Before You Buy: Three Checks That Matter

A practical process for a plot, home or land shortlist. Use it before making a payment commitment.

1. Ownership and authority

Who has the right to sell this exact property? Match the seller, title chain and property identity. Ask a lawyer to assess gaps, claims, mortgages and the authority of anyone signing for another person.

2. Approvals and permitted use

What can you legally do with it? Check the applicable approved plan, registration and land-use requirements. Match the plot and phase to the documents. A brochure or verbal promise is not a permission.

3. Location, usability and total cost

Does it work for you? Test access, travel times, services and site conditions. Add transaction costs and remaining works to the purchase price. Keep present facts separate from proposed infrastructure.

This handbook is general education for Indian property buyers, with Andhra Pradesh verification references. It is not a title opinion or transaction-specific legal, tax or financial advice. Use qualified advisers and current local requirements.

Make the property specific.

A document is only useful when it matches the property you intend to buy.

- [ ] Record the address, village, survey references, phase and plot or unit number.
- [ ] Compare names, area and boundaries across the deed, plans and quotation.
- [ ] Request the earlier documents that explain how the seller obtained the property.
- [ ] Confirm who will sign, who receives payment and whether any co-owner or other consent is needed.
- [ ] Give the records to an independent lawyer and request an explanation of unresolved issues.

Property identity and seller

Missing document or mismatch to resolve

Check the intended use.

Do not assume that registration of a sale establishes every development permission.

- [ ] Obtain the applicable approved layout or building plan and its conditions.
- [ ] Verify that the exact property and phase appear in the approved scope.
- [ ] Check applicable RERA details using the official state portal; obtain advice on any claimed exemption.
- [ ] Confirm permitted land use and current conversion or planning procedure where relevant.
- [ ] Ask what separate permission your proposed building or business would need.
- [ ] List infrastructure and amenity promises in writing, with current status and contractual commitments.

Authority, approval reference and date

Pending condition or clarification

Budget for the whole decision.

Use the same area basis and include what is needed to make the property usable.

Purchase price and area basis

Applicable duties, registration and taxes: verify current amounts

Professional checks and finance charges

Services, repairs, site preparation or construction

Maintenance and recurring ownership costs

Reserve and funding dates

Mark unconfirmed costs as estimates, not zero. A loan decision is not a substitute for your own checks. Future resale or rental income is uncertain.

Before the first payment.

A short pause can keep a missing answer from becoming a costly commitment.

- [ ] Independent review completed or required next steps clearly recorded.
- [ ] Exact property and permitted use reconciled with the documents.
- [ ] Draft terms, payment recipient and cancellation/refund conditions understood.
- [ ] Important promises included in writing rather than only in a presentation.

Outstanding issue / evidence required / person responsible

Official reading and verification

Real Estate (Regulation and Development) Act, 2016 - India Code
Open official source

Official Andhra Pradesh RERA project portal
Open official source

Encumbrance Certificate in Andhra Pradesh - Government Services Portal
Open official source