Property Buyer Checklist

The complete document list for buying property in Hyderabad — 2026 edition

How to use this checklist: tick each item as you obtain, verify, or complete it. The list is organised by category. Items marked with a star icon are especially important for NRI buyers. Every item is covered in more detail in the full guide at probitypm.in.

1. Buyer Identity and KYC Documents

- **PAN card of buyer**
  Mandatory for any property purchase; must be linked to Aadhaar for residents
- **Aadhaar card (resident buyers)**
  For NRI buyers, Aadhaar is not mandatory but PAN is
- **Passport of buyer (NRI buyers)**
  Photo pages + visa/OCI card pages; needed for FEMA compliance
- **OCI card (if OCI holder)**
  Front and back copy; required alongside passport
- **Current address proof**
  Utility bill, bank statement, driving licence, or voter ID within last 3 months
- **Foreign address proof (NRI)**
  Utility bill or bank statement from country of residence
- **Six passport size photographs**
  Recent, coloured, white background; needed at registration
- **Employment or income proof**
  For loan applicants; salary slips, foreign employment contract, or tax returns

2. Seller Documents to Collect

- **Original sale deed of seller**
  Establishes seller ownership; must be registered
- **Chain of prior link deeds**
  Complete chain going back at least 30 years
- **Seller PAN and Aadhaar**
  For registration; must match sale deed
- **Recent utility bills in seller name**
  Electricity, water; confirms occupancy and pays
- **Property tax receipts (last 3 years)**
  GHMC receipts in seller name confirms tax compliance

- **Society NOC (for apartments)**
  No-objection certificate from society for the transfer
- **Occupancy or completion certificate**
  For built properties; issued by GHMC or local authority
- **Building plan approval**
  GHMC or HMDA approved plan; confirms structure is legal

3. Property Legal Certificates

- **Encumbrance Certificate (EC)**
  Covers at least last 30 years; obtained from Sub Registrar Office
- **Legal Title Verification report**
  Independent lawyer opinion covering 30 year title trace
- **CERSAI mortgage search report**
  Confirms no undisclosed mortgage on property
- **Court case search report**
  Litigation search covering seller and property
- **22A Prohibited List check**
  Confirms property is not government-restricted land
- **HYDRAA FTL buffer check**
  For plots near water bodies; confirms outside buffer zone
- **RERA registration proof (under construction)**
  Project RERA number and current status
- **NOC from lending bank (if mortgaged)**
  Required if seller has a home loan on the property

4. Revenue and Municipal Records

- **Dharani portal record (land)**
  Current pattadhar passbook and adangal for agricultural land
- **GHMC property tax record (PTIN)**
  Current PTIN with correct owner name and no arrears
- **Municipal khata or property card**
  Official record of property with the municipality
- **Water and sewerage connection proof**
  HMWSSB records for connected properties
- **Electricity connection proof (TSSPDCL)**
  Current bill and connection details
- **VLT registration (vacant plots)**
  Vacant Land Tax record with GHMC
- **Mutation deed of previous transfer**
  Confirms prior mutation was completed
- **Village map or GHMC ward map extract**
  Establishes property boundary and location

5. Financial and Transactional Documents

- **Sale agreement (executed)**
  Signed and preferably registered before final closing
- **Earnest money receipt**
  From seller acknowledging token or advance amount
- **Bank pre-approval or sanction letter**
  For home loan buyers
- **Down payment proof**
  Bank statements showing source of buyer contribution
- **NRE or foreign remittance proof (NRI)**
  For FEMA-clean source of funds documentation
- **Stamp duty and registration fee challans**
  e-Stamp certificate and registration fee receipt
- **Bank draft or RTGS proof of payment**
  For final payment to seller on registration day
- **Form 26QB TDS deposit (if applicable)**
  For sale value above 50 lakh; 1% TDS by buyer

6. NRI Buyer Specific Documents

- **Power of Attorney (POA)**
  Apostilled or Embassy attested; needed if NRI cannot attend registration
- **POA holder PAN and Aadhaar**
  Verified identity of the person acting for the NRI
- **Foreign passport apostille**
  Or Indian Embassy attestation of copy
- **NRE / NRO bank account details**
  For payment routing and future rental income
- **FEMA declaration**
  That property is being acquired in compliance with FEMA rules
- **Tax residency certificate**
  From country of residence, if claiming DTAA benefits
- **Form 15CA and 15CB (for repatriation)**
  CA certification for future proceeds movement
- **Foreign address translation**
  If country address is in non-English script

7. Post-Registration Compliance

- **Certified copy of registered sale deed**
  From SRO, typically 15-30 days after registration
- **Encumbrance Certificate (updated)**
  Confirming new registration is entered on record
- **Mutation application filed (GHMC/Dharani)**
  Update revenue records to show new owner
- **Utility connection transfer**
  Electricity (TSSPDCL) and water (HMWSSB) in buyer name
- **Society membership transfer (apartment)**
  Update society records with new owner details
- **Property tax record update**
  PTIN and receipt in buyer name for next assessment
- **Insurance policy taken**
  Structure insurance and, if applicable, contents insurance
- **Home loan documentation update (if loan)**
  Confirm bank has all post-registration documents

Remember: in a Hyderabad property transaction, the paperwork is what protects you. A registered sale deed alone does not guarantee peace of mind — the surrounding documents, especially the 30 year title trace, EC, and municipal records, are where risks are found and addressed. Do not skip items on this list. If in doubt, verify with a qualified property lawyer or reach out to Probity for structured due diligence support.

Need help with any of these? Talk to Probity.

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