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TRUST Redefined

Gift Deed Complete Guide



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Making well-informed decisions is KEY, and we believe that "**Knowledge Empowers You!**" to handle important processes with clarity and confidence.

As part of our **K.E.Y.** (Knowledge Empowers You) series, this resource covers everything you need to know about **Gift Deed Registration in Bangalore 2026** — including the actual charges for family and non-family transfers, the complete step-by-step registration process, sample deed templates for all common scenarios, tax implications for both parties, and how a gift deed compares to a Will.

A Practical Guide to Gift Deed Registration in Bangalore 2026

When transferring property to a loved one without a sale, a gift deed is the correct legal instrument. For family transfers in Karnataka, the registration charges are far more affordable than most people expect — and understanding the process in advance can save weeks of confusion and avoidable costs.

In Karnataka, gift deed registration is governed by the Karnataka Stamp Act, 1957 and the Registration Act, 1908. Registration at the Sub-Registrar's Office is not optional. An unregistered gift deed holds no legal standing, and the recipient cannot sell, mortgage, or legally claim the property without a properly registered deed in their name.

Gift Deed Registration Charges in Bangalore 2026 — The Real Numbers

The total fees depend entirely on one factor: your relationship with the person receiving the property.

Stamp duty	₹5,000 fixed — regardless of property value	5% of guidance value
Surcharge on stamp duty	Nil	10% of stamp duty
Registration fee	₹1,000 fixed — flat rate	1% of guidance value (max ₹1,00,000)
BBMP / BDA surcharge	₹500 – ₹1,000	₹3,000 – ₹5,000+
Scanning & e-stamp fee	₹500 – ₹1,500	₹500 – ₹1,500
Total govt. fees (approx.)	₹8,000 – ₹9,000 — any property value	₹3,30,000+ on a ₹50L property

For a ₹75 lakh flat gifted to a daughter, total government fees come to roughly ₹8,300. The same transfer to a friend or colleague would attract over ₹4 lakhs because it is treated on par with a sale deed in terms of stamp duty.

Who qualifies as a family member for the concession?

Spouse, Son or daughter, Father or mother, Grandchildren, Siblings (confirm at your local SRO before proceeding)

Note: Confirm the qualifying family members list with a licensed property lawyer before proceeding. For income tax implications on the gift, consult a chartered accountant.

Is the Gifted Property Taxable?

For the person receiving the gift: Under Section 56(2)(x) of the Income Tax Act, property received from a specified relative — spouse, children, parents, grandparents, or siblings — is fully exempt from income tax regardless of value. If the gift comes from someone outside this list and the stamp value exceeds ₹50,000, the entire stamp value is taxable as income in the hands of the recipient.

For the person giving the gift: No capital gains tax applies at the time of transfer. However, when the recipient eventually sells the property, capital gains will be calculated from the donor's original purchase date and cost, not the date of the gift. This is a critical long-term planning point that families often overlook.

Step-by-Step Process to Register a Gift Deed

Step 1: Draft the Deed

Engage a licensed advocate who will prepare the deed with the full property description, the stated relationship between donor and donee, and a clear declaration that the gift is voluntary and without any consideration. Drafting costs approximately ₹10,000 – ₹20,000, depending on complexity.

Step 2: Buy E-Stamp Paper

Purchase e-stamp paper of ₹5,000 (for family transfers) from a licensed vendor or via the Kaveri portal. Karnataka accepts only e-stamp paper for registered documents.

Step 3: Book an SRO Appointment

Log in to kaverionline.karnataka.gov.in and book a slot at the Sub-Registrar's Office for the area where the property is located, not where you live.

Step 4: Appear at the SRO

Both donor and donee must be physically present, along with two witnesses. Carry originals and self-attested copies of all required documents.

Step 5: Biometric Verification

Thumbprints and photographs of both parties are captured digitally. This is mandatory under Karnataka's registration system and cannot be skipped.

Step 6: Pay and Collect

Pay ₹1,000 at the SRO counter. The registered deed copy is typically ready for collection within 3–5 working days.

Documents You Must Carry

Original title deed or sale deed of the property, Encumbrance Certificate (minimum 13 years), Khata Certificate and Khata Extract, Latest property tax paid receipt, Aadhaar

and PAN of both donor and donee, Relationship proof: birth certificate, marriage certificate, or equivalent, Passport-size photographs of donor, donee, and both witnesses, Identity proof of both witnesses

Sample Gift Deed Templates — All Common Scenarios

Scenario 1 — Sole Owner Gifting Entire Property to One Person

When a property is registered in a single person's name, the transfer is straightforward. One donor transfers the entire property to one donee. No additional consent is required from anyone else. Both donor and donee appear at the SRO along with two witnesses on the day of registration.

Sample Document: https://agarwalestates.com/wp-content/uploads/2026/06/GiftDeed_Template_5Jun26.pdf

Scenario 2 — Joint Owner Gifting Their 50% Share to One Person

When a property is jointly owned, one co-owner can gift their own 50% share to a donee without requiring the other co-owner's consent. The other co-owner's share remains unaffected. After registration, the donee and the remaining co-owner become the new joint owners.

Sample Document: https://agarwalestates.com/wp-content/uploads/2026/06/GiftDeed_JointOwner_5Jun26.pdf

Scenario 3 — Both Joint Owners Gifting the Entire Property to One Person

When both co-owners wish to transfer the entire property to a single donee, both must sign the deed as co-donors and be physically present at the SRO. If one co-owner is unable to attend, a registered Power of Attorney must be arranged in advance.

Scenario 4 — Sole Owner Transferring a Partial Share to Another Person

A sole owner can transfer only a portion of the property while retaining the remaining share. After registration, both parties become co-owners. Note: For a partial share transfer, consult a licensed property lawyer to confirm whether a gift deed or a release deed best suits your case.

Gift Deed vs Will — Which Makes More Sense?

A Will becomes effective only after the testator passes away and requires a probate process that can take months or years. It can also be changed or contested at any point.

A gift deed transfers ownership the moment it is registered. The recipient becomes the legal owner on the same day. The government fee difference is marginal — a Will costs ₹500 – ₹2,000 in stamp charges, while a gift deed costs approximately ₹8,000 for family members in Bangalore. The certainty of immediate ownership, however, is not marginal at all.

Important: Once a gift deed is registered, reversing it is extremely difficult. It requires either a specific revocation clause written into the deed at execution or proof of fraud or coercion before a court. Treat it as a one-way decision.

Where to Register in Bangalore

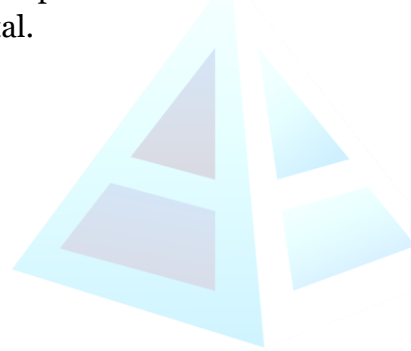
Registration must happen at the Sub-Registrar's Office covering the area where the property is located, not your home address.

Whitefield → SRO Whitefield | Sarjapur Road / Marathahalli → SRO Marathahalli | Koramangala / HSR Layout → SRO BTM Layout | Hebbal / Yelahanka → SRO Yelahanka | Rajajinagar / Malleswaram → SRO Rajajinagar | Electronic City → SRO Electronic City

Book your appointment at kaverionline.karnataka.gov.in.

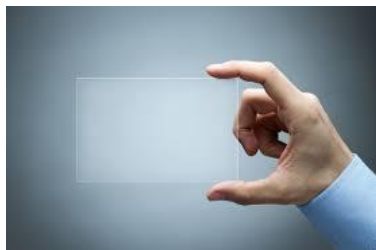
One step people consistently miss: After SRO registration, apply for a Khata transfer at your local authority — BBMP, BDA, or Gram Panchayat — to update the property tax records in the recipient's name. Without this, the donor's name remains on record and creates complications down the line.

Disclaimer: This information is shared for general guidance only and does not constitute legal advice. Charges mentioned are indicative and may vary. Verify all details with your Sub-Registrar's Office or a licensed advocate before proceeding. Rules and fees are subject to change. Check the latest updates from the Karnataka Revenue Department and the Kaveri Online Services portal.



Agarwal Estates Unique Differentiator

Agarwal Estates, One Stop, All Solutions - Real Estate services venture, utilizes the promoter's extensive experience in process implementation, service delivery and standard methodologies to suit the requirements of the real estate market in India. This has helped us in delivering high quality services - on time - and also enabled us to successfully launch the concept of: Real Estate services made so easy, All we need is your **Autograph!**®



TRANSPARENCY is the CORE VALUE of Agarwal Estates

Being a **transparent** organization, we empower our customers through our revolutionary concept and key initiative called as KEY (**Knowledge Empowers You**).

We share all the information with customers to enable them to make informed decisions. We have been constantly getting acknowledged by our existing customers about the **Knowledge** we share with them.

Agarwal Estates provides end-to-end solutions:

- **Real estate advisory:** Overseas investments, buy-back options, Flexible investment amount, etc.
- **Buy/sell/rent property:** Understanding your needs and providing the right solutions
- **Property and tenant management:** Peace of mind, guaranteed rent
- **Home loans:** Free consultancy, awareness about hidden charges, maximum savings
- **Home décor & interiors:** Six weeks completion for a standard 2 BHK starting at Rs 4+ lakhs
- **Allied services:** Property tax, Electric meter transfer, Vastu, etc.

ONE STOP, ALL SOLUTIONS - REAL ESTATE SERVICES



Agarwal Estates aspires to empower customers with the **right knowledge** to enable them to make the **right decisions** at the **right time**.