

Neelant Group

The Complete Home Buyer's Guide

Presented by Neelant Group: Your Trusted Partner in Indore Real Estate

Introduction

Buying a home is more than a financial transaction; it is a milestone of a lifetime. At **Neelant Group**, we understand the nuances of the Indore market—from the bustling corridors of Vijay Nagar to the serene outskirts of Rau. This guide is designed to navigate you through the complexities of property buying with transparency and confidence.

Phase 1: Financial Blueprinting

Before looking at floor plans, you must look at your finances.

- **Determine Your Budget:** Aim for a property where the EMI does not exceed 35-40% of your monthly income.
- **The Hidden Costs:** Remember to account for costs beyond the "sticker price":
 - Stamp Duty and Registration (Specific to Madhya Pradesh).
 - Maintenance deposits.
 - Brokerage (if applicable) and Legal fees.
 - GST (for under-construction properties).
- **Check Your Credit Score:** A score above 750 ensures you get the best interest rates from banks like SBI, HDFC, or ICICI.

Phase 2: Choosing the Right Location (The Indore Context)

Indore is expanding rapidly. Choosing the right "pocket" is vital for future appreciation.

Zone	Key Localities	Best For
Premium/Commercial	Vijay Nagar, AB Road	High ROI & Connectivity
Education Hub	Bhanwarkuan, Rau	Rental Income
New Development	Super Corridor, Bypass	Long-term Appreciation
Residential/Quiet	Saket, Kanadia	End-use families

Phase 3: The Property Search & Due Diligence

At Neelant Group, we prioritize legal clarity. Whether you buy from us or elsewhere, always verify:

1. RERA Compliance

Ensure the project is registered with **RERA Madhya Pradesh**. It protects you against delays and fraud.

2. Document Checklist

- **Title Deed:** Confirms the seller owns the property.
- **Encumbrance Certificate:** Ensures the property is free from legal dues or mortgages.
- **Commencement Certificate:** For under-construction projects.
- **Occupancy Certificate (OC):** Essential before moving in.

Phase 4: Why Neelant Group? (The Construction Edge)

When you choose a property via **Neelant Construction** or **Neelant Properties**, you benefit from:

- **Structural Integrity:** Advanced engineering and high-grade materials.
- **Modern Amenities:** Clubhouses, green spaces, and smart security.
- **Transparent Pricing:** No hidden charges, just honest business.

Phase 5: The Closing Process

Once you've found "The One":

1. **Booking Amount:** Usually 5-10% of the property value.
2. **Sale Agreement:** Read every clause regarding possession dates and penalty charges.
3. **Home Loan Sanction:** Submit your documents to the bank for technical and legal verification.
4. **Registration:** Pay the stamp duty and sign the documents at the Registrar's office.

Phase 6: Possession and Handover

The final step is the most rewarding. During the walkthrough, check for:

- Fitting and fixtures quality.
- Electrical points and plumbing.
- Seepage or wall cracks.
- All original keys and documents.

Contact Information

For personalized assistance in finding your dream home in Indore, reach out to our experts:

- **Websites:** * neelantgroup.com

- neelantproperties.com
- neelantconstruction.com
- **Email:** neelantgroup@gmail.com | neelantproperties@gmail.com | neelantconstruction@gmail.com
- **Location:** Indore, Madhya Pradesh, India.

Neelant Group: Building Trust, Delivering Dreams.

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