ARISE

Aparupa Realty Investment N Strategic Enterprises Pvt Ltd

Rental Yield & ROI Analysis

What a Gurugram property really earns
Rent, costs, appreciation and total return | November 2026

- Gurugram yields and prices — latest verified figures
- Gross yield vs net yield, explained simply
- A ₹2 crore flat, worked out line by line
- Five-year return in three market scenarios
- Residential vs commercial vs fixed deposit

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The short answer

- **A Gurugram home earns about 4.3% a year in rent** on its value (gross yield). That is up from 3.5% in 2019, so rents have grown even faster than prices.
- **After running costs, the cash return is closer to 3%.** Rent alone does not beat a bank fixed deposit.
- **The real return comes from rent and price growth together.** Over five years, a well-chosen flat can return roughly 8% a year in a steady market and 11% in a strong one, before tax.
- **Price growth has slowed in 2026.** Plan on the steady case, and treat anything better as a bonus.

1. Where Gurugram stands today

Measure	Figure	Source / period
Average residential price, Gurugram	₹13,350 per sq ft	ANAROCK, Q2 2026
Price growth since 2019	+117% (from ₹6,150 per sq ft)	ANAROCK, 2019 to Q2 2026
Average gross rental yield, Gurugram	4.3% (was 3.5% in 2019)	ANAROCK, Q2 2026
Dwarka Expressway average price	₹14,180 per sq ft, +135% since 2021	ANAROCK, H1 2026
Rent growth in 2025	Dwarka Expressway +25%, Golf Course Road +20%	Savills India, 2025
Current price growth, Gurugram	About 4% a year (down from 32%)	Knight Frank, Q3 2026
Bank FD, over 1 year	6.00% – 6.75%	RBI, Sep 2026
RBI repo rate	5.50% (raised 0.25% on 7 Oct 2026)	RBI

Yields differ by location. Ultra-premium addresses such as Golf Course Road earn lower yields (often around 3%) because prices are very high. Mid-premium sectors along Dwarka Expressway, SPR and Sohna Road usually earn more rent per rupee invested.

2. Gross yield vs net yield

Most brochures quote **gross yield**. Investors should look at **net yield**.

	How to work it out
Gross yield	Yearly rent ÷ property price × 100
Net yield	(Yearly rent − maintenance − property tax − vacant months) ÷ total cost, including stamp duty × 100
Total return (ROI)	Net rent received + gain on sale − selling costs, measured against the total money you put in

3. Worked example: a ₹2 crore flat in Gurugram

A 1,500 sq ft apartment at about the city average of ₹13,350 per sq ft, bought by a male buyer and let out at the city's average 4.3% gross yield.

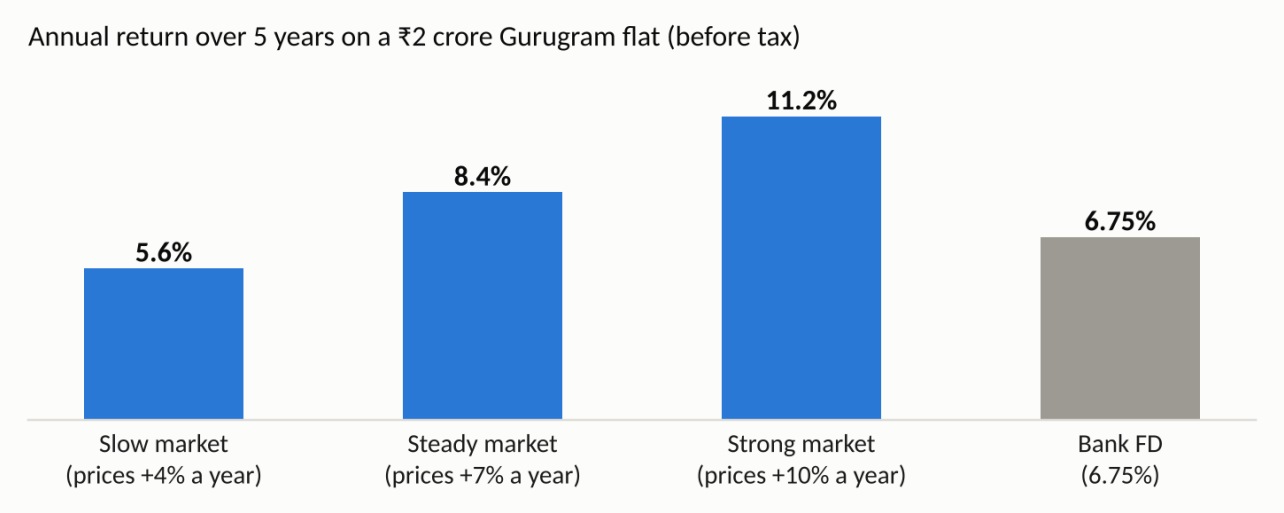
Item	Amount
Purchase price	₹2,00,00,000
Stamp duty (7%) and registration fee	₹14,50,000
Total money invested	**₹2,14,50,000**
Monthly rent (4.3% gross yield)	₹71,700
Yearly rent	₹8,60,000
Less: maintenance (₹6 per sq ft a month)	− ₹1,08,000
Less: property tax and small repairs	− ₹15,000
Less: one month vacant between tenants	− ₹71,700
Net yearly rent	**₹6,65,300**
Gross yield	4.3%
Net yield (on total money invested)	3.1%

Rent is then taxed as income, after a 30% standard deduction on rent (less property tax). Home loan interest can reduce it further.

4. Five-year return: three scenarios

Same flat, held five years. Rent rises 5% a year. Sold at the end with 1% selling cost. Figures are before capital gains tax.

Scenario	Sale price after 5 years	Net rent over 5 years	Total profit	Return per year
Slow (prices +4% a year)	₹2.43 crore	₹35 lakh	₹63 lakh	5.6%
Steady (prices +7% a year)	₹2.81 crore	₹35 lakh	₹1.00 crore	8.4%
Strong (prices +10% a year)	₹3.22 crore	₹35 lakh	₹1.41 crore	11.2%
Bank FD at 6.75% on ₹2.15 crore	—	—	₹83 lakh	6.75%



Return per year is the annual return on all money invested, counting rent each year and the sale at the end.

ARISE view: Property beats the FD only when prices grow by more than about 5% a year. That is why location matters more than anything else: buy where jobs, metro and road links are still being added, from a developer with a clean delivery record.

5. Residential vs commercial vs FD

	Residential flat	Commercial (shop / office)	Bank FD
Typical gross yield	3% – 4.5% (Gurugram avg 4.3%)	Commonly 6% – 9%	6.00% – 6.75%
Price growth	Main source of return	Slower, location-led	None
Lease	11-month leave and licence	3 – 9 years, with lock-in	—
Vacancy risk	Low, easy to re-let	Higher; gaps can be long	None
Ticket size	Moderate	Usually higher	Any amount
Easy to sell	Yes	Slower	Yes

Commercial yields above are the range commonly quoted in the market. A figure above 9% usually points to a weak tenant or a short lease.

6. How to get a better return

- **Buy ready or near-ready.** Rent starts sooner, and you avoid years of payments with no income.
- **Choose the tenant's location, not just yours.** Homes close to Cyber City, Golf Course Extension Road and the Dwarka Expressway corridor re-let quickly.
- **Size matters.** 2 and 3 BHK homes let faster than very large units, which take longer to fill.
- **Keep it furnished and maintained.** A semi-furnished home with working appliances commands higher rent and fewer vacant months.
- **Register in the wife's name or jointly.** Stamp duty drops from 7% to 5% or 6%, which lifts your net yield from day one.

Data sources

— ANAROCK Research — capital values and rental yields across 11 cities, 2019 to Q2 2026 (Aug 2026); Dwarka Expressway report (Sep 2026).
— Savills India — Gurugram rental trends, 2025.
— Knight Frank India — India Residential Market, Q3 2026.
— Reserve Bank of India — policy repo rate and term deposit rates (Sep–Oct 2026).
— Haryana stamp duty rates for urban areas, 2026.

Note: The worked example and scenarios use the stated assumptions to show how returns are built up. They are not a forecast or a promise of returns. Actual rent, costs and prices vary by project and sector. Please take tax advice from a chartered accountant.

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