

Check These Documents Before Buying Directly From Developer

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Considering buying a house?

Here is the list of documents that you need to check before you sign the dotted lines in case of an under-construction property bought directly from builder:

1. First and foremost you must check the title of the project land and see whether the title flows rightfully from the past owner(s) to the developer of the project. You can check Project Land Title records at the office of the Sub Registrar and Tehsil Office, Land revenue Department under whose jurisdiction the property is situated. Nowadays, land records for most states are made available online.
2. In addition to the above, you should also check if there are any registered mortgage/ encumbrances on the said land. This information can be again verified at the office of the Sub Registrar and Land Revenue Department under whose jurisdiction the property is situated.
3. You must also get a lawyer to check whether any part of land has been notified for acquisition under the Land Acquisition Act, or if there has been any violation pertaining to the provisions of Urban Land Ceiling Act. The lawyer would also check if there have been any notices of attachment by any government authority in respect of the project land.
4. Before developing any project, a builder needs Land Use Certificate or Change of Land Use certificate or License from the urban authority because residential projects cannot be built in a commercial or industrial zone or on institutional or agricultural land. You can ask the builder to produce a copy of Land Use or CLU Certificate or License.
5. Verify that the Zoning Plan, Layout Plan and the Building Plan for the project are approved by appropriate sanctioning authorities.

Now, once the construction is complete and the project is ready for possession- make sure that the builder has obtained Occupancy Certificate issued by the Town Planning/ Municipal Body before you move in the flat. This certificate is the assurance that basic amenities like electricity, water connection, etcetera are provided in the housing complex and the structure is safe for occupation.

Last but not the least, check if the builder has received Completion Certificate issued by Urban Local Body/ Authority.

And mind you, getting all the documents verified by a lawyer will help you save any trouble in future.

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