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SWM Complete Guide (2026)



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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 **paying property tax online in Bangalore for FY 2026–27** — including the new mandatory SWM data section, the exact steps to file correctly, how the ₹1,200 penalty is triggered, real examples from GBA East Zone apartment communities, and what the 5% rebate window means for you.

A Practical Guide to Paying Property Tax Online, Bangalore 2026

If you own a flat or house in Bangalore and are about to pay property tax online in Bangalore this year, stop for a moment. There is a new section on the BBMP/GBA tax portal that most property owners are ignoring: the Solid Waste Management (SWM) data field. Skip it or fill it incorrectly, and you could end up paying ₹1,200 or more as an extra penalty — even if your apartment society already handles waste perfectly well.

From FY 2026–27, BBMP (now operating under the Greater Bengaluru Authority or GBA) has integrated a Solid Waste Management (SWM) section directly into the property tax SAS portal. This section requires property owners — particularly those in large apartment complexes — to disclose their waste management details when filing their BBMP Bangalore property tax.

What Is the SWM Data Requirement in Property Tax Bangalore 2026?

Yes, it is real, it is mandatory, and it has caught thousands of Bangalore apartment owners off guard this filing season.

Key facts about this rule:

- Apartment societies with 100+ flats are classified as Bulk Waste Generators (BWGs) and are required to provide SWM data.
- Individual flat owners must enter their society's waste management details, not just personal flat data.
- If the section is left blank or incorrectly filled, the system automatically applies a default SWM cess or penalty, which starts at ₹1,200 per year.
- This applies to residential properties in Whitefield, Sarjapur Road, HSR Layout, Koramangala, Mahadevapura, Bellandur, Marathahalli, Hebbal, Rajajinagar, and all other zones under GBA limits.

Why Did BBMP Introduce This? The Real Story Behind the SWM Fee

The SWM user fee was introduced by BBMP from April 1, 2025, alongside property tax collections in Bangalore. The fee targets improved waste collection, segregation, and

disposal infrastructure across Bangalore's 42+ lakh households and commercial properties.

BBMP had set a revenue target of ₹750 crore from the SWM fee alone in FY 2025–26, part of its overall ₹6,000 crore property tax collection goal for the year.

Here is a quick breakdown of how the SWM fee works for different property types:

Residential flats (< 100 units)	Standard SWM cess added to property tax
Apartment complexes (100+ units / BWGs)	₹12/kg waste disposal charge; ₹1,200 flat fee waived if SWM data is filed correctly
Rental properties	Fee capped at 30% of annual property tax
Mixed-use properties	Fee capped at 60% of annual property tax
Commercial properties	Based on property size and waste volume

Note: BBMP officially waived the flat ₹1,200 SWM fee for Bulk Waste Generators (BWGs) like large apartment complexes and replaced it with a ₹12/kg waste disposal charge — but this waiver only applies if you correctly fill in the SWM data section. If you leave it blank, the system defaults to the penalty charge.

Real-Life Warning: In December 2019, BBMP fined over 10 Bengaluru apartment societies a combined ₹32 lakh for SWM non-compliance, including ₹3,75,000 on Raheja Pebble Bay alone. In February 2026, the Supreme Court reinforced this, ruling that SWM violations will now attract immediate fines and even criminal prosecution for repeat offenders. Ignoring the SWM field on your tax portal is not a small oversight — it is an expensive one. (Source: The News Minute)

How to Fill SWM Data While You Pay Property Tax Online in Bangalore — Step by Step

Filing your property tax in Bangalore is no longer a two-minute task. Here is exactly how to handle the new SWM section.

Before you start, collect this information from your Apartment Association / RWA:

- Daily approximate waste generated by the society (in kg)
- Waste category breakdown: wet waste, dry waste, hazardous waste, sanitary waste
- Name of the authorised waste vendor or internal composting system in use

- Whether your society is registered as a BWG with the BBMP

Step 1: Visit the Official Portal

Go to bbmptax.karnataka.gov.in

Step 2: Enter Your Property Details

Enter your PID (Property Identification Number) or SAS Application Number from your last tax receipt, then click "Retrieve." Verify that your name, built-up area, zone, and usage type are all showing correctly before you proceed.

Step 3: Fill Section 12 — Bulk Waste Generator Details

This is the most important section. Work through it carefully.

12A — Type of Bulk Generator

Select Option 1 if you reside in an apartment complex with more than 100 dwelling units.

12B — Waste Management Option

Before selecting any option, check with your Apartment Association to confirm which applies to your community. What applies to most GBA East Zone apartments is Option 2 (Engage an Authorised Waste Processor, AWP, notified by BSWML).

12C — Authorised Waste Processor (AWP) Details

Enter the vendor name and rate (e.g. ₹1,200/kg) against each of these three categories:

- Dry Waste Processing
- Sanitary Waste Processing
- Special Care Waste Processing

These figures are approximate averages. Actual values may vary — always confirm with your Association or RWA before entering data on the portal.

Not sure what figures to expect? Here is what a large Bengaluru apartment community submitted for FY 2026–27, as circulated by the General Manager to all owners:

Purva Fountain Square (~1,150 flats, GBA East Zone)

- Wet Waste: 1,200 kg/day
- Dry Waste: 400 kg/day
- Sanitary Waste: 300 kg/day

- Special Care Waste: Nil / 0.1 kg / 1 kg
- Authorised Waste Processor: MSGP Infratech Pvt. Ltd. / Mukka Proteins Ltd.

Note: The BBMP portal no longer asks for these details in the same format. Portal fields and requirements keep changing — always check the current portal before you start filing. For GBA East, the AWP is either MSGP Infratech Pvt. Ltd. or Mukka Proteins Ltd. — check with your Association which one applies to your society.

Step 4: Enter Door Number and Building Name

Enter exactly as registered. Then review the final tax amount and confirm the SWM cess looks correct.

Step 5: Make Payment

Pay using any of these options: Net Banking, UPI, Credit/Debit Card, or NEFT.

Once payment goes through, download your PDF receipt immediately — it serves as your official proof of property tax payment and SWM compliance.

Is There a Rebate Available for Property Tax in Bangalore in 2026?

Yes. Property owners who pay their full annual property tax amount on or before May 31, 2026, are eligible for a 5% rebate on the total tax due. This rebate applies to FY 2026–27 filings.

If you miss this window:

- A penalty of 2% per month is levied on the outstanding property tax amount.
- Two-year defaulters face an additional 100% penalty on unpaid dues.
- Simple interest of 15% per annum applies from April 1 onwards on arrears.

Real Example: What a Bangalore Apartment Owner Actually Pays

Consider a 3BHK flat in Whitefield (Zone B) with 1,200 sq. ft. of built-up area:

- Base property tax (UAV system): Approx. ₹4,800 – ₹6,500 per year
- Cess (24% of property tax): Approx. ₹1,150 – ₹1,560
- SWM cess (if data correctly filed by society): Calculated at ₹12/kg — effectively managed by RWA
- SWM penalty (if data skipped or wrongly entered): ₹1,200+ added automatically

- Total with 5% rebate (paid by May 31): Savings of ₹300 – ₹500

For BBMP property tax online payment Bangalore, the difference between a correctly filed return and a skipped SWM section can easily amount to ₹1,200 – ₹2,400 extra per year – a cost that is entirely avoidable.

FAQs

Q1. What happens if I skip the SWM section while trying to pay property tax online in Bangalore?

If you leave the SWM data section blank or fill it incorrectly, the GBA/BBMP portal automatically adds a default penalty charge of ₹1,200 or more to your tax amount. This applies even if your apartment society already handles waste through an authorised system.

Q2. Who is responsible for entering SWM data — the individual owner or the apartment association? Individual flat owners must enter the data at the time of filing, but the actual waste management details come from the Apartment Association or RWA. It is strongly advised that flat owners coordinate with their RWA before filing.

Q3. My apartment complex is small (fewer than 100 flats). Does the SWM rule still apply to me?

Apartment societies with fewer than 100 units are not classified as Bulk Waste Generators (BWGs). A standard SWM cess is added to the property tax, and you may not need to enter detailed waste volume data. However, always verify on the portal for your specific property type.

Q4. What is the last date to pay the BBMP Bangalore property tax with a 5% rebate in 2026?

The last date to avail the 5% rebate on BBMP property tax for FY 2026–27 is May 31, 2026. After this date, the 2% per month penalty on outstanding dues begins.

Q5. Can I pay the BBMP Bangalore property tax offline?

Yes, you can pay at BBMP Help Centres, Bangalore One Centres, and designated bank branches. However, the new SWM data section must still be filled correctly, and online payment is faster and gives you an instant receipt.

Q6. Has the ₹1,200 SWM fee been completely waived for apartments?

For registered Bulk Waste Generators (BWGs) with 100+ flats, BBMP replaced the flat ₹1,200 fee with a ₹12/kg waste disposal charge handled by the RWA. However, this waiver is conditional on SWM data being correctly submitted. Missing or incorrect data reverts you to the default penalty.

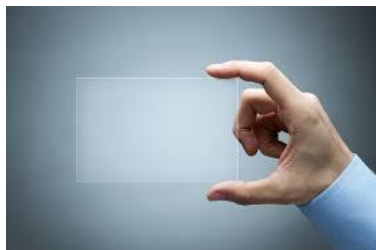
Q7. Where do I find my PID number for the BBMP property tax payment in Bangalore? Your Property Identification Number (PID) is printed on any previous year's BBMP property tax receipt. You can also search for it on the BBMP portal using your property address or owner name.

Disclaimer: This article is for informational purposes only. SWM values mentioned are indicative and may vary across apartment communities. Property owners are strongly advised to verify details with their respective apartment association before filing property taxes in Bangalore. The vendor details and zone-wise assignments (such as Mukka Proteins for GBA East Zone) mentioned in this article are based on information available at the time of writing and should be reconfirmed with your apartment association or BSWML before selecting a vendor on the BBMP portal. Rules, regulations, and guidelines related to Solid Waste Management and property tax in Bangalore may change from time to time. Users are advised to check the latest updates from official sources like the BBMP before proceeding.



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