

Gurgaon Property Buyer Checklist (2026)

Silverdome Realtors | Luxury real estate consultant in Gurgaon, Noida and Dubai | Updated 15 October 2026

How to use this: Tick each item before you pay a booking amount. If you cannot tick an item, pause and ask. Verify rules on official sources: haryanarera.gov.in, the Gurugram district collector rate notification, and the Income Tax Department.

1. Purpose and budget

- ☐ I have decided my main goal: self-use, investment or rental.
- ☐ I know my total budget, not just the flat price.
- ☐ My own funds cover about 33 to 40% of the price (down payment, stamp duty, registration, GST if under construction).
- ☐ I have kept a separate budget for interiors, parking, club and maintenance deposits.
- ☐ My EMI is comfortable even if interest rates rise.

2. Loan

- ☐ I have checked my credit score and fixed errors.
- ☐ I have compared at least two or three lenders on rate, fees and prepayment terms.
- ☐ I hold a pre-approval or sanction letter.
- ☐ I have income and ID documents ready (salary slips, bank statements, ITR, Form 16).

3. Location and property type

- ☐ I have shortlisted two or three corridors (for example Golf Course Road, GCER, Dwarka Expressway, SPR, Sohna Road, New Gurgaon).
- ☐ I have chosen under-construction, ready-to-move or resale with reasons.
- ☐ I visited at 8:30 am and 6:30 pm on a weekday to test traffic and noise.
- ☐ I compared the quoted rate with actual resale listings in the same project.

4. Builder and RERA verification

- ☐ I searched the project on haryanarera.gov.in (Gurugram authority).
- ☐ The registration is active and I checked the 'valid up to' date.
- ☐ The RERA number in the brochure and agreement matches the portal.
- ☐ I reviewed quarterly progress reports against what I saw on site.
- ☐ I checked the builder's completed projects and delivery history.
- ☐ The project is not on a defaulter, suspended or cancelled list.
- ☐ It is not a 'RERA applied' or pre-launch offer asking for money.

5. Legal documents (reviewed by my own lawyer)

- ☐ Title deed and title chain (ideally 20 to 30 years).
- ☐ Encumbrance certificate shows no loans or liens.
- ☐ Approved building plans and sanction letters.
- ☐ Land use and conversion status are clear.
- ☐ Occupancy certificate (ready) or completion certificate where applicable.
- ☐ Builder buyer agreement reviewed line by line: possession date, delay penalty, carpet area, charges list, cancellation terms.
- ☐ No-dues proof for maintenance and property tax.

6. Resale flat extras

- ☐ Full sale deed chain, not just the last deed.
- ☐ Foreclosure letter if the seller has a loan, with payment made directly to the bank.
- ☐ Society NOC, maintenance dues proof and transfer charges confirmed.
- ☐ Property tax receipts and utility bills verified.
- ☐ Seller name matches the registered owner exactly.
- ☐ Actual carpet area and any unauthorised changes checked.
- ☐ Part payment held back until keys and no-dues papers are received.

7. Stamp duty, registration and tax

Buyer type (urban)	Stamp duty
Male	7%
Female	5%
Joint (male and female)	6%

Registration fee is generally 1%, subject to a cap. Stamp duty is charged on the higher of sale price or circle-rate value. Gurugram circle rates were revised from 1 April 2026, so check your sector's current rate.

- ☐ I checked the current circle rate for my sector on the official notification.
- ☐ I confirmed GST treatment with the builder and my CA (generally applies to under-construction units, not to ready flats with an occupancy certificate).
- ☐ I know about 1% TDS (Form 26QB) on purchases above 50 lakh from resident sellers. Section numbers may change under the new Income Tax Act 2025.
- ☐ I have compared old and new tax regimes for home loan benefits (Section 24(b) and 80C apply under the old regime).

8. Agreement, registration and possession

- ☐ I have a written all-inclusive price (BSP, PLC, parking, club, maintenance deposit).
- ☐ Nothing was promised verbally that is missing from the agreement.
- ☐ Payment schedule matches construction milestones.
- ☐ Stamp duty and registration slot booked at the sub-registrar office.
- ☐ Mutation and property tax records applied for.
- ☐ Snagging inspection done and defects listed in writing before accepting keys.
- ☐ Electricity, water and gas transferred, and society membership completed.

9. NRI buyers

- ☐ I am buying residential or commercial property only (no agricultural land, plantation property or farmhouse on agricultural land).
- ☐ Payments go through proper banking channels (NRE or NRO).
- ☐ Any power of attorney has limited scope and validity and is reviewed by a lawyer.

Need help with any step? Silverdome Realtors can shortlist projects by budget, check HRERA status and builder records, and coordinate legal review.

Call: +91 9773553393 **Email:** enquiries@silverdomerealtors.com

Disclaimer: General information only. Not legal, tax or financial advice. Rates and rules change. Confirm with official sources, a lawyer and a CA before you buy.