

# How To Buy Safe Property in Mohali & Zirakpur

COMPLETE GUIDE · AVOID FRAUD · MAKE SAFE INVESTMENTS



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ROYALS PROPERTY CONSULTANT

INSIDE THIS GUIDE

## Table of Contents

01

Why Buyers Make Mistakes

02

Mohali & Zirakpur Overview

03

How To Identify Safe Property

04

Biggest Property Frauds

05

Documents Checklist

06

RERA Explained Simply

07

Builder Verification Guide

08

Ready To Move vs Under Construction

09

How To Choose Best Location

10

Luxury Property Buying Tips

11

Home Loan Process

12

Hidden Charges Buyers Ignore

13

Site Visit Checklist

14

NRI Property Buying Guide

15

Smart Investment Tips

16

Red Flags Never Ignore

17

Why Buyers Trust Royals

18

Final Smart Buyer Checklist

01

CHAPTER ONE

## Why Most Property Buyers Make Mistakes

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Property buying har middle-class family ka dream hota hai. Log saalon tak savings karte hain, loans plan karte hain aur finally apna dream home purchase karte hain. Lekin India me bohot saare buyers emotional decisions lete hain aur proper market understanding ke bina property book kar dete hain.

Social media ads, fake promises aur attractive brochures buyers ko quickly attract kar lete hain. Smart buyers aur emotional buyers me yahi difference hota hai.



### Mistake #1 – Sirf Cheap Price Dekhna

Cheapest property best deal nahi hoti. Cheap price ke peeche poor location, legal issues, delayed possession ya builder reputation problems ho sakte hain. Smart buyers value dekhte hain, sirf price nahi.



### Mistake #2 – Location Research Na Karna

Property ka future location decide karta hai. Road connectivity, schools, hospitals, rental demand aur future infrastructure zarur check karein. Mohali Airport Road aur VIP Road Zirakpur strong growth corridors hain.



### Mistake #3 – Documents Verify Na Karna

Title Deed, Sale Deed, RERA Registration, Occupancy Certificate aur Encumbrance Certificate hamesha verify karein. Without legal verification, future disputes create ho sakte hain.



### Mistake #4 – Builder Background Ignore Karna

Har luxury brochure trustworthy nahi hota. Builder ka previous projects, Google reviews, possession history aur construction quality zarur research karein.



### Mistake #5 – Pressure Me Decision Lena

"Sir last unit hai." "Price kal increase hoga." "Offer sirf aaj ke liye hai." Never take property decisions emotionally or under pressure.



*Smart buyers hamesha: market research karte hain · legal verification karte hain · future appreciation samajhte hain · trusted consultant ka support lete hain.*

— ROYALS EXPERT ADVICE

# Mohali & Zirakpur Real Estate Overview

Last few years me Mohali aur Zirakpur North India ke fastest-growing real estate markets me include hue hain. Chandigarh ke expansion, airport connectivity aur luxury lifestyle demand ki wajah se ye areas investors aur families dono ke liye highly attractive ban gaye hain.

## Airport Road Mohali

Premium projects · Luxury demand · Future appreciation · Excellent connectivity · Commercial growth

## Aerocity Mohali

Planned infrastructure · Modern development · Airport connectivity · Premium societies

## VIP Road Zirakpur

Premium apartments · Nightlife & commercial growth · Chandigarh connectivity · Rental demand



## End Users

Families safe, premium aur connected locations prefer karti hain.



## Investors

Appreciation aur rental income dekhkar investment karte hain.



## NRIs

Mostly verified luxury RERA approved projects me invest karna prefer karte hain.

Experts believe next few years me infrastructure aur grow karega · luxury demand increase hogi · rental market strong hoga · property appreciation continue rahegi. Smart investors already premium locations me entry le rahe hain.

## How To Identify Safe Property

Property buying me sabse important cheez hoti hai safety. Luxury interiors aur attractive pricing se pehle buyer ko verify karna chahiye ki property legally aur financially safe hai ya nahi.

### 1 Verify RERA Registration

RERA buyer protection ke liye extremely important law hai. RERA approved project ka matlab builder legally registered hai, timelines monitored hain, project details transparent hain. Always ask: "Project ka RERA number kya hai?"

### 2 Check Builder Reputation

Previous projects, delivery timelines, construction quality, legal disputes, customer reviews aur Google ratings zarur check karein. Agar builder ka past weak hai, to risk high ho sakta hai.

### 3 Verify Land Ownership

Clear title, no disputes, legal approvals complete aur no hidden loans — ye sab ensure karein. Land issues future legal headache create kar sakte hain.

### 4 Check Bank Approvals

Bank approved projects relatively safer maane jaate hain. Agar reputed banks project finance kar rahe hain, iska matlab basic legal verification ho chuki hai.

### 5 Understand Location Future

Safe property sirf legally safe nahi hoti — investment wise bhi safe honi chahiye. Appreciation potential, future development, nearby infrastructure aur rental demand analyze karein.

### 6 Visit Property Personally

Never buy property sirf brochure ya videos dekhkar. Actual construction quality, surroundings, road access, ventilation, sunlight aur nearby development properly inspect karein.

### 7 Understand Complete Costing

Many buyers sirf BSP dekhkar book kar dete hain. Always ask for: registry cost, GST, maintenance charges, IFMS, parking charges aur PLC. Complete financial clarity mandatory hai.

#### ROYALS EXPERT FORMULA

Safe property buying ka formula simple hai: Research + Verification + Trusted Guidance. Royals Property Consultant only verified RERA approved projects deal karta hai.

# 04

## CHAPTER FOUR

### Biggest Property Frauds in India

Real estate frauds rapidly increase ho rahe hain. Bohot buyers excitement me aakar legal verification ignore kar dete hain. Common frauds include:

- ! Fake projects with no actual land ownership
- ! Duplicate registry — same property sold to multiple buyers
- ! Illegal construction without proper approvals
- ! Delayed possession for years beyond promised date
- ! Hidden loans on the property (encumbrance)
- ! False promises not documented in the agreement

#### RED FLAG

Agar property market price se bohot cheap mil rahi hai — investigate carefully before booking anything.

# 05

## CHAPTER FIVE

### Property Documents Checklist

Important documents every buyer should verify before making any payment:



#### TITLE DEED

Ownership proof. Confirms the seller legally owns the property.



#### SALE DEED

Legal ownership transfer document. Must be registered.



### **ENCUMBRANCE CERTIFICATE**

Checks existing loan or mortgage on the property.



### **OCCUPANCY CERTIFICATE**

Building legal occupation approval from authorities.



### **COMPLETION CERTIFICATE**

Construction completion proof issued by municipality.



### **RERA REGISTRATION**

Project legal registration under Real Estate Act.

#### **ROYALS EXPERT TIP**

Never ignore document verification — no matter how attractive the project looks or how trustworthy the builder seems. Always consult a legal expert.

# 06

CHAPTER SIX

## RERA Explained Simply

RERA (Real Estate Regulatory Authority) protects buyers from fraud and delays. It is one of the most important laws for any property buyer in India.

- ✓ Transparency in all project details and costs
- ✓ Timely possession — delays attract penalties
- ✓ Legal protection if builder defaults

✓ Builder accountability through registered timelines

✓ Buyer safety with escrow accounts

Always check project RERA number before booking. It takes 30 seconds and can save you lakhs.

## 07

### CHAPTER SEVEN

## Builder Verification Guide

Before buying property, verify builder carefully. A good builder is the backbone of a safe investment.

✓ Google reviews and online reputation

✓ Previous completed projects – visit them if possible

✓ Delivery record – did they hand over on time?

✓ Legal disputes – check court records

✓ Market reputation among existing residents

✓ Construction quality of existing projects

## 08

### CHAPTER EIGHT

## Ready To Move vs Under Construction

### ✓ Ready To Move

#### ADVANTAGES

Immediate possession

No delay risk

Actual inspection possible before buying

Rental income starts quickly

No GST (in most cases)

## Under Construction

### ADVANTAGES

Lower initial price

Flexible payment plans

Higher appreciation potential

### RISKS

Delay risk

Construction quality uncertainty

Market uncertainty

### ROYALS SUGGESTION

First-time buyers often prefer ready-to-move properties for peace of mind. Investors with longer horizons may consider under-construction for better entry pricing.

# 09

CHAPTER NINE

## How To Choose Best Location

Location decides future appreciation. Always analyze these factors before choosing:

- ✓ Connectivity – road, highway, metro access
- ✓ Schools and colleges nearby
- ✓ Hospitals and healthcare access
- ✓ Market, malls and commercial areas
- ✓ Rental demand in the area
- ✓ Future infrastructure and government projects

Airport Road Mohali and Zirakpur are currently high-growth zones with strong future appreciation prospects.

## Luxury Property Buying Tips

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Luxury property sirf interiors nahi hoti. Before investing in premium real estate, evaluate:

- ✓ Construction quality – materials and finish standards
- ✓ Society maintenance – upkeep of common areas
- ✓ Security systems – CCTV, guards, access control
- ✓ Clubhouse quality – gym, pool, amenities
- ✓ Parking – covered, adequate, well-managed
- ✓ Green spaces – landscaping and open areas
- ✓ Builder reputation for luxury delivery

### KEY PRINCIPLE

Luxury investment long-term value bhi create karni chahiye. Ye sirf lifestyle choice nahi – ek smart financial decision bhi honi chahiye.

## Home Loan Process Simplified

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Home loan process simple hai agar planning sahi ho. Required documents:

- ✓ PAN Card
- ✓ Aadhaar Card
- ✓ Income Proof (salary slips / ITR)
- ✓ Bank Statements (last 6 months)
- ✓ Property Documents

# 12

## CHAPTER TWELVE

### Hidden Charges Buyers Ignore

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Many buyers sirf BSP (Basic Sale Price) dekhkar book kar dete hain. Always ask for the full cost breakup. Extra charges that add up:

- ! GST – 5% on under-construction properties
- ! Registry charges – state stamp duty
- ! PLC – Preferential Location Charges
- ! IFMS – Interest Free Maintenance Security
- ! Club membership charges
- ! Maintenance deposit
- ! Parking charges

# 13

## CHAPTER THIRTEEN

### Site Visit Checklist

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Never book property without a proper site visit. Check these during your visit:

- ✓ Water pressure – test taps on multiple floors
- ✓ Sunlight – does the flat get adequate natural light?
- ✓ Ventilation – cross-ventilation in living areas
- ✓ Tile and flooring quality
- ✓ Wall finishing – no seepage, cracks or dampness
- ✓ Parking space – adequate and accessible
- ✓ Lift quality and backup

- ✓ Power backup for common areas and flats
- ✓ Surrounding area – neighbourhood, noise, cleanliness

# 14

## CHAPTER FOURTEEN

### NRI Property Buying Guide

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NRIs ke liye India property investment attractive option hai – especially in high-growth zones like Mohali and Zirakpur.

- ✓ Verified and trusted consultant choose karein
- ✓ Power of Attorney carefully use karein – only trusted person ko dein
- ✓ RERA approved projects prefer karein
- ✓ Legal verification absolutely mandatory rakhein
- ✓ FEMA and RBI guidelines follow karein

Royals provides complete end-to-end NRI property assistance – from project selection to possession.

# 15

## CHAPTER FIFTEEN

### Smart Investment Tips

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Smart investors always focus on these parameters:

- ✓ Future growth potential of the area
- ✓ Rental income possibilities
- ✓ Appreciation potential over 5–10 years
- ✓ Infrastructure development pipeline
- ✓ Exit strategy – how easily can you sell?

Best growth corridors right now: Airport Road Mohali · Aerocity · New Chandigarh · Zirakpur luxury zones.

## Red Flags – Never Ignore

If you spot any of these warning signs, step back and investigate before paying anything:

<p>₹</p> <p><b>No RERA Registration</b></p>
<p>₹</p> <p><b>Unrealistic Cheap Price</b></p>
<p>₹</p> <p><b>No Paperwork / Verbal Only</b></p>
<p>₹</p> <p><b>Pressure Selling Tactics</b></p>
<p>₹</p> <p><b>Poor or Dead Location</b></p>
<p>₹</p> <p><b>History of Delayed Projects</b></p>

Smart buyers always verify everything. Koi bhi deal itni urgent nahi hoti ki aap research skip karein.

— ROYALS EXPERT ADVICE

## Why Buyers Trust Royals Property Consultant

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Royals is not just a property consultant — Royals is a name built on trust, transparency and verified investments.

### RERA Verified

Only verified RERA approved projects

### Luxury Experts

Luxury flats in Mohali & Zirakpur

### End-to-End

Support from search to possession

### Home Loans

Assistance with loan processing

### Legal Guidance

Document & legal verification support

### NRI Support

Complete NRI property assistance

Before booking any property, confirm all of these are complete:

✓ Legal verification complete
✓ RERA number checked
✓ Builder verified
✓ Loan eligibility confirmed
✓ Location researched
✓ Site visit completed
✓ Future appreciation checked
✓ Complete costing understood
✓ Possession timeline verified

*Real estate can become a life-changing investment if done smartly.  
Property buying me emotions important hain, lekin smart research  
aur legal safety usse bhi zyada important hai.*

— MANINDAR VERMA, ROYALS PROPERTY CONSULTANT

Ready to Buy *Safe Property* in Tricity?

CONNECT WITH THE EXPERTS

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FOLLOW ROYALS FOR DAILY REAL ESTATE LEARNING & SMART INVESTMENT TIPS

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