FUTURISTIC NOIDA

# Documents checklist: new launch vs resale

Which papers to ask for, and why

Free home-buyer guide · Edition Oct 2026

For buyers in Noida, Greater Noida & the Yamuna Expressway
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## New launch / under-construction

| Document | Why it matters |
|---|---|
| UP RERA registration certificate | Project must be registered before sale |
| Approved building plan & sanction | Your tower and floor must be in it |
| Land title / lease deed from Noida Authority, GNIDA or YEIDA | Shows the promoter's right to build |
| Allotment letter | Unit number, area, price |
| Builder-buyer agreement (RERA model) | Possession date, carpet area, penalties; registered agreement for sale |
| Cost sheet & payment plan | All charges, GST, stage-linked dues |
| Payment receipts | Proof of every rupee paid to the RERA account |
| Tripartite agreement (if loan) | Bank–builder–buyer |
| At possession: OC/CC, possession letter, conveyance/sale deed | Ownership is complete only at registration |

## Resale / ready-to-move

| Document | Why it matters |
|---|---|
| Registered sale / conveyance deed of seller | Proof the seller owns it |
| Chain of previous deeds / transfer memoranda | Unbroken ownership history |
| Occupancy / completion certificate | Legal to occupy; affects loan and GST |
| Authority transfer approval & dues clearance | Leasehold land needs authority transfer |
| Builder / society NOC, maintenance no-dues | No pending dues pass to you |
| Loan closure letter & original documents from seller's bank | Property is free of mortgage |
| Encumbrance check at sub-registrar / IGRS | No other charge registered |
| Electricity, water, property tax receipts | No arrears |
| Seller PAN, Aadhaar; NRI seller: tax residency details | Needed for TDS (see NRI guide) |

## Your own KYC

PAN, Aadhaar, photographs, and for a loan the income papers listed in our Home Loan guide. Get a property lawyer to read the title chain for a resale – the fee is small next to the price.

## Sources (checked 29 Oct 2026)


- Real Estate (Regulation and Development) Act, 2016; UP RERA portal up-rera.in, checked 29 Oct 2026
- Income-tax Act, 2025 (in force from 1 Apr 2026): s.393(1) Table Sl.3(i) (1% TDS, resident seller, ≥₹50 lakh; earlier s.194-IA) and s.393(2) Table Sl.17 (non-resident seller, earlier s.195); incometaxindia.gov.in, checked 29 Oct 2026



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**Questions on your own case?**

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