FUTURISTIC NOIDA

# Under-construction vs ready-to-move

An honest decision guide

Free home-buyer guide · Edition Oct 2026

For buyers in Noida, Greater Noida & the Yamuna Expressway
futuristicnoida.com · +91 99537 93147 (call / WhatsApp)
LG-16, Rise Shoplex, Tech Zone IV, Greater Noida 201306

## The trade-off in one table

| | Under-construction | Ready-to-move (with OC) |
|---|---|---|
| GST | 5% (non-affordable) | None after completion certificate |
| Price | Often lower per sq ft today, paid in stages | Usually higher, paid at once |
| Risk | Delay, spec changes, builder risk | What you see is what you get |
| Cash flow | Rent + pre-EMI/EMI overlap | Move in, stop paying rent |
| Choice | Pick floor, facing, new layouts | Limited to available units |
| Inspection | Only a sample flat | Inspect the actual flat |
| Tax | Home-loan interest deduction generally starts after completion (claimable in instalments) | Available from the start |

*GST: CBIC Notification 03/2019-CT(Rate). Tax treatment: confirm with your CA under the Income-tax Act, 2025.*

## Questions to decide

1. **When do you need to live there?** If within 2 years, a ready flat removes the delay risk.
2. **Can you pay rent and EMI together?** Add both for the full construction period plus 12 months buffer.
3. **Builder's record:** how many past projects delivered on the RERA date? Check up-rera.in.
4. **Total cost:** compare the all-in cost (with GST and the rent you pay while waiting) against a ready flat, not just BSP.
5. **Exit:** transferring an under-construction allotment may need builder consent and fees.

## A simple comparison

| Line | UC option | Ready option |
|---|---|---|
| All-in price | | |
| GST | | |
| Rent while waiting | | |
| Pre-EMI interest | | |
| Interiors | | |
| Total | | |

We have no fixed view: under-construction suits buyers with time and a strong developer; ready-to-move suits those who need certainty now. No property is a guaranteed investment.

## 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
- Real Estate (Regulation and Development) Act, 2016; UP RERA portal up-rera.in, checked 29 Oct 2026


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