INNOKAIZ
REAL ESTATE L.L.C

Residential and investment property in the UAE

Transparent advice. Sustainable returns.

Sales, off-plan, leasing, property management and investment advice for buyers in the UAE and India.

Company profile 2026 · Dubai, UAE



Innokaiz Real Estate L.L.C

We help you buy, sell, rent out and manage property in the UAE, whether you live here or overseas. Many of our clients buy from India and other countries, and we are set up to work with them remotely.

Company	Innokaiz Real Estate L.L.C, Dubai
Founders	Sukumar Balakrishnan and Vinodh Radhakrishnan
Services	Property sales and acquisition · Off-plan sales · Leasing · Property management · Investment advisory
Property types	Apartments, villas, townhouses, and commercial units
Who we work with	Home buyers, investors, landlords and tenants, in the UAE and overseas
Office	Office 301, Al Moosa Tower 1, Sheikh Zayed Road, Trade Center Street, Dubai
Contact	info@innokaizrealestate.com · innokaizrealestate.com

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About Innokaiz Real Estate

Buying property in the UAE involves more than choosing the right unit. You may need to move money between two countries, arrange a mortgage, understand the UAE's rules and fees, and find someone you trust to look after the property once you have the keys. This is harder still if you live outside the UAE.

Our founders have spent their careers in exactly these areas. Sukumar Balakrishnan runs a group in India that includes a property developer, a home-loan company and an insurance broker, and he has owned multiple properties in Dubai since 2018. Vinodh Radhakrishnan has lived in the UAE for more than 17 years, has owned and invested in multiple UAE properties since 2012, and founded Insurance Gulf and SST Gulf.

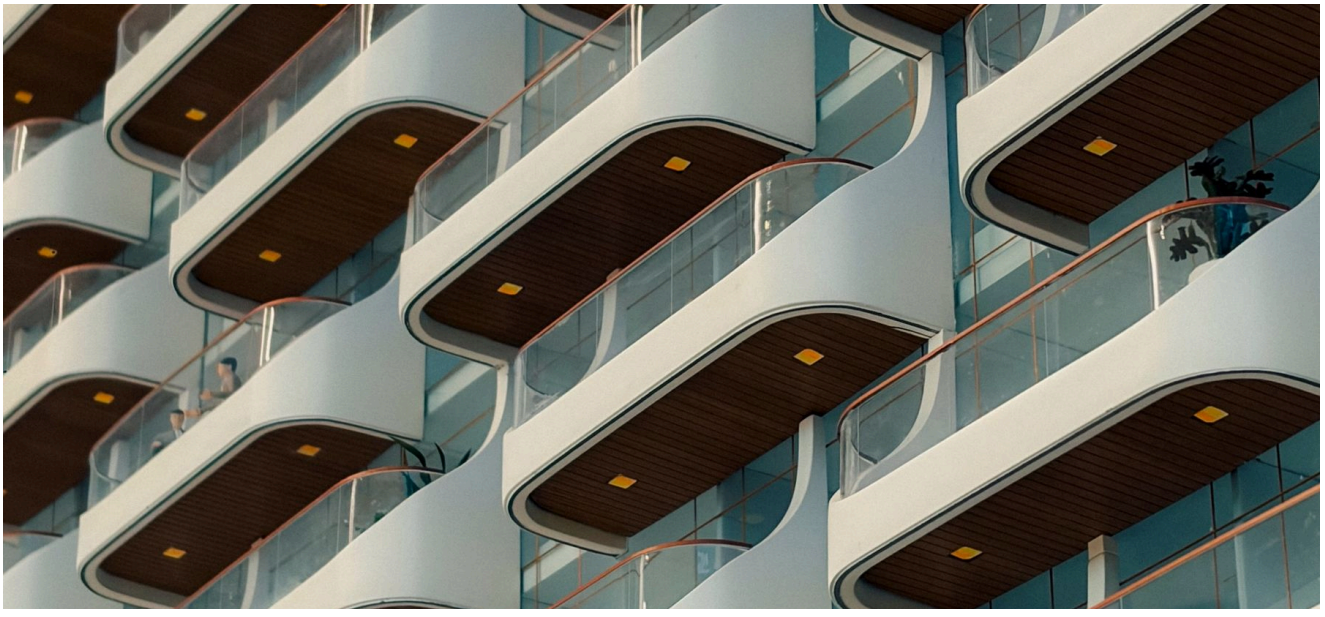
At Innokaiz Real Estate we put that experience to work for you. We help you choose, buy, rent out and manage property, and we plan the finance, insurance and paperwork around your purchase from the start.

You will have one named contact from the first call to handover and after. We give our advice in writing with the numbers behind it, and we will tell you when a property is not right for you.

OUR MOTTO

Transparent advice. Sustainable returns.

Every recommendation we make is independent and backed by market data, with one aim: to protect our clients' capital and grow the long-term value of their investment.



Sukumar Balakrishnan

Founder, Innokaiz Real Estate L.L.C
Chairman and Managing Director, Jayalakshmi Balakrishnan Group

Sukumar Balakrishnan is the founder, Chairman and Managing Director of the Jayalakshmi Balakrishnan Group, based in Chennai. The group runs regulated businesses in consumer electronics, lending, insurance broking, property and healthcare, along with media companies and a charitable foundation.

Its flagship, Innokaiz India Limited, is a public limited company regulated by SEBI and listed on BSE. It trades in consumer electronics and home appliances across India, the Middle East and Africa.

In property, the group operates Innokaiz Properties Pvt Ltd, which handles asset management and property development, and he has personally owned multiple properties in Dubai since 2018. In finance, Fuehrer Capital Private Limited is an RBI-regulated NBFC providing home loans, gold loans and consumer durable loans.

What this means for you

- Advice from someone who develops and manages property himself
- An owner of multiple properties in Dubai since 2018
- A clear view of how lenders assess a purchase, from running a home-loan company
- The standards of a listed, regulated company applied to your transaction
- A trusted contact in India for families and investors buying in the UAE



Vinodh Radhakrishnan

Founder, Innokaiz Real Estate L.L.C
Founder and Chief Executive Officer, Insurance Gulf and SST Gulf
Co-founder, Hhealthylife Gulf

17+	2012	20+
years living in the UAE	owner of and investor in multiple UAE properties since this year	years in insurance and investments in the UAE and India

Vinodh Radhakrishnan has lived in the UAE for more than 17 years. He is an owner of and investor in multiple properties in the UAE, which he has held since 2012, so he knows buying, letting and managing property here as an owner, not only as an adviser.

His career in insurance and investments spans more than twenty years in the UAE and India, across life insurance, takaful, health insurance and investment products. He founded Insurance Gulf in Dubai, which designs health, travel, life and motor insurance with insurers and reinsurers and sells it through brokers and agents in the UAE and MENA.

He is also the founder and CEO of SST Gulf and co-founder of Hhealthylife Gulf. Earlier, he founded Healthx and AVTECH in the UAE. He holds an MBA in Insurance.

What this means for you

- Advice from an owner and investor who has held UAE property since 2012
- A founder based in Dubai, available to meet you in person
- Guidance on home, contents and mortgage life insurance from an insurance specialist
- More than 17 years of contacts across UAE banks, brokers, insurers and businesses

Companies

Insurance Gulf	Founder and CEO	Insurtech: health, travel, life and motor insurance
SST Gulf	Founder and CEO	Management, project and feasibility consultancy
Hhealthylife Gulf	Co-founder	Digital wellness for individuals and employers
Healthx	Founder and General Manager	Health venture, UAE
AVTECH	Founder	Start-up, Dubai

Our founders' other businesses

Our founders also lead these companies in India and the UAE. Together they give us experience in lending, insurance, property, healthcare and business consulting.

Jayalakshmi Balakrishnan Group

Innokaiz India Limited	Consumer electronics and home appliances in India, the Middle East and Africa. Public limited company, regulated by SEBI.
Fuehrer Capital Pvt Ltd	Home loans, gold loans and consumer durable loans. NBFC regulated by the RBI.
Pulsecue Insurance Broking	Health, life and general insurance broking. Regulated by IRDA.
Innokaiz Properties Pvt Ltd	Asset management and property development.
Jeevan Multi Speciality Hospitals	100-bed hospitals, three units: Chengalpattu, Mahindra World City and Maraimalai Nagar.
Brio TV	Tamil satellite television channel.
Brio OTT / Digital	Films, web series and short films.
Brio / Gembrio Pictures	Film production and distribution.
Metro People Daily	Tamil daily newspaper.
Balakrishnan Foundations	Education, healthcare and ending poverty. CSR certified, 80G and 12A registered.

Vinodh Radhakrishnan

Insurance Gulf	Dubai insurtech company. Health, travel, life and motor insurance, built with insurers and reinsurers and sold through brokers and agents across the UAE and MENA.
SST Gulf	Smart Secure Tech Management Consultancies LLC, Dubai. Management, project development, feasibility studies, HR, market research, and innovation and AI research consultancy. sstgulf.com
Hhealthylife Gulf	Hhealthylife Gulf LLC, Dubai. A digital wellness company helping individuals and employers manage health, fitness and everyday wellbeing through digital tools and programmes.

Dubai property in numbers

Dubai set a new record in 2025, and the first half of 2026 continued at a similar pace. Off-plan property now makes up most sales by number.

AED 917bn

Value of real estate transactions in 2025, up 20% on 2024

270,000+

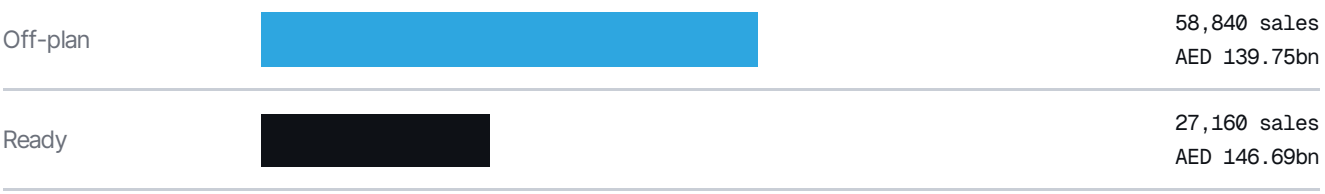
Real estate transactions in 2025

129,600

New investors in 2025, out of 193,100 investors in total

First half of 2026

AED 419.9 billion across 112,850 transactions. Sales split by property status:



Bar length shows share of the 86,000 sales transactions by number.

What it means for buyers

Off-plan buyers pay less up front but wait for handover and depend on the developer. Ready property costs more on the day, but can be lived in or rented out straight away. We help you choose based on your timeline and cash flow.

Who is buying

Residents made up 56.6% of investors in 2025, which means more than four in ten came from outside the UAE. Indian nationals have been among the largest groups of foreign buyers in recent years.

Source: Dubai Land Department figures, as reported by the Government of Dubai Media Office and Emirates 24|7.

Sales and off-plan



01

Buying and selling ready property

For buyers, we shortlist property that fits the budget and purpose, arrange viewings in person or by video, check the title and service charges, and negotiate the price. For sellers, we value the property against recent sales, market it, qualify buyers and manage the transfer.

- Written shortlist with price, size, service charge and expected rent
- Title and ownership checks before any deposit
- Negotiation, Form F (MOU) and transfer at the trustee office

02

Off-plan and new launches

We compare new projects from established developers on price per square foot, payment plan, handover date, location and the developer's delivery record. We explain what happens if the project is delayed and how resale works before completion.

- Side-by-side comparison of shortlisted projects
- Payment plan and escrow account checks
- Follow-up through construction, snagging and handover

Leasing, management and advice

03

Leasing

We find and check tenants for landlords, and find homes for tenants. We prepare the tenancy contract, register it on Ejari, collect deposits and cheques, and handle renewals within the rules set by the Dubai rent index.

04

Property management

For owners who live abroad or prefer not to manage their property, we collect rent, pay service charges and utilities on their behalf, arrange maintenance and inspections, and send a statement every month.

05

Investment advisory

Before you buy, we set out the full cost of ownership, likely rent, net yield and resale range for each option, using Dubai Land Department transaction data. If you own several properties, we review the portfolio once a year.

06

Finance and insurance coordination

We connect buyers with UAE mortgage banks and brokers, and with insurers for home, contents and mortgage life cover. We are not a lender or an insurer. We make sure these are arranged in time for the transfer.



For families and investors in India and across the globe

Wherever you live, in India or anywhere else in the world, you can buy, rent out and manage property in the UAE through us without flying in for every step.

What we handle for you

- Video viewings and walkthroughs of shortlisted property, arranged around your time zone
- Document checks and signing, including power of attorney where needed
- Coordination with your bank on the transfer of funds
- Transfer at the Dubai Land Department trustee office
- Snagging and handover on your behalf
- Letting and management after handover
- Meetings in Chennai and other Indian cities, and video calls from anywhere, on request

Costs to budget beyond the price

DLD transfer fee	4% of the purchase price
Trustee office fee	Fixed fee per transaction
Agency fee	Usually 2% on ready property
Mortgage costs	Registration and bank fees, if financed
Service charge	Yearly, set per square foot by each building

You receive a written cost sheet for the specific property before you commit.



Golden Visa and protecting your assets

Two questions our buyers ask most often after choosing a property: can it give me residency, and how do I make sure it passes to my family? We help with both.

GOLDEN VISA THROUGH PROPERTY

10-year UAE residency for property owners

- Property worth AED 2 million or more, based on the official Land Department valuation
- One property, or several properties together, can make up the value
- Off-plan and mortgaged property can also qualify, with a no-objection certificate from the developer or bank
- Spouse and children can be sponsored on the same visa
- Renewable, with no employer sponsor needed

How we help

We shortlist property that meets the threshold, check the valuation before you buy, arrange the certificates you need and guide you through the application.

WILLS FOR UAE ASSETS

Make sure your property goes where you want

Without a registered will, the UAE estate of a non-Muslim expat can go through lengthy court proceedings. Bank accounts and property may be frozen, assets may be divided in a way you did not intend, and the court may decide who looks after your children.

What a will can cover

- UAE property, owned outright or with a mortgage
- Bank accounts, investments and business shares
- Guardians for children under 18

Where it is registered

DIFC Courts Wills Service Centre, Abu Dhabi Judicial Department, or as a notarised will in Dubai, depending on your assets and emirate.

How we help

Through our will-writing partners, we arrange for your will to be drafted and registered, timed with your property purchase.

Golden Visa and wills rules are set by UAE authorities and can change. We confirm the current requirements for your case before you act. This page is general information, not legal advice.

From first call to handover

01	**Brief**	We agree the budget, purpose, preferred areas and timeline, and whether the purchase will be financed. You receive: a written brief.
02	**Shortlist**	We select properties that fit and compare them on price, costs, rent and resale. You receive: a shortlist and cost sheet.
03	**Viewings**	In person or by video call, with notes on condition and building. You receive: viewing notes and photos.
04	**Offer and MOU**	We negotiate, check the title and sign the Form F memorandum of understanding. You receive: the signed MOU.
05	**Finance and NOC**	Mortgage approval if needed, and the developer's no-objection certificate. You receive: a transfer date.
06	**Transfer**	Payment and registration at the Dubai Land Department trustee office. You receive: the title deed.
07	**After handover**	Utilities connection, leasing or move-in, and management if required. You receive: keys, and a tenant or a home.



What you can expect from us

These are the rules we follow on every sale, purchase and letting.

Registered and in writing

Every sale and letting is handled by RERA-registered brokers and signed on the Dubai Land Department's standard forms: Form A with sellers, Form B with buyers and Form F between buyer and seller.

Client money protected

Off-plan payments go only into the project's registered escrow account. Deposits on ready property are held under the terms of the signed MOU.

Numbers before opinions

Our advice is based on recorded transaction prices and actual rents, and we show you the data behind every recommendation.

One named contact

You have one person responsible for your file, available by phone, WhatsApp and email, and a founder is always reachable when needed.

Fees agreed up front

Our commission and any third-party costs are set out in writing before we start. Nothing is added later.

Client information kept private

Your personal and financial details are shared only with those needed to complete the transaction, such as the bank, developer and Land Department.



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