FUTURISTIC NOIDA

All-in cost worksheet

BSP to keys: every charge on a new flat, with a worked ₹2 Cr example

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For buyers in Noida, Greater Noida & the Yamuna Expressway
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Why the brochure price is never the final price

The figure in an ad is usually the basic sale price (BSP). The cheque you finally write includes location charges, parking, club, GST, deposits, stamp duty and registration. On a ₹2 Cr flat the gap is commonly 15–20%. Ask every builder for the **full cost sheet** on letterhead, with GST shown separately.

Each charge in plain words

- **BSP** – rate × super (saleable) area. Ask for the carpet area too; RERA requires carpet area in the agreement.
- **PLC** – extra for floor, corner, park or golf facing. Often per sq ft.
- **EDC / IDC** – external / internal development charges. Some builders include them in BSP; some list them.
- **Parking** – covered or open slot; check if one slot is included.
- **Club** – one-time membership; ask if it is optional.
- **GST** – 5% (no input credit) on under-construction non-affordable flats; 1% on affordable housing; no GST on a flat sold after the completion certificate.
- **IFMS / sinking fund** – an interest-free deposit for long-term repairs, handed to the RWA later. Get its refund/transfer terms in writing.
- **Advance maintenance** – often 12–24 months collected at possession.
- **Stamp duty + registration** – see our Stamp Duty guide (7%/6%/6.5% + 1%).

GST source: CBIC Notification 03/2019-Central Tax (Rate), effective 1 Apr 2019. Whether GST applies to separately billed charges (club, parking, IFMS) depends on how they are billed; ask the builder for the GST break-up.

Worked example: ₹2 Cr 3 BHK (illustrative)

These are **example figures** to show the arithmetic, not any project's price. Use the builder's RERA-linked price list for real numbers.

Basic sale price (BSP) 2,000 sq ft × ₹9,500	₹1,90,00,000
Preferential location charge (PLC) ₹200/sq ft	₹4,00,000
EDC/IDC (included in BSP in this example)	₹0
Covered car parking (1)	₹5,00,000
Club membership	₹3,00,000
GST 5% on the above (under-construction)	₹10,10,000
IFMS / sinking fund ₹100/sq ft (refundable deposit)	₹2,00,000
Stamp duty 7% (man, sole)	₹14,14,000
Registration 1%	₹2,02,000
All-in before interiors	**₹2,30,26,000**

So a "₹1.90 Cr BSP" flat lands at about **₹2.30 Cr** before interiors, loan fees and moving – about 21% above BSP. Maintenance after possession (say ₹3/sq ft/month + 18% GST ≈ ₹84,960 a year here) is a running cost on top.

Your worksheet

BSP (rate × area)
PLC (floor / corner / park facing)
EDC / IDC / FFC
Car parking
Club membership
Power backup / electricity connection
GST (rate the builder applies)
IFMS / sinking fund
Advance maintenance (months × rate)
Stamp duty
Registration 1%
Loan processing & legal fees
Interiors & moving
TOTAL

Tip: compare two projects on all-in cost ÷ **carpet** area, not BSP ÷ super area.

Sources (checked 29 Oct 2026)

- CBIC Notification 03/2019-Central Tax (Rate), 29 Mar 2019, effective 1 Apr 2019: 5% (no ITC) on non-affordable, 1% on affordable under-construction housing; no GST on a completed flat sold after the completion certificate
- IGRS Uttar Pradesh, Stamp & Registration Dept, igrsup.gov.in (stamp exemption G.O. list), checked 29 Oct 2026

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