. Owner = **Lessor**, tenant = **Lessee**.

Leave & License

Maharashtra (Mumbai & Pune). The owner grants a licence to occupy; it **must be registered** regardless of term.

BEFORE YOU SIGN

Get these right

Verify the landlord

Government ID, PAN and proof of title (sale/conveyance deed). For a company owner, the board resolution; for an NRI owner, a valid registered Power of Attorney.

Pin down the deposit

Agree the amount and insist the refund is **simultaneous with handover** of the keys, in writing.

Lock-in & notice

Know any lock-in period and the notice both sides must give. Ask for a diplomatic / early-termination clause.

Never pay in cash

Pay rent and deposit by bank transfer only, after the owner has signed. Keep every receipt.

Also confirm who pays maintenance, society charges and utilities, and get the inventory of furniture, fixtures and appliances annexed to the agreement. Your consultant runs this whole checklist with you.

MAKING IT LEGAL

Registration & stamp duty

A lease of **12 months or more must be registered** with the Sub-Registrar (Section 17(1)(d), Registration Act 1908), which is why an **11-month** agreement is the common workaround in many cities. Registration gives the agreement legal weight and protects both sides.

1. **Pay stamp duty**

   It varies widely by state and how it's calculated, roughly
   0.25%
   in Maharashtra,
   0.5 to 1%
   in Karnataka, and up to
   2%
   (more for long terms) in Delhi. Both parties usually share the cost.

2. **Book the Sub-Registrar appointment**

   Once stamp duty is paid, a slot is booked online.

3

Attend in person

Both parties

and two witnesses

attend with originals; photo, signature and biometric/thumb impression are captured. For a company lease, an authorised signatory attends.

4

Collect the registered copy

Usually available a few days later. Keep the registered copy safe, it's also useful for FRRO and your bank.

> **City practice varies.** Bengaluru and Hyderabad lean on 11-month leases to stay outside registration. Maharashtra (Mumbai/Pune) registers every Leave & License regardless of term. Chennai requires every tenancy to be registered with the Rent Authority online (Tamil Nadu's TNRRLTA, 2017), so a short term doesn't avoid it. Delhi commonly uses 11-month notarised agreements, with registered 24 to 36 month leases typical for corporate & expat lettings.

THE RULE NEWCOMERS MISS

Rent & the TDS deduction

> **Paying rent over ₹50,000/month to a resident landlord?** Indian law makes **you, the tenant,** deduct **2% TDS** (Section 194-IB), pay it via **Form 26QC**, and give your landlord a **Form 16C** certificate. It's deducted **once a year** (or when you move out), not monthly. If the landlord won't share a PAN, you must deduct **20%** instead.

If your landlord is a **non-resident** (an NRI), the rule is different and heavier: TDS is **31.2%** under Section 195, deducted **every month**, and you'll need a **TAN** and quarterly filings, so engage a tax advisor before your first payment. Your consultant flags which case applies and connects you to the right specialist. (See also the **Money & Banking** guide.)

YOUR LANDLORD'S DUTY

Form C · reporting your stay

Whoever houses a foreign national, hotel, serviced apartment or **private landlord**, must file a **Form C** accommodation report with the Bureau of Immigration within **24 hours** of your check-in (Section 8, Immigration & Foreigners Act 2025). **You don't file it**, your host does, online or via the Su-Swagatam app. The catch: most private landlords have never heard of it.

What this means for you. Make sure your landlord knows about Form C and actually files it (and again when you leave), ask for a copy for your records. Your IKAN consultant prompts and supports the landlord through it. **It's a legal duty on the host, not on you**, full detail is in the **Registering Your Stay (FRRO)** guide.

WHILE YOU LIVE THERE

Your duties as the tenant

In India the occupier carries most day-to-day upkeep, and your **deposit depends on it**. Look after the home and appliances as if they were your own, and the full deposit comes back.

Maintain the appliances

Service the AC roughly quarterly and keep an RO/AMC running, whether or not you use them. Keep the service receipts.

Pay utilities on time

Electricity, water, gas and society charges are yours to pay by the due date unless the lease says otherwise.

Keep the inventory

Note any pre-existing defects in the first few days and tell the landlord at once, in writing, so they aren't charged to you later.

Know fair wear & tear

Normal ageing is fine; burns, stains, scratches, cracked fittings, holes in walls and lost keys are **damage** you pay to put right.

A few India realities to expect: dust needs frequent cleaning, power can fluctuate (stabilisers help), and neighbourhoods can be noisy. None of these are faults with the home. Contents/household insurance is worth taking, landlords here rarely insure.

BUDGET FOR THESE TOO

Costs beyond the rent

A few recurring or one-off charges surprise newcomers. Ask your consultant which apply to your home so there are no jolts later.

Brokerage

A finder's fee to the housing broker where one is used, often around one month's rent.

Society & move-in charges

Monthly maintenance, a (usually refundable) move-in/move-out charge, and ID cards / stickers from the association.

Club house & AMC

Club-house deposit and usage charges, plus annual maintenance contracts (AC, RO, etc.), yours unless the lease says otherwise.

Staff registration

Nominal society fees for household-staff ID cards, and police verification of any staff you hire.

YOUR SUPPORT

How IKAN helps

- We run the **home search**, shortlist to your brief, and **vet the landlord and the title**
- We **negotiate the terms**, draft a clean agreement, and handle **registration & stamp duty** with you
- We protect your **deposit** (refund on handover) and prompt the landlord to **file Form C**
- We explain the **rent-TDS** duty and connect you to a tax advisor where it applies

Renting · quick checklist

- [ ] Started the search **30 to 45 days** ahead; landlord & title **verified**
- [ ] Deposit, lock-in & **simultaneous refund** agreed in writing; **no cash**
- [ ] Agreement **registered** if 12 months+; registered copy kept safe
- [ ] Rent **TDS** set up if rent > ₹50,000/month; landlord prompted to file **Form C**
- [ ] **Move-in inventory & defects** noted and shared with the landlord

GO DEEPER

The full step-by-step

Want every form, fee, document and pitfall? These deep-dive guides carry the complete detail.

Your Lease · Process & Timelines → — Search to a safe, signed agreement

Lease Registration & Stamp Duty → — When to register, and what it costs

Tenant Duties & Responsibilities → — Move in & out with your deposit intact

Get the lease right and the rest of home life is easy, and your deposit comes back in full. We'll handle the paperwork with you. Questions any time.

Your IKAN Relocations team

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Where expertise meets empathy

Where expertise meets empathy, supporting your move to India, every step of the way. Reflects 2026 tenancy, registration, stamp-duty and rent-TDS practice; rules, rates and city practices vary and change, your consultant and, where needed, a tax advisor will confirm the current specifics for your city.