



BUSINESS PLAN · INDIA

Property Management Firm

*Professional management of residential & commercial property — recurring, hassle-free
returns for owners*

REAL ESTATE

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

August 2026

This document is confidential and prepared for planning purposes. All financial figures are illustrative model assumptions for an Indian MSME context and must be validated against live quotes, local rates and professional advice before any investment or borrowing decision.

1. Executive Summary

This plan sets out a **Property Management** firm in India — a company that manages residential and commercial properties on behalf of owners: finding and screening tenants, collecting rent, handling maintenance and repairs, ensuring compliance, and delivering owners a hassle-free, professionally-managed asset. It earns recurring management fees, leasing commissions and value-added service charges.

India's rental and owned-property base is enormous, and a growing pool of owners — busy professionals, NRIs, investors and institutions — want their properties managed professionally without day-to-day involvement. Property management converts a fragmented, headache-prone task into a dependable, recurring-revenue service business with strong retention and referral dynamics.

The promoter — a real-estate / facilities professional — seeks total funding of **₹6 lakh** (₹2.4 lakh promoter + ₹3.6 lakh term loan, eligible under PMMY-Mudra / CGTMSE), targeting **₹30 lakh** revenue in Year 1 and **₹78 lakh** by Year 3 as the managed portfolio grows.

2. Business Description, Vision & Legal Structure

Concept: A professional property manager that takes complete care of an owner's property — tenants, rent, maintenance and compliance — delivering steady returns and peace of mind.

Vision: To be the trusted property-management partner for owners, NRIs and investors in chosen micro-markets.

Mission: Keep every managed property tenanted, maintained, compliant and profitable — with transparent reporting to owners.

Legal structure options

- **Proprietorship / LLP** — LLP recommended as the portfolio and team grow.
- **Private Limited** — for scaling across cities and institutional mandates.

Regulatory anchor: property management combines agency, tenancy and facilities work — governed by rent/tenancy law, the Model Tenancy Act framework, RERA (for agency/leasing), GST on fees, and clean escrow-style handling of owner funds. Trust, transparency and reliable maintenance are the core of the business.

3. Promoter & Ownership

Led by a promoter with real-estate, facilities or property experience. Delivery uses property managers, maintenance vendors, an accounting/reporting system, and legal/documentation partners. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

India's owned and rented property base is vast and growing, and professional management is under-penetrated. Rising rental demand, a large NRI owner base, institutional and investor ownership, and the hassle of self-management create strong, growing demand for reliable property managers. The market is fragmented and local, favouring trusted, tech-enabled, service-focused operators.

Demand drivers

- **NRI & absentee owners** needing local management.
- **Investor & institutional** portfolios.
- **Rental demand** & tenant churn.
- **Hassle of self-management** (tenants, repairs, compliance).
- **Professionalisation** & transparency expectations.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Manageable properties in India	Very large
SAM	Reachable owners in the firm's micro-markets	Large
SOM (Yr 1-3)	Units under management	80 → 260

Target segments

- NRI & out-of-city owners.
- Investors with multiple units.
- Commercial / office landlords.
- Builders/owners of leased assets.

5. Competition & Competitive Advantage

Landscape: local brokers offering informal management, facility-management firms, proptech platforms, and individual caretakers. The firm competes on reliability, transparency, service quality and technology.

The firm's edge

- **Reliable, professional management** vs. informal caretakers.
- **Transparent reporting** & owner dashboards.
- **Vetted maintenance network.**
- **Tenant screening & compliance.**
- **NRI-friendly, remote-first service.**

6. Services & Pricing

Service	Income model	Indicative fee
Full property management	% of monthly rent	5-10% of rent
Tenant sourcing / leasing	One-time	0.5-1 month rent
Maintenance & repairs	Coordination + margin	Cost + %
Vacant-property care (NRI)	Monthly retainer	Fixed/month
Compliance & documentation	Fee/retainer	Add-on
Owner reporting & accounting	Bundled/retainer	Value

Recurring management fees form the backbone; leasing commissions and maintenance margins add income. Retained portfolios compound into predictable, recurring revenue.

7. Go-to-Market — Marketing & Sales

- **NRI & investor networks:** targeting absentee owners.
- **Referrals & reputation** for reliable, transparent service.
- **Broker/developer tie-ups** for new-owner handoffs.
- **Digital presence** & owner testimonials.
- **Micro-market density** for efficient operations.

Sales approach

Win owner mandates → onboard & tenant the property → manage & report reliably → retain & earn referrals. Portfolio density and retention drive economics; NRI and investor segments give higher-value, stickier mandates.

8. Operations Plan

- **Location:** an office covering target micro-markets, with a field maintenance network.
- **Process:** owner onboarding → tenant sourcing & screening → agreement & handover → rent collection → maintenance → compliance → owner reporting.
- **Technology:** a property-management system (rent, tickets, reporting), owner dashboards, and vendor management.
- **Quality & compliance:** tenant verification, agreements, statutory compliance, transparent fund handling.
- **Capacity:** property managers + system handle unit load; scale by adding managers and micro-markets.

Management workflow

Stage	Activity	Metric
Onboard	Owner & property	Mandates
Tenant	Source & screen	Occupancy
Collect	Rent & dues	On-time %
Maintain	Repairs & tickets	SLA
Report	Owner statements	Retention

9. Regulatory, Licences & Compliance (India)

- **RERA agent registration** where leasing/agency is involved; conduct and disclosure obligations.
- **Tenancy law & Model Tenancy Act** framework; registered rent agreements; local municipal norms.
- **Business registration:** proprietorship/LLP or Pvt Ltd; PAN/TAN; GST (management fees attract GST); Shops & Establishments.
- **Fund handling & data:** transparent handling of owner rent/deposits; DPDP-aligned data protection for tenant/owner data.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Principal	1	1	1
Property Manager	2	4	6
Maintenance Coordinator	1	2	3
Accounts / Reporting	1	1	2
Admin	0	1	1
Total	5	9	13

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-1	RERA, office, PMS, vendor network, first mandates
Launch	Month 1-3	First 20-30 units under management
Traction	Month 4-9	Portfolio growth; break-even nears
Scale	Year 2	More managers/micro-markets; NRI focus
Growth	Year 3	~260 units; recurring, sticky revenue

12. Financial Plan (Illustrative)

All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. They are not projections of guaranteed results.

12.1 Project cost & means of finance

Capital requirement	₹
Office & fit-out	1,10,000
Computers & IT (4)	1,50,000
Property-management system & tools	1,20,000
Branding, marketing & RERA	1,00,000
Deposits & pre-operative	70,000
Working-capital buffer	50,000
Total project cost	6,00,000
Promoter contribution	2,40,000
Term loan (Mudra / CGTMSE)	3,60,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Management fees (recurring)	16,00,000	34,00,000	46,00,000
Leasing commissions	8,00,000	15,00,000	20,00,000
Maintenance margin & add-ons	6,00,000	9,00,000	12,00,000
Total revenue	30,00,000	58,00,000	78,00,000
Salaries & field staff	15,00,000	27,00,000	35,00,000
Rent & utilities	2,00,000	2,40,000	2,80,000
PMS, IT & software	1,60,000	2,30,000	2,90,000
Marketing & acquisition	2,20,000	3,20,000	4,00,000
Admin, travel & misc	2,40,000	3,40,000	4,40,000
Interest on term loan	40,000	29,000	16,000
Total expenses	23,60,000	38,59,000	49,26,000
Net profit (before tax)	6,40,000	19,41,000	28,74,000
Net margin	21.3%	33.5%	36.8%

12.3 Unit economics & break-even

- **Per unit:** recurring management fee + occasional leasing & maintenance margin; economics improve with portfolio density.
- **Manager productivity** (units/manager) and retention drive profitability.
- **Break-even:** reached around month 8–10 as the recurring portfolio builds.

12.4 Projected Cash Flow — Year 1 (quarterly, illustrative)

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	50,000	55,000	95,000	1,70,000
Collections	5,80,000	7,20,000	8,40,000	8,60,000
Operating outflows	5,50,000	6,55,000	7,40,000	7,70,000
Loan EMI	25,000	25,000	25,000	25,000
Closing balance	55,000	95,000	1,70,000	2,35,000

Recurring management fees give steadier cash flow than pure brokerage; leasing and maintenance add upside. The buffer covers the portfolio-building ramp.

12.5 Key Performance Indicators to Monitor

- **Portfolio:** units under management; occupancy %; churn.
- **Service:** rent-on-time %; maintenance SLA; owner satisfaction.

- **Economics:** revenue per unit; units per manager.
- **Growth:** new mandates; retention %; referral %.

13. Funding Requirement & Bankability

Total ask: **₹3.6 lakh term loan** against ₹2.4 lakh promoter contribution — eligible under **PMMY (Mudra)** and coverable under **CGTMSE**. Year-1 net profit ~₹6.4 lakh against annual debt service of ~₹1 lakh gives a **DSCR above 3.0** — comfortably bankable, strengthening as the recurring portfolio compounds.

13.1 Funding utilisation

Use of funds	₹	% of total
IT, PMS & software	2,70,000	45%
Office setup & deposits	1,80,000	30%
Branding, marketing & RERA	1,00,000	17%
Working-capital buffer	50,000	8%
Total	6,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Owner/tenant disputes	Clear agreements; transparent reporting; documentation
Vacancy / rent default	Screening; occupancy focus; diversified portfolio
Maintenance quality	Vetted vendor network; SLAs; owner approvals
Fund-handling trust	Transparent, segregated fund handling; audit trail
Staff attrition	Training; systems; process standardisation

15. SWOT Analysis

Strengths Recurring revenue; sticky portfolios; low capital; NRI/investor demand; referral-rich.	Weaknesses Service-intensive; staff-dependent; trust-critical; local density needed.
Opportunities NRI & investor owners; professionalisation; proptech; multi-city scale.	Threats Informal caretakers; proptech platforms; disputes; cycle downturns.

16. Recommended AiSevak Tools for This Business

This property-management firm would use AiSevak's Real-Estate vertical tools in delivery:

- **Management ops:** tenant-screening, rent-tracking, maintenance-ticketing and owner-reporting tools.

- **Documentation & compliance:** rent-agreement, RERA and tenancy tools (with Legal vertical).
- **Practice:** Business Plan, Break-even and Unit-Economics tools to model the portfolio.

17. Key Assumptions & Notes

- Recurring management fees, leasing commissions and maintenance margins combined.
- ~80 units in Year 1 growing to ~260 by Year 3 across residential & commercial.
- Term-loan interest ~11% p.a., 5-year tenure; management fees attract GST.
- Transparency, reliable maintenance and clean fund handling are foundational; figures exclude GST.

► Use these tools now — free on AiSevak

Every tool referenced in this plan is available on aisevak.in. Open the [Real Estate toolkit](https://aisevak.in/verticals/realestate) to browse and use them all at <https://aisevak.in/verticals/realestate> — or go straight to any specific tool at <https://aisevak.in/service/<tool-name>>. No signup needed to explore; each tool guides you step by step.

Prepared by AiSevak.in — a product of ABL Digital Technologies. AI-powered business services for India. This is AI-assisted guidance; figures are illustrative and not a guarantee of results. Verify all numbers, licences and regulatory requirements with a qualified professional before relying on this plan for binding decisions. © 2026 ABL Digital Technologies Private Limited.