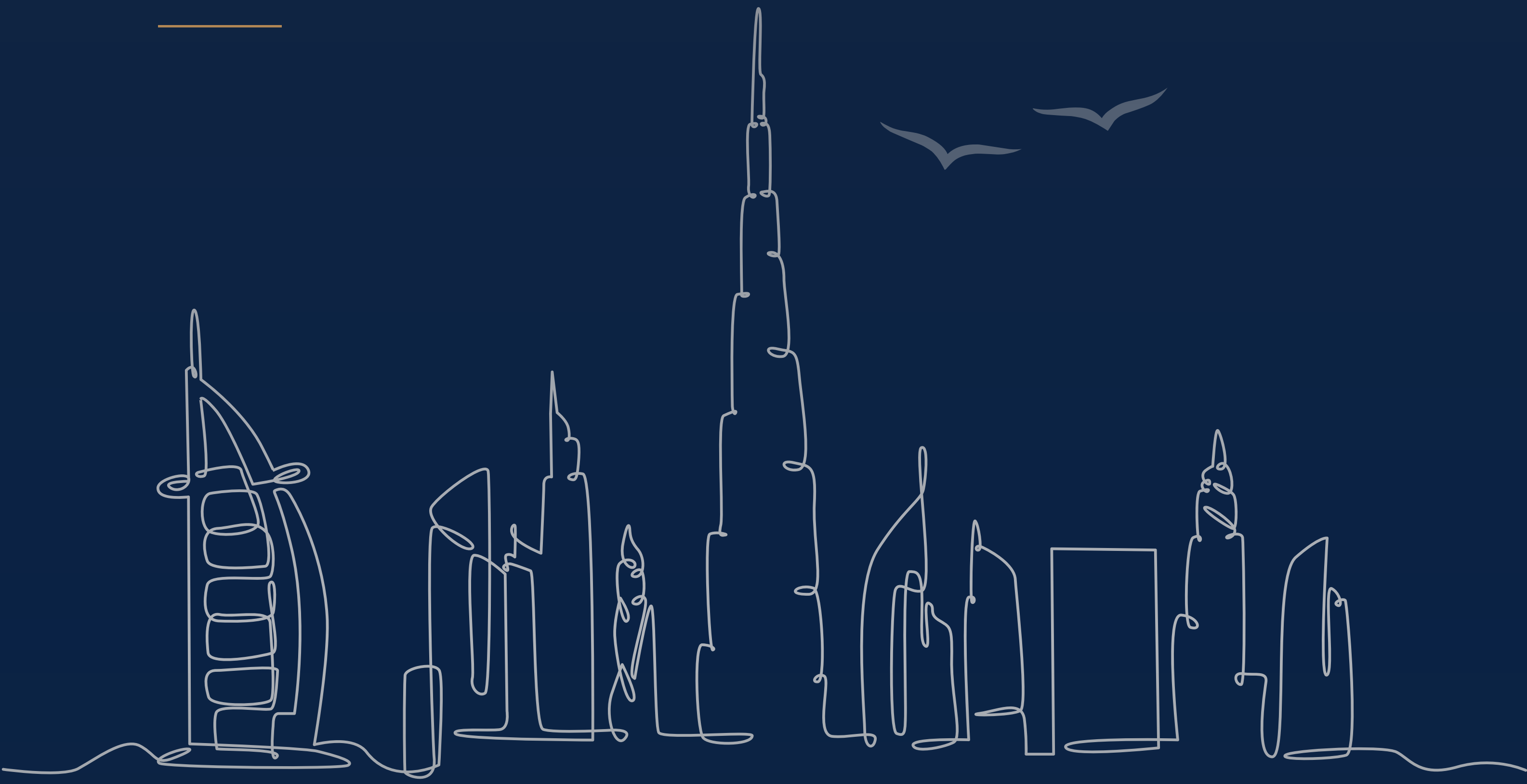
THE ONLY DUBAI PROPERTY GUIDE YOU WILL EVER NEED



Dubai Real Estate Kit for Indian Investors

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PROPERTIES

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Are You Eligible?

Most Indians Are - Here's the Threshold

WHO CAN BUY

Any nationality, including Indian citizens, can own **freehold property** in Dubai. No UAE residency, visa, or local sponsor is required to purchase. Ownership is permitted in Dubai's designated freehold zones under *Law No. 7 of 2006*, which today cover 60+ areas including Downtown Dubai, Dubai Marina, Palm Jumeirah, Business Bay, Jumeirah Village Circle (JVC), Dubai Hills Estate, and MBR City. Freehold ownership means full, transferable, inheritable title, equivalent in practice to what a UAE national holds within these zones.

WHICH INVESTOR PROFILE FITS YOU?

Cash Flow Investor

Prioritises rental yield and monthly income

Balanced Investor

Mix of yield and capital appreciation

Capital Appreciation

Prioritises resale value growth, often through off-plan

Discuss this in detail with your Real Estate Advisor so that you get the right guidance as per your purpose, budget and risk profile.

HOW YOU'RE ALLOWED TO FUND THE PURCHASE

Under India's Foreign Exchange Management (Overseas Investment) Rules, 2022 and the Liberalised Remittance Scheme (LRS), a resident individual may remit up to **USD 250,000 per financial year** to buy property abroad, but only through a banked, traceable wire transfer of your own funds. *Cash, credit cards, and money borrowed in India cannot be used to fund the purchase.*

Sources: Dubai Land Department (Law No. 7 of 2006); RBI Liberalised Remittance Scheme; Foreign Exchange Management (Overseas Investment) Rules, 2022.

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Why Dubai Beats Gurgaon & Mumbai on Returns

RENTAL YIELD BY MICRO-MARKET

Dubai's rental yield varies significantly by area, and the honest picture is more useful than a single blended number. Below are the current gross rental yield ranges for Dubai's most active investor micro-markets, based on DLD transaction records, DXB Interact data, and current portal listings (Property Finder, Bayut, Property Monitor).

Jumeirah Village Circle (JVC) — 7.5% – 9.5%

Affordable entry price, high tenant turnover — highest-yield mainstream community in Dubai

Dubai Silicon Oasis / Arjan — 8% – 9%

Mid-market pricing, strong yield for studios and 1-bedrooms

International City — 8% – 10%

Lowest entry price in Dubai, highest headline yield, but weaker capital appreciation and tenant quality

Business Bay — 5.5% – 7.5%

Balance of yield, liquidity, and proximity to Downtown/DIFC

Dubai Marina — 5.5% – 7%

Established, liquid, strong tenant demand from professionals

Dubai Hills Estate — 5% – 7%

Family-oriented master community, strong capital appreciation alongside steady yield

Downtown Dubai — 4% – 6%

Prime address, lower yield, strongest capital appreciation and prestige value

Palm Jumeirah — 3% – 5%

Capital preservation and appreciation play more than a yield play; trophy asset profile

FOR COMPARISON — INDIA

Gurgaon — 2% – 2.5%

Mumbai — 2.5% – 3.0%

Even Dubai's lowest-yield prime addresses, Downtown and Palm Jumeirah, sit roughly in line with or above India's metro averages, while Dubai's mid-market communities run at double to triple the Indian number. **Net yield (after service charges, management fees, and vacancy) typically runs 1 to 1.5 percentage points below the gross figures above; always underwrite on net, not the headline gross number, before comparing options.**

TRANSACTION COST

4–4.5%	11-13%	11-13%
Dubai	**Gurgaon**	**Mumbai**
4% DLD transfer fee + AED 4,200–5,500 admin/trustee/title deed fees	5%-7% stamp duty + registration fee and 5% GST is applicable for Under-Construction Products	5%-7% stamp duty + registration fee and 5% GST is applicable for Under-Construction Products

Dubai's all-in buying cost sits at roughly half of India's, and about a third for under-construction purchases once GST stacks up.

ZERO TAX ON THE INCOME ITSELF

The UAE levies no personal income tax, no annual property tax, and no capital gains tax on individually owned real estate. *(Note: UAE corporate tax of 9% above AED 375,000 profit applies only if the property is held through a UAE company, not on personal, individual ownership.)*

THE GOLDEN VISA

Own Dubai property worth **AED 2 million or more** (individually or combined across multiple properties, ready or off-plan from an approved developer) and you qualify for a renewable 10-year UAE residency visa, the Golden Visa. Key points:

- No minimum stay requirement to keep the visa valid
- You can sponsor your spouse, children, and domestic staff
- Multiple smaller properties can be combined to cross the AED 2 million threshold; there's no cap on how many
- Since February 2026, mortgaged property qualifies based on full purchase value; the earlier 50% down-payment requirement was removed
- Qualification is based on DLD-assessed purchase value, not current market value

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> *"This turns a real estate purchase into a residency instrument. For many Indian HNI buyers, it's as much the reason to invest as the yield."*

Sources: DLD transaction data and DXB Interact; Property Finder and Bayut market reports (2026); Property Monitor area yield data; Haryana Stamp Act / Maharashtra Stamp Duty Act 1958; UAE Golden Visa criteria per Dubai Land Department / ICP, as of 2026 (reconfirm current thresholds with DLD before advising a specific buyer, as rules have been actively revised through 2026).

03

Risks & Costs You Need to Plan For

OFF-PLAN DELIVERY RISK

Off-plan projects can face construction delays or, in rare cases, developer default. Dubai's escrow law (Section 5) mitigates but does not eliminate this risk. Always check a project's registration and payment-milestone history before committing.

THE FULL COST STACK, NOT JUST THE DLD FEE

Budget for:

- 4% DLD transfer fee
- AED 4,200–5,500 in admin/trustee/title deed charges
- 2% agency commission plus VAT (applicable for resale products)
- Developer NOC fee (AED 500–5,000, resale only)
- Mortgage registration fees if financing

> **Total upfront cost typically runs 4% to 7% of the property value on top of the purchase price (Resale products have higher costs due to developer NOC fee and ~2% Agency Commission. Off-plan costs are just above 4% in Dubai as compared to 11-13% for under-construction projects in Gurgaon or Mumbai)**

SECONDARY MARKET LIQUIDITY

Resale liquidity varies sharply by community and unit type. Popular, well-established areas resell faster; niche or oversupplied micro-markets can take longer to exit than buyers expect.

CURRENCY AND REPATRIATION FRICTION

Your investment is AED denominated; your income and future needs are INR denominated. Rupee-dirham movements affect your real return, and moving money in both directions (LRS out, sale proceeds back) involves regulatory steps, covered in Section 7.

MANAGING THE PROPERTY REMOTELY

Without a property manager on the ground, remote owners face friction on tenant sourcing, maintenance, rent collection, and service charge payments. Factor management costs into your net yield expectations, not just the headline gross number.

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The Buying Process, Step by Step

Ready (Secondary Market)

1. Agree terms and sign an MOU (Form F) with the seller, typically with a 10% deposit
2. Seller obtains a No Objection Certificate (NOC) from the developer confirming no dues are outstanding
3. Both parties attend a DLD-registered Trustee Office to complete the transfer
4. Buyer pays the 4% DLD transfer fee plus admin charges; Title Deed is issued in the buyer's name

Off-Plan Property

1. Reserve the unit and sign a Sale & Purchase Agreement (SPA) with the developer
2. Initial registration with DLD under the Oqood system
3. Pay according to the developer's milestone-linked payment plan; funds go into the project's mandatory escrow account (Section 5)
4. On completion, DLD issues the Title Deed and registers full ownership

FINANCING

Non-resident foreign buyers, including Indians, can obtain mortgages from select UAE banks, typically requiring a larger down payment (35% to 50%) than resident buyers (20% to 25%). Financing terms vary significantly by bank and buyer profile.

BUYING WITHOUT BEING PHYSICALLY PRESENT

A notarized and attested Power of Attorney (POA) lets a representative sign documents and complete registration on your behalf, commonly used by NRI and Indian resident buyers who cannot travel for the transaction.

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Legal Protections (RERA/DLD)

Law No. 7 / 2006 | Law No. 8 / 2007 | Law No. 9 / 2007 | Law No. 13 / 2008

WHO REGULATES WHAT

The Dubai Land Department (DLD) is the government authority that registers all property transactions, issues title deeds, and maintains Dubai's official property register. The Real Estate Regulatory Agency (RERA) is DLD's regulatory arm; it licenses developers and brokers, and supervises the rental and off-plan markets.

THE ESCROW LAW, THE CORE OFF-PLAN PROTECTION

Under Law No. 8 of 2007, every developer selling units off-plan must open a project-specific escrow account with a RERA-approved trustee bank before accepting a single buyer payment. Funds in that account can only be used for that project's land cost, construction, and approved marketing spend, never diverted to another project, and are released to the developer only in stages, verified against certified construction progress.

DEVELOPER “SKIN IN THE GAME”

Under Law No. 9 of 2007, a developer must fund at least 20% of a project's estimated construction cost (or provide an equivalent bank guarantee) before it's permitted to launch off-plan sales. This filters out under-capitalised developers before they can collect buyer money.

OFF-PLAN SALE REGISTRATION

Law No. 13 of 2008 governs the Oqood system, the interim registration of off-plan units with DLD, which gives buyers a documented, DLD-recognised interest in the unit even before the Title Deed is issued at completion.

OWNERSHIP RIGHTS

Freehold title in designated zones is a full, DLD-registered ownership right, transferable, mortgageable, and inheritable, available to foreign buyers on the same legal footing as UAE nationals within those zones.

Sources: Dubai Land Department; Law No. 7 of 2006; Law No. 8 of 2007 (Escrow Accounts); Law No. 9 of 2007; Law No. 13 of 2008 (Off-Plan Sale Registration).

06

Tax You'll Owe in India

SENDING THE MONEY OUT: LRS AND TCS

You can remit up to **USD 250,000 per financial year** under the LRS for the purchase. No Tax Collected at Source (TCS) applies on the first Rs 10 lakh remitted abroad in a financial year (all purposes combined, across all banks). Above Rs 10 lakh, **20% TCS** applies on investment/property remittances. This is not an extra cost; it's an advance tax credit, adjustable against your final tax liability when you file your ITR, or refundable if you have no offsetting liability.

CAPITAL GAINS ON SALE

Because India taxes the global income of resident taxpayers, gains on your Dubai property are taxable in India regardless of where the property sits. Under current rules:

- **Long-term** (held over 24 months): 12.5% flat, without indexation, for property transactions from 23 July 2024 onward
- **Short-term** (held 24 months or less): taxed at your applicable income slab rate

RENTAL INCOME

Rental income from your Dubai property is taxable every year it's earned, at your applicable slab rate, reported as part of your total income in your ITR.

DTAA, WHAT IT DOES AND DOESN'T DO FOR YOU

Article 13 of the India-UAE Double Taxation Avoidance Agreement (in force since 1993) allows gains from immovable property to be taxed in the country where the property is situated. Because the UAE levies no capital gains tax on individually owned real estate, there is no foreign tax paid on the Dubai side to credit against your Indian liability, so the DTAA does not reduce what you owe in India. It exists to prevent double taxation, not to create a tax-free outcome; your full Indian LTCG liability still applies.

SCHEDULE FA: MANDATORY ANNUAL DISCLOSURE

As a Resident and Ordinarily Resident (ROR) Indian taxpayer, you must disclose your Dubai property in Schedule FA of your ITR every year you own it, regardless of whether it earns income that year. Unlike other foreign assets, real estate has no minimum-value exemption.

> **Non-disclosure attracts a flat Rs 10 lakh penalty per assessment year under the Black Money Act, 2015, rising to Rs 30 lakh if undisclosed across three years.**

Sources: RBI Liberalised Remittance Scheme; Finance Act 2025/2026 (TCS thresholds); Income Tax Act, 1961, Section 112 (capital gains); India-UAE DTAA, Article 13; Black Money (Undisclosed Foreign Income and Assets) and Imposition of Tax Act, 2015 (Schedule FA). This is general information, not tax advice; confirm your specific position with a chartered accountant before filing.

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Repatriation & Exit

SELLING IN DUBAI

The exit process mirrors the buying process: MOU with the buyer, developer NOC (confirming service charges and any mortgage are cleared), and transfer through a DLD-registered Trustee Office.

BRINGING THE MONEY BACK TO INDIA

Because the original purchase was funded through LRS under the Foreign Exchange Management (Overseas Investment) Rules, 2022, repatriating the sale proceeds to India is a compliance obligation, not just an option. The Rules require proceeds from an LRS-funded overseas property to be brought back within the prescribed timeline. Confirm the exact timeline and documentation with your bank's authorised dealer desk or a chartered accountant before you sell, so the sale and the remittance are planned together.

NO SEPARATE CAP ON THE WAY BACK IN

The USD 250,000 LRS limit and TCS rules govern money leaving India; they don't apply to sale proceeds coming back in. The relevant obligations on the return leg are about tax reporting (declaring the gain, per Section 6) and FEMA compliance.

TIMING CONSIDERATIONS

Plan the sale and the capital gains tax event together. Since your Indian tax liability is calculated on the rupee value of the gain, currency movement between purchase and sale affects your real, INR-denominated return independently of what happens to the AED price.

Sources: Foreign Exchange Management (Overseas Investment) Rules, 2022; RBI/FEMA guidance on repatriation of overseas assets.

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About Seiki Properties

Seiki Properties helps Indian investors, HNIs and NRIs, buy Dubai real estate while taking care of the legal, tax and transactional processes end-to-end.

“Invest with Precision.”

FOUNDERS' EXPERTISE

Amit Sharma

> 11+ years in real estate advisory

> Off-plan & secondary market expertise

> Strong developer, broker & investor networks

> Wealth management through real estate

Mayur Gera

> ~20 years of entrepreneurship and leadership experience across Real Estate, Fitness, and Tech

> Marketing, Sales & Consulting across Fortune 500 companies and startups

> Customer Success Management

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