



## When Buying Property

- Ascertain whether the concerned builder/ realtor have obtained C. L. U. (Commercial Land Use certificate) or permission letter from the competent authority of the area where he is setting up the Project for sale.
- Do extensive survey about the market rates and negotiate.
- Ascertain and confirm the target completion date.
- Ascertain the date of possession when the property will be handed over to the buyer?
- In case the project has been completed and some of the sites have already been occupied, discuss with them to find out the problems if any being encountered by them.
- Discuss about the penalties for delays in payment, possession etc.
- Carefully study the cost escalation clauses, cancellation policies and payment refund procedure.
- The site plan should clearly define about provision of gardens, Public utilities, Electricity, Roads, Water and Sewages etc.
- Ascertain whether the buyer will have to pay any extra charges for the above mentioned facilities.
- When buying property from the developer check carpet area, built-up area and super built up area, payment terms, schedule of payments and also study complete technical specifications of the design and material etc.
- Ensure that the design offered is earthquake resistance.
- Always insist for complete original documents and check the ownership title of the Property to be purchased, Certificate of non-encumbrance (i.e. free from any dispute), certificate of all dues including municipal taxes, electricity, water and sewage etc. paid.
- Make sure that the seller has paid all taxes associated with the property till date. Ask for the recent tax paid receipts from the seller.

**STATE CONSUMER HELPLINE  
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- The Banks are normally ensuring that the project being financed by the banks are approved for proper projects. Enquire from the Banks regarding sanction of loans to buy the property.
- If original document are not available counter check the ownership from the available photocopies. Verify the ownership details from developing authority/ Municipal Corporation or Tehsildar office.
- If the property is to be transferred by means of Power of Attorney verify whether the attorney holder has the authority to sell the property.
- Carefully read the clauses of power of attorney.
- Make proper verification. Enquire regarding the property and the neighboring land by examining the land map properly.
- Whether the property is mortgaged/ hypothecated with the bank or under civil /criminal dispute.
- Whether the property is free from any encroachment.
- Ascertain whether land to be purchased come under acquisition notification of Govt. u/s 4 & 6 of land Acquisition Act.
- Get a certificate copy of every document from the concerned Sub Registrar / Tehshildar office.
- Ensure that payments are made through cheques / DDs in the name of vendor against a proper receipt like sale deed, Agreement to sell etc.
- Ensure that signatures / finger-prints are made on the documents by the vendor.
- No sale is complete without signatures of both the parties.

### STATE CONSUMER HELPLINES

<b>Andhra Pradesh</b> 1800-425-0082 1800-425-2977 <b>Bihar</b> 1800-345-6188 <b>Gujarat</b> 1800-233-0222, 079-27489945, 079-27489946 <b>Haryana</b> 1800-180-2087 <b>Himachal Pradesh</b> 1800-180-8026 <b>Jharkhand</b> 1800-3456-598	<b>Madhya Pradesh</b> 155343, 0755-2559778, 0755-2559993 <b>Maharashtra</b> 1800-22-2262 <b>Mizoram</b> 1800-345-3891 <b>Odisha</b> 1800-345-6724, 1800-345-6760 <b>Puducherry</b> 1800-425-1082, 1800-425-1083, 1800-425-1084, 1800-425-1085	<b>Rajasthan</b> 1800-180-6030 <b>Tamil Nadu</b> 044-28592828 <b>Telangana</b> 1800-425-00333 <b>Tripura</b> 1800-345-3665 <b>Uttar Pradesh</b> 1800-1800-300 <b>Uttarakhand</b> 1800-180-4188 <b>West Bengal</b> 1800-345-2808
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