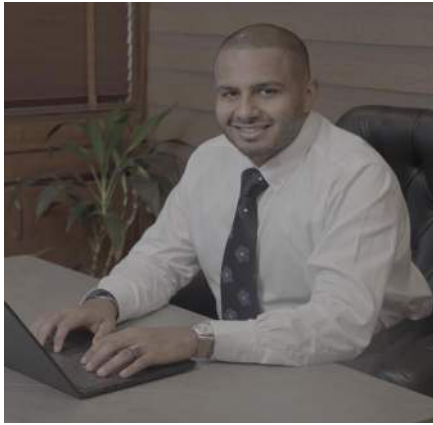


How to Invest in Dubai Real Estate as an Indian A Complete Step-by-Step Guide

The following article is attributed to Aditya Earnest John, Founder of HowToDXB Real Estate



For Indian investors, Dubai real estate has become attractive for three reasons: stronger rental yields than many Indian cities, exposure to a dollar-pegged currency, and a relatively transparent property market. The key, however, is to approach it in the right order.

Step 1: Choose the right advisor and shortlist carefully

Before anything else, work with an advisor who understands both Dubai real estate on the ground and the Indian remittance/compliance side. Don't begin with brochures. Begin with your objective: are you buying for rental income, future relocation, diversification, or a long-term family base? That determines what kind of property you should even look at.

Step 2: Visit Dubai and do physical due diligence

If possible, visit Dubai before committing. Meet the developer, visit the site, study the surrounding infrastructure, and, if the developer has older delivered buildings, inspect those too. This helps you judge build quality, maintenance standards, and

actual execution. Also check ready-property rents in the same area to understand whether the projected yield is realistic.

Step 3: Understand the location and the project

A good Dubai investment usually comes down to four filters:

- 1. Location** – Is infrastructure improving? Are metro links, business districts, schools, and lifestyle hubs nearby?
- 2. USP of the property** – Sea view, golf-course view, branded residence, or a strong family community often improves both resale and rental demand.
- 3. Developer track record** – Prior delivery quality matters a lot.
- 4. Payment plan** – It should match your cash flow and holding capacity.

Step 4: Reserve the unit

Once you finalise the property, you typically pay a booking amount of around AED 50,000 (approximately ₹11–12 lakhs) to reserve the unit.

This payment must be made through your bank account under the Liberalised Remittance Scheme (LRS). International credit cards should not be used as it's a FEMA violation.

It is important to plan this within your LRS limits, as all outward remittances for property investments must comply with RBI guidelines.

Step 5: Review the paperwork and payment schedule

After reservation, the developer shares the sale documents and payment plan. For an off-plan purchase, the key document is the Sale and Purchase Agreement (SPA). Review clauses around payment milestones, handover timelines, penalties, and service charges carefully.

Step 6: Arrange remittance and make the initial payment

Indian investors must comply with the Liberalised Remittance Scheme (LRS), which allows up to USD 250,000 per person per financial year (April 1 to March 31) for overseas investments. Planning your payment schedule within this limit is critical, especially for larger investments. Alongside this, buyers should factor in the 4% Dubai Land Department (DLD) registration fee. Once the initial payments are made and documentation is completed, the SPA is issued, formally recognising you as the purchaser.

Step 7: Continue installments as per plan

For under-construction projects, payments are made as per the agreed schedule construction-linked or time-based. Choosing a comfortable payment plan is key to managing risk.

Step 8: Think beyond purchase

Buying is just the first step. Investors should plan for:

- rental management,
- tenant sourcing,
- service charges,
- and eventual resale or exit strategy.

For those considering long-term benefits, property ownership in Dubai can also provide eligibility for residency options like the Golden Visa, subject to investment thresholds.

Final word

Investing in Dubai as an Indian is not complicated, but it needs to be structured and disciplined. If you get the advisor, location, developer, and financial planning right—including LRS compliance—you can build a strong international asset that delivers both returns and long-term optionality.

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