



SINCE 1992

Presents



The Homebuyer's Checklist!

*Your Essential Guide to a Smart and Informed
property Decision's in Today's Real Estate Market.*

How to start the property buying process?



Embarking on the journey of buying property is a significant milestone that can shape your future. Whether you're a first-time homebuyer or looking to invest, understanding the steps involved is crucial.

Assess Your Financial Readiness

- Review your Financials .
- Check your credit score.

Define Your Needs and Preferences

- Identify the type of property you want (e.g Luxury, Affordable or plots)
- Align with your long-term goals
- List Essential features (number of bedrooms, location, amenities)
- Factor your lifestyle needs (commute, schools, nearby services)

Research the Market

- Explore Potential neighborhoods
- Research Online to understand pricing
- Visit property expos & events.

How to check property legality ?



Ensuring a property's legality is vital to safeguarding your investment and peace of mind. Verifying ownership, land use and compliance with local regulations helps prevent disputes and financial losses.

Ownership Legitimacy

- Title Deed
- Sale Agreement
- Legal Opinion

Documentation Checklist

- Encumbrance Certificate
- Completion Certificate (CC)
- Possession Certificate (PC)
- Khata Certificate

Project Approvals

- Approved Building Plan with License
- Bank Approval and NOC
- Environmental / KSPCB NOC
- Fire Department NOC
- Water and Electricity Dept NOC
- RERA Registration
- Property Tax Receipts

How to choose the right property?



Choosing the right property is one of the most important decisions in your home-buying journey. Consider factors like location, budget and amenities to ensure your purchase aligns with your lifestyle and financial goals.

Location and Neighborhood

- Proximity to Work and Transport Hubs
- Access to Schools and Educational Institutions
- Availability of Healthcare Facilities
- Future Development and Growth Potential

Builder's Reputation

- Track Record
- Verify Financial Stability

Quality of Construction

- Inspect Construction Materials Used
- Check the Finishing and Interiors

Amenities and Facilities

- Availability of Recreational Facilities
- Security and Safety Features
- Parking and Visitor Facilities

How to find a reliable real estate developer?



A trustworthy real estate developer guarantees quality construction, transparency, timely delivery and compliance with legal standards. Use these tips to identify a reliable partner for your property purchase.

Reputation

- Research Past Projects
- Review Customer Feedback
- Assess Timely Project Delivery History

Professionalism

- Check for Industry Certification
- Seek Recommendations or Referrals
- Evaluate the After-Sales Service

Financial Stability

- Confirm a Clear Legal Record
- Assess their Financial Health and Standing

Operational expertise

- Structural Consultant
- Architectural Consultant
- Landscape Consultant
- MEP Consultant
- Experience in Similar Scale Projects

How to plan your budget when buying a property?



A well-planned budget ensures financial stability and a stress-free experience. Advance planning helps you estimate what you can afford and prevents unexpected expenses.

Property Price

- Basic Sale Price (BSP)
- Floor Rise Charges
- Car Parking Charges

Government Charges

- Stamp Duty
- Registration Fees
- Legal Documentation Charges
- Goods and Services Tax (GST)
- TDS (Tax Deducted at Source)

Utility and Facility Charges

- Electricity / Water Connection Charges
- Maintenance Advance
- Sinking Fund

Home Loan Costs

- Loan Processing Fee
- Legal and Valuation Charges

How to apply for a home loan for your property?



Applying for a home loan is a crucial step in turning your dream of owning a property into reality. The process can seem overwhelming, but breaking it into clear steps can simplify the process and improve your chances of approval.

Before Applying

- Check Your Credit Score
- Determine your budget and loan eligibility
- Research different loan options and choose the right type

Documentation Required

- Personal Documents (Aadhaar, address proof etc)
- Income Proof (PAN, salary slips, IT returns)
- Bank Statements (last 6 months)

Property Documents

- Sale Agreement
- Approved Building Plan
- Title Deed

After Disbursement

- Review the EMI Schedule
- Ensure Sufficient Balance

More than
3 Decades
of Delivering Happiness
On-Time Every Time.

32+

Years of crafting
dream homes

42+

Completed
projects

3500+

Happy families found
their perfect space

