



FREE GUIDE · PUNE

Home Buyer's Guide 2026

Buy your home the smart way — 10 steps, real costs, RERA checks, document lists and a site-visit checklist.

Compliments of

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Your 10-step roadmap

Follow these in order and you avoid 90% of first-time buyer mistakes.

1. Fix your real budget — including stamp duty, registration and interiors (page 3).
2. Get a home-loan pre-approval so you negotiate with confidence.
3. Shortlist 2–3 areas by commute, schools, hospitals and daily needs.
4. Decide: ready-to-move or under-construction (page 4).
5. Compare homes on CARPET area price per sq ft (page 4).
6. Check the project on your state RERA website (page 4).
7. Visit at least 3 homes — once in the evening too (page 5).
8. Get documents verified by your own lawyer / bank (page 6).
9. Negotiate, then pay the token only to the owner/developer, by bank transfer (page 7).
10. Registration, loan disbursal and a careful possession check (page 8).

 FROM AARAV KAPOOR

Not sure where to start? Send me your budget and preferred area on WhatsApp — I'll shortlist homes that fit within 24 hours.

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Budget: the real cost of a home

The price on the brochure is not what you finally pay.

Add these to the agreement value

- ☐ Stamp duty (varies by state, often about 5–7%; some states give women buyers a concession)
- ☐ Registration charges (often about 1%, check your state)
- ☐ GST on under-construction homes (5%; 1% for affordable housing). No GST on ready homes with OC
- ☐ Home-loan processing and legal fees
- ☐ Society / maintenance deposit, parking charges if any
- ☐ Brokerage, interiors, furniture and shifting

EMI ready reckoner

EMI per ₹10 lakh	15 yrs	20 yrs	25 yrs	30 yrs
8.5% interest	₹9,847	₹8,678	₹8,052	₹7,689
9% interest	₹10,143	₹8,997	₹8,392	₹8,046
9.5% interest	₹10,442	₹9,321	₹8,737	₹8,409

Indicative EMIs. Rule of thumb: keep all EMIs within about 40–50% of your take-home pay. Ask me for a personal EMI and budget check.

FROM AARAV KAPOOR

Want your exact total cost and EMI? I'll make a personal budget sheet for you — free.

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Carpet area, RERA and ready vs under-construction

Know what you pay for

- ☐ **Carpet area** — the usable floor inside your walls. Under RERA, prices must be quoted on carpet area.
- ☐ **Built-up** — carpet + walls + balcony.
- ☐ **Super built-up** — built-up + your share of lobby, lifts, clubhouse. Always compare price per sq ft on carpet area.

Check the project on RERA (5 minutes)

- ☐ Open your state RERA website → search the project name or RERA number.
- ☐ Check the promoter, approvals, number of units and the declared completion date.
- ☐ Read the latest quarterly progress update and any complaints.
- ☐ Make sure the RERA number on the ad matches the website.

Ready-to-move vs under-construction

Ready-to-move	Move in after registration · what you see is what you get · no GST · usually higher price
Under-construction	Lower entry price and payment in stages · choose your unit · wait for possession · GST applies · check the developer's track record

FROM AARAV KAPOOR

Send me any project name — I'll check its RERA details with you.

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Choosing the area and the home

Area checklist

- ☐ Commute time at peak hour (try it once)
- ☐ Schools, hospitals, markets within 2–3 km
- ☐ Water supply and power cuts in the area
- ☐ Upcoming infrastructure — metro, roads (check official sources)
- ☐ Flood or water-logging history
- ☐ Safety and street lighting at night

Site-visit checklist

- ☐ Seepage, cracks or damp on walls and ceiling
- ☐ Water pressure in taps and storage
- ☐ Electricity load, backup and wiring
- ☐ Natural light and ventilation
- ☐ Mobile network inside the home
- ☐ Lift, fire safety, CCTV, security
- ☐ Parking allotment in writing
- ☐ Society rules: pets, tenants, maintenance amount

 **FROM AARAV KAPOOR**

I can arrange 3–4 site visits in one trip, at a time that suits your family.

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Documents to verify

Have these checked by your own lawyer or bank before you pay any token.

Resale home

- ☐ Title / sale deed chain (ideally 30 years)
- ☐ Encumbrance certificate
- ☐ Society share certificate and NOC
- ☐ Approved plan and Occupancy Certificate (OC)
- ☐ Paid property-tax and electricity bills
- ☐ Bank NOC if the seller has a loan

New / under-construction

- ☐ RERA registration and the RERA-format agreement for sale
- ☐ Allotment letter and payment schedule
- ☐ Approved plans and commencement certificate
- ☐ Land title documents of the project
- ☐ List of banks that have approved the project

FROM AARAV KAPOOR

I'll coordinate document checks with your lawyer or bank so nothing is missed.

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Home loan, negotiation and booking safely

Home-loan steps

- ☐ Check your credit score and clear small dues first
- ☐ Get a pre-approval from 2–3 lenders and compare the rate, fees and terms
- ☐ Keep ready: KYC, salary slips / ITR, bank statements, property papers
- ☐ Choose tenure for a comfortable EMI — you can prepay later

Negotiate smart

- ☐ Use recent listings of similar homes as your reference
- ☐ Ask for fittings, parking or payment-plan flexibility, not only price
- ☐ Put the agreed terms in writing

Safety rule: pay the token and all payments only to the owner or developer, by bank transfer or cheque, after your documents are verified. Never pay cash or into anyone's personal account.

FROM AARAV KAPOOR

I negotiate for you using recent prices of similar homes in the area.

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Possession and handover checklist

- ☐ Possession letter and OC received
- ☐ Final measurement matches the agreed carpet area
- ☐ All fittings, doors, windows, tiles checked; snag list given in writing
- ☐ Electricity and water meters in your name
- ☐ Society membership and parking allotment letter
- ☐ Copies of all receipts, agreement and registered deed kept safely

10 mistakes buyers regret

1. Fixing the budget on price, not total cost
2. Skipping loan pre-approval
3. Comparing on super built-up area
4. Not checking RERA
5. Visiting only once, only in daylight
6. Paying a token before document checks
7. Paying cash or to a personal account
8. Ignoring maintenance and society rules
9. Choosing the area without testing the commute
10. Not getting promises in writing



FROM AARAV KAPOOR

I stay with you till handover — and I'm one message away after that too.

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LET'S FIND YOUR HOME

I'll help you at every step

Shortlisting · site visits · price negotiation · loan coordination · paperwork · possession

Aarav Kapoor

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