# Case Study: Indian Investor - Rajesh's Portfolio in Dubai

#### **Overview**

Rajesh, an experienced investor from India, was looking to expand his portfolio internationally. Dubai caught his attention due to its zero property tax, high rental yields, and business-friendly environment. Within 12 months, Rajesh successfully built a diversified real estate portfolio in Jumeirah Village Circle (JVC) and Business Bay.

#### Goals

- Secure passive income through Dubai real estate
- Avoid tax exposure and currency devaluation
- · Invest in prime off-plan opportunities with capital appreciation potential

### Strategy

- Work with a licensed Dubai-based developer
- Focus on high-demand areas with strong ROI
- Split investment between ready-to-rent and off-plan projects
- Leverage flexible payment plans (1% monthly post-handover)

## Properties Acquired

1. JVC - Binghatti Corner

Unit Type: 1BR Off-PlanPrice: AED 780,000ROI Target: 9%

• Payment Plan: 70/30 Post-Handover

2. Business Bay - Peninsula Tower

Unit Type: Studio ReadyPrice: AED 950,000

• Rental Income: AED 72,000/year

• Net Yield: 7.5%

3. JVC - Luma 22

Unit Type: 2BRPrice: AED 1.15M

• Use: Short-Term Rental (Airbnb Model)

• Expected Monthly Revenue: AED 9,000 - 11,000

#### Results

• Total Portfolio Value: AED 2.88M

• Annual Cash Flow (Rental): AED 230,000+

- Capital Appreciation (Projected): 15-20% in 2 years
- Zero tax exposure on rental income or capital gains

# Key Takeaways

- Dubai offers tax-free real estate income, ideal for Indian investors
- Diversification between ready and off-plan balances risk and return
- Working with experienced advisors unlocks access to exclusive deals
- JVC & Business Bay are top-performing zones for mid-income rentals and expat demand

"Dubai allowed me to grow my wealth globally with total legal clarity and no tax complications. I wish I had started earlier."

— Rajesh K., Mumbai

## Ready to Build Your Own Portfolio?