

## Screening to move-out

# The NRI landlord's tenant checklist

My tenant paid late and left lakhs of damage. The deposit covered it; the arguing across time zones didn't. This is the checklist I wish I'd used.

### BEFORE YOU SAY YES

- ☐ ID, PAN and an employer letter or 3 recent payslips
- ☐ A reference from their previous landlord
- ☐ Police verification of the tenant (required in Mumbai; can be done online through the city police portal)
- ☐ A deposit of at least 3 months' rent, to cover unpaid rent or damage

### THE AGREEMENT

- ☐ Registered leave-and-licence agreement (registration is compulsory in Maharashtra and can be done online)
- ☐ Rent due date, a late-payment charge, and the lock-in and notice periods
- ☐ Clause saying the tenant deducts TDS on rent paid to an NRI
- ☐ Who pays what: society maintenance, minor repairs, utilities
- ☐ Owner's right to inspect with 48 hours' notice; no subletting

### MOVE-IN DAY

- ☐ Inventory of fittings and furniture, with dated photos of every room, signed by the tenant
- ☐ Meter readings and number of keys, written down
- ☐ Society informed of the new tenant, with a copy of the agreement

### EVERY MONTH AND QUARTER

- ☐ Rent by bank transfer only, checked by day 3
- ☐ Quarterly TDS certificate from the tenant
- ☐ Quarterly inspection with photos
- ☐ Renewal or exit decision 60 days before the agreement ends

### MOVE-OUT DAY

- ☐ Joint inspection against the signed move-in photos
- ☐ Final meter readings; utility and society dues cleared
- ☐ Deductions listed in writing, with repair quotes attached
- ☐ Deposit balance refunded within the agreed number of days; all keys returned

Want Kiteflieger to handle this for you? We look after NRI homes in Mumbai, Bangalore, Hyderabad and NCR. **Book a 15-minute call at [kiteflieger.co](https://kiteflieger.co)**



Register your contact details

## Letter to your housing society

My society approved an extra charge at its AGM. The bill never reached me, and interest quietly piled up. Send this letter once and it won't happen to you.

To: The Hon. Secretary, [Society name] , [Address]

Date: [date]

Subject: Registration of owner's contact details for Flat [No.] , [Wing/Building]

Dear Sir/Madam,

I am the owner of Flat [No.] and currently live in [city] , USA. To make sure I receive all society communication on time, please register the following and send every bill, notice, AGM or SGM notice, and set of minutes to both:

Email: [email]

WhatsApp: [+1 number]

My local contact in Mumbai is [name, phone, relationship or agency] . They are authorised to receive physical notices on my behalf, but not to make decisions or payments.

I also request a current statement of account for my flat, including any pending dues, interest or special charges approved at recent meetings.

Regular maintenance will be paid by standing instruction from my NRO account [bank, last 4 digits] . Please confirm the society account details for this.

Thank you,

[Name] , Owner, Flat [No.]

### AFTER SENDING, TICK THESE OFF

- ☐ Acknowledgment received from the society, with the date
- ☐ Statement of account received; any pending dues cleared
- ☐ Standing instruction set up for maintenance
- ☐ Calendar reminder each year to request the AGM minutes
- ☐ Local contact checks the notice board once a month

Want Kiteflier to handle this for you? We look after NRI homes in Mumbai, Bangalore, Hyderabad and NCR. **Book a 15-minute call at [kiteflier.co](https://kiteflier.co)**



*Before, during and after the rains*

# Monsoon checklist for a locked flat

A leak in my locked Mumbai flat went unnoticed for months, then took months more and lakhs to fix. Most of that could have been caught with this list.

## IN MAY, BEFORE THE RAINS

- ☐ Terrace and outer walls checked for cracks; waterproofing done where needed (ask the society about building-level repairs)
- ☐ Window frames resealed where the sealant has cracked
- ☐ Balcony drains, AC drain pipes and bathroom outlets cleared
- ☐ Plumbing checked for slow drips under sinks and around the toilet
- ☐ Spare key with a trusted person or your agency, and their number registered with the society office

## WHEN YOU LOCK THE FLAT

- ☐ Main water valve shut
- ☐ Electricity switched off at the main board (or only the circuits you don't need)
- ☐ Fridge emptied, cleaned and left open
- ☐ Furniture covered; valuables and documents off the floor
- ☐ Moisture absorbers in cupboards; cupboard doors left slightly open

## JUNE TO SEPTEMBER, EVERY MONTH

- ☐ Visit with dated photos of every ceiling, and of the walls around windows and bathrooms
- ☐ Look for damp patches, peeling paint, fungus or a musty smell
- ☐ Open the windows for an hour to air the flat
- ☐ Report anything new to you the same day, with photos

## OCTOBER, AFTER THE RAINS

- ☐ Full inspection; fix damp patches only after they have dried out
- ☐ Termite check on wooden fittings
- ☐ Note what leaked this year so it's fixed before next May

Want Kiteflier to handle this for you? We look after NRI homes in Mumbai, Bangalore, Hyderabad and NCR. **Book a 15-minute call at [kiteflier.co](https://kiteflier.co)**



*What an empty flat really costs*

## Empty-flat cost worksheet

An empty flat isn't free. Enter your own numbers to see what yours costs each year, in rupees and dollars.

### YOUR NUMBERS

|                                                 |       |
|-------------------------------------------------|-------|
| Society maintenance per month (₹)               | 8000  |
| Property tax per year (₹)                       | 30000 |
| Minimum electricity and water per year (₹)      | 6000  |
| Rent you could get per month (₹)                | 45000 |
| Months empty per year                           | 12    |
| Repair allowance per year for an empty flat (₹) | 0     |
| Exchange rate (₹ per \$)                        | 96    |

### WHAT IT COSTS

|                                 |                      |
|---------------------------------|----------------------|
| Holding costs per year (₹)      | 1,32,000             |
| Rent lost per year (₹)          | 5,40,000             |
| <b>Total cost per year (₹)</b>  | <b>6,72,000</b>      |
| <b>Total cost per year (\$)</b> | <b>about \$7,000</b> |
| Cost over 5 years (₹)           | 33,60,000            |

If you're not moving back soon, a well-managed tenancy turns this cost into income. If you are, a quarterly inspection protects the flat while it waits for you.

Want Kiteflier to handle this for you? We look after NRI homes in Mumbai, Bangalore, Hyderabad and NCR. **Book a 15-minute call at [kiteflier.co](https://kiteflier.co)**



*A guide to forward to your tenant*

# For your tenant: TDS on rent paid to an NRI

Your landlord lives outside India. Under Indian tax law, that means you must deduct tax from the rent before paying it. Here's how, in five steps.

## FIVE STEPS

1. **Get a TAN** (Tax Deduction Account Number). Apply online; it usually takes a few days.
2. **Deduct about 31.2%** from each rent payment (30% tax plus 4% cess; surcharge applies only on very high rents). If your landlord gives you a lower-deduction certificate, use the rate on that certificate instead.
3. **Deposit the tax online** by the 7th of the following month.
4. **File the quarterly TDS return** for payments to non-residents by its due date.
5. **Send your landlord the TDS certificate** every quarter.

**Example:** monthly rent ₹50,000. TDS at 31.2% = ₹15,600. You pay the landlord ₹34,400 and deposit ₹15,600 with the government.

**Why it matters to you:** if TDS isn't deducted, the tenant is treated as being in default and can face interest, late fees and penalties.

### Landlord's box

- ☐ Give your tenant your PAN and this guide before the lease starts
- ☐ Put the TDS clause in the leave-and-licence agreement
- ☐ Ask your CA whether a lower-deduction certificate makes sense for you
- ☐ Check every quarter that the tax shows in your tax statement (Form 26AS or AIS)

Want Kiteflier to handle this for you? We look after NRI homes in Mumbai, Bangalore, Hyderabad and NCR. **Book a 15-minute call at [kiteflier.co](https://kiteflier.co)**



*Every three months, from whoever looks after your flat*

# Quarterly flat report template

"Sab theek hai" isn't a report. Ask whoever looks after your flat to fill this in every three months.

## PROPERTY

Address (area only on shared copies) \_\_\_\_\_

Owner \_\_\_\_\_ Inspected by \_\_\_\_\_

Date and time of visit \_\_\_\_\_

**Photo rules:** at least 20 photos, each with the date showing; every ceiling; every bathroom; under every sink; every meter; anything new since the last report.

## 1. ROOMS

For each room: condition (good / needs attention / urgent), photo numbers, notes

| ROOM | CONDITION | PHOTO NOS | NOTES |
|------|-----------|-----------|-------|
|      |           |           |       |
|      |           |           |       |
|      |           |           |       |
|      |           |           |       |
|      |           |           |       |
|      |           |           |       |

## 2. LEAKS AND DAMP

Ceilings, walls near windows and bathrooms, under sinks: any damp, stains or fungus? Photo numbers

| WHERE | DAMP, STAINS OR FUNGUS? | PHOTO NOS |
|-------|-------------------------|-----------|
|       |                         |           |
|       |                         |           |
|       |                         |           |

## 3. METERS

Electricity, water and gas readings, with photos

| METER | READING | PHOTO NO |
|-------|---------|----------|
|       |         |          |
|       |         |          |
|       |         |          |

#### 4. DUES AND PAYMENTS

Society maintenance, special charges, property tax, utilities: amount, paid or due, receipt attached?

| ITEM | AMOUNT | PAID OR DUE | RECEIPT ATTACHED? |
|------|--------|-------------|-------------------|
|      |        |             |                   |
|      |        |             |                   |
|      |        |             |                   |
|      |        |             |                   |

#### 5. TENANT (IF RENTED)

Rent received each month and date, TDS deducted (yes/no), agreement end date, any complaints or issues

Rent received (month and date) \_\_\_\_\_

TDS deducted (yes/no) \_\_\_\_\_ Agreement end date \_\_\_\_\_

#### 6. SOCIETY

Any new notices, AGM or SGM dates, decisions or charges affecting the flat

#### 7. REPAIRS NEEDED

Issue, urgency, quote 1, quote 2, recommendation, owner approval (yes/no and date)

| ISSUE | URGENCY | QUOTE 1 | QUOTE 2 | RECOMMENDATION | OWNER OK (Y/N, DATE) |
|-------|---------|---------|---------|----------------|----------------------|
|       |         |         |         |                |                      |
|       |         |         |         |                |                      |
|       |         |         |         |                |                      |

#### 8. NEXT VISIT

Date of next inspection; anything to check specifically

Date of next inspection \_\_\_\_\_

Want Kiteflir to handle this for you? We look after NRI homes in Mumbai, Bangalore, Hyderabad and NCR. [Book a 15-minute call at kiteflir.co](https://kiteflir.co)



Kiteflir



· @kiteflir · kiteflir.co

General education only, not legal or tax advice.

## A 7-point protection checklist

# Lending your flat to family

Letting family live in your flat can be a kind thing to do. Writing it down protects the relationship as much as the property.

### SEVEN POINTS

- ☐ **1. Written leave-and-licence agreement, even with family.** A token rent is fine. Register it (compulsory in Maharashtra).
- ☐ **2. A fixed term,** for example 11 months, renewed in writing. Nothing open-ended.
- ☐ **3. Bills in your name.** Electricity, property tax and society bills stay in the owner's name, with copies sent to you.
- ☐ **4. You pay the property tax and society dues,** or get receipts every quarter if they pay. Payment history matters if there's ever a dispute.
- ☐ **5. No changes without written consent.** No renovations, structural work or new connections unless you agree in writing.
- ☐ **6. No power of attorney to the person living there.** If you need one, give a specific POA to someone else, for one task.
- ☐ **7. A neutral inspection every quarter,** with dated photos, so everyone knows the flat is looked after and checked.

**Keep safe, outside the flat:** the original title deed, share certificate, registered agreement and tax receipts. Keep scanned copies in your own cloud folder.

**Why this matters:** someone living in a home with the owner's permission generally can't claim it through long possession. But without paperwork, proving it was only permission is slow and costly.

Want Kiteflieger to handle this for you? We look after NRI homes in Mumbai, Bangalore, Hyderabad and NCR. **Book a 15-minute call at [kiteflieger.co](https://kiteflieger.co)**

## A 10-point checklist

# Before you sign a power of attorney

A power of attorney is often needed when you live abroad. The danger is giving more power than the job needs. Check these ten points before you sign.

### WHAT IT SAYS

- ☐ **One purpose only:** for example, "to register the leave-and-licence agreement for Flat [No.]"
- ☐ **The property named exactly:** address, flat number, survey or CTS number
- ☐ **The acts listed one by one,** with no catch-all "and all other acts" wording
- ☐ **No power to sell, mortgage or gift,** unless that is the actual purpose
- ☐ **No power to appoint someone else** (no substitution or delegation)
- ☐ **An end date,** or "ends when the task is complete"

### HOW IT'S SIGNED AND USED

- ☐ Signed before an Indian consulate officer, or notarised and apostilled, as your lawyer advises
- ☐ Stamped (adjudicated) in India within the time your state requires after it arrives, often 3 months
- ☐ Keep a list of every POA you've given: to whom, for what, and when it ends

### WHEN THE JOB IS DONE

- ☐ Cancel it in writing, register the cancellation where needed, and tell everyone who relied on it: the society, the bank, the sub-registrar

**Rule of thumb:** give a POA to someone you trust for a task you can describe in one sentence. If you can't describe it in one sentence, it's too broad.

Want Kiteflieger to handle this for you? We look after NRI homes in Mumbai, Bangalore, Hyderabad and NCR. **Book a 15-minute call at [kiteflieger.co](https://kiteflieger.co)**

---

*A sale checklist*

# Selling a flat in India from the US

Selling from abroad is mostly paperwork and timing. Get the order right and you avoid having a large part of the money held back for a year.

## 1. BEFORE YOU LIST IT

- ☐ Title documents complete: sale deeds back to the original allotment, share certificate, society records
- ☐ If it's inherited: will, probate or succession documents as your lawyer advises, and the property transferred into your name in society and government records
- ☐ Society NOC; all dues and property tax cleared, with receipts
- ☐ Any tenant's agreement ended, or the sale agreed with the tenant in place

## 2. BEFORE YOU SIGN THE SALE AGREEMENT

- ☐ CA works out your capital gain (cost, improvements, holding period; for inherited property, the previous owner's cost and dates count)
- ☐ Apply for a lower-deduction certificate, so the buyer deducts tax on your actual gain, not the full price. Start early; it can take weeks
- ☐ Decide on exemptions with your CA: reinvesting in another home in India, or specified bonds within 6 months
- ☐ A specific POA if you won't be in India for registration (see the POA checklist)

### 3. AT SALE AND REGISTRATION

- ☐ Buyer deducts TDS at the agreed or certified rate and gives you the TDS certificate
- ☐ Sale money goes into your NRO account
- ☐ Registration done; society and property-tax records transferred to the buyer

### 4. BRINGING THE MONEY TO THE US

- ☐ Up to \$1 million per financial year from your NRO account, with the CA certificate and remittance forms the bank asks for
- ☐ File your Indian tax return for the year of sale; claim any refund of excess TDS

### 5. THE US SIDE (FOR GREEN CARD HOLDERS AND CITIZENS)

- ☐ Report the sale on your US tax return; you can usually claim credit for Indian tax paid
- ☐ Report Indian accounts holding the money on FBAR and FATCA (Form 8938) where the thresholds apply
- ☐ Talk to a US CPA before the sale, not after

---

Want Kiteflieger to handle this for you? We look after NRI homes in Mumbai, Bangalore, Hyderabad and NCR. **Book a 15-minute call at [kiteflieger.co](https://kiteflieger.co)**