

Real Estate Buyer's Checklist (India)

Use this checklist to verify all critical aspects before purchasing a home or investment property.

Legal and Compliance Checks

Item	Verify
Is the project RERA-registered ?	[<input type="checkbox"/>]
Is the builder RERA-compliant across other projects?	[<input type="checkbox"/>]
Does the developer have clear land title and approvals ?	[<input type="checkbox"/>]
Are construction approvals (commencement, fire NOC, environmental clearance) in place?	[<input type="checkbox"/>]
If resale: Is the property free from litigation or legal encumbrance?	[<input type="checkbox"/>]

Builder Reputation

Item	Verify
Track record of on-time delivery in past projects	[<input type="checkbox"/>]
Quality of construction in past or ongoing developments	[<input type="checkbox"/>]
Are there ongoing complaints on RERA or consumer forums?	[<input type="checkbox"/>]

Project and Pricing

Item	Verify
Is the price quoted per carpet area , not super built-up?	[<input type="checkbox"/>]
Have you received a detailed price breakup sheet ?	[<input type="checkbox"/>]
Are all charges disclosed? (PLC, parking, floor rise, GST, registration, etc.)	[<input type="checkbox"/>]
Is there clarity on payment schedule and linked milestones?	[<input type="checkbox"/>]
Are there any hidden charges or club membership costs ?	[<input type="checkbox"/>]

Location and Site Visit

Item	Verify
Is the location close to work, school, transport, hospital, etc.?	[]
Have you done a physical site visit ?	[]
Are there local civic or infrastructure issues ? (Drainage, traffic, encroachments)	[]

Documentation

Item	Verify
Did you receive a draft sale agreement or builder-buyer agreement ?	[]
Are payment terms and penalty clauses clearly defined?	[]
Is the carpet area and possession date clearly mentioned?	[]
Are clauses around refunds, cancellations, force majeure clear?	[]

Loan and Financial Readiness

Item	Verify
Is the project approved by your bank or home loan provider ?	[]
Have you calculated the total cost of ownership including EMI, interest, registration, and maintenance?	[]
Have you factored in tax benefits under Sec 80C & 24 ?	[]

Possession and Post-Handover

Item	Verify
What is the committed possession timeline ?	[]
Will possession be given with Occupancy Certificate (OC) ?	[]
Is there a 5-year defect liability clause as per RERA?	[]
Who manages maintenance, security, amenities post-handover?	[]

 **Final Tip:**

Never rely solely on brochures or verbal assurances.

Insist on written communication, RERA documents, and legal vetting before making payments.