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Quoted 1.92 cr. The sheet says 2.16.

Know what your loan won't pay

From S2O Advisors, property advisors in Bengaluru. No fee for buyers.

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The sheet

One cost sheet, line by line

Base price, 12,000 × 1600 sqft	1.92 cr
Floor rise	1.6L
PLC	2L
Car park	5L
Clubhouse	3L
Advance maintenance	2L
GST 5% on the flat, car park and clubhouse	about 10.2L
GST 18% on maintenance	36k
Total before registration	**about 2.16 cr**

Not in this total

Corpus	ask
Deposits	ask
Legal charges	ask
Stamp duty and registration	on top

Example figures, not from any builder's sheet.

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Do it tonight

Put a tag on every line

Quoted
The base price. You can still ask for a better rate.

Usually negotiable
Floor rise, PLC, car park, clubhouse and legal charges.

Ask for it in writing
Maintenance, corpus and deposits.

Fixed by govt
GST, stamp duty and registration.

No sheet yet? Send this tonight.

Please send the full cost sheet for this flat, with every charge till registration.

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Decoded

What each line does to your money

Stamp duty and registration come from your own pocket. RBI does not let banks count them in the loan.

Line	In the agreement price?	Does the loan pay?
Base price	Yes	Yes
PLC, covered car park, GST	Yes	Ask your bank
Floor rise, clubhouse	Ask	Ask your bank
Legal, deposits, corpus	Ask	Ask your bank
Advance maintenance	Ask	Ask your bank
Stamp duty, registration	**No**	**No**

Above 75L, a bank lends at most 75% of the cost.

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Inside

What is inside

1 · Builder's lines

Seven lines the builder adds, one page each.

2 · Govt lines

GST, stamp duty and registration.

3 · Your sheet

What the sales guy says, and a blank sheet for your own flat.

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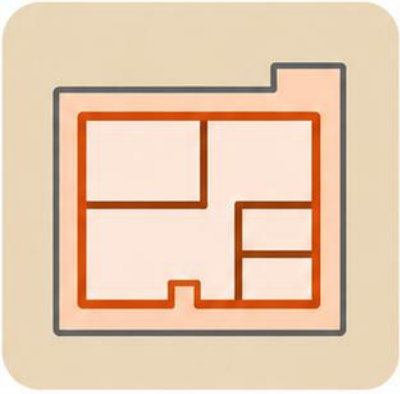
Line 1 of 9

Base price



In the price?	Loan?	GST	When
Yes	Yes	5%	In stages

☐ **Quoted**

Rate × area. In this example 12,000 × 1600 sqft = 1.92 cr.

The 1600 sqft is super built-up, which is carpet plus walls and common areas.

In Karnataka the agreement for sale has a set format. Once a line is inside its Total Price, the builder can't raise it later, unless the government raises its development charges.

Please share the carpet area of this flat in writing.

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Line 2 of 9

Floor rise



Floor 6 · +100 per sqft

In the price?	Loan?	GST	When
Ask	**Ask bank**	**Ask CA**	**In stages**

Usually negotiable

An extra charge per sqft for a higher floor. In this example 100 per sqft on 1600 sqft, so 1.6L.

Karnataka's agreement format does not name floor rise. Ask if it is inside the Total Price.

What is the floor rise on this floor, per sqft? Is it in the agreement price?

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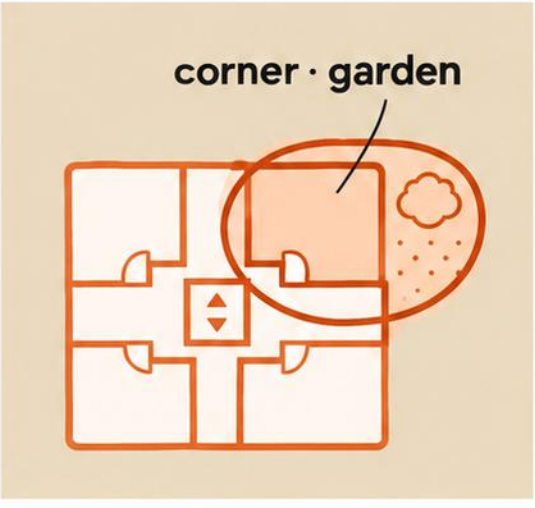
Line 3 of 9

PLC



In the price?	Loan?	GST	When
Yes	**Ask bank**	**5%**	**In stages**

Usually negotiable

PLC is the preferential location charge, an extra for a corner, a view or a garden. In this example 2L.

Karnataka's agreement format puts PLC inside the Total Price. Its GST is the same as the flat's.

What is the PLC on this flat, and what is it charged for?

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Line 4 of 9

Car park



In the price?	Loan?	GST	When
Yes, covered	**Ask bank**	**Ask CA**	**In stages**

Usually negotiable

In this example 5L. In Karnataka's format a covered slot and your flat are one unit, and the slot is in the Total Price.

Under RERA, open parking is a common area. If the slot is open, ask your lawyer before you pay for it.

Please write the car park slot number and its type in the agreement.

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Line 5 of 9

Clubhouse



In the price?	Loan?	GST	When
Ask	**Ask bank**	**Ask CA**	**Ask**

Usually negotiable

In this example 3L. Ask if it is one time, and when it is due.

Karnataka's format says the Total Price covers all the project's facilities and amenities. If there is a separate clubhouse charge, ask what it pays for.

What does the clubhouse charge cover, and is it in the agreement price?

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Line 6 of 9

Legal charges and deposits



In the price?	Loan?	GST	When
Ask	**Ask bank**	**Ask CA**	**Ask**

Legal · Usually negotiable

Ask what the legal and documentation charges cover.

Deposits · Ask for it in writing

BESCOM and BWSSB lines are for the power and water connections. Ask if each one is a deposit that comes back, or a charge.

Please share the legal charges and the BESCOM and BWSSB amounts in writing.

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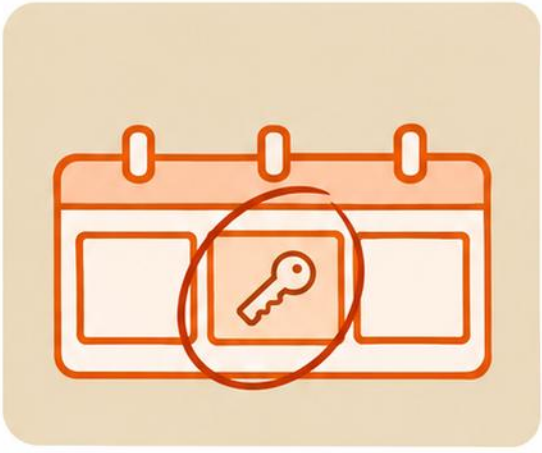
Line 7 of 9

Maintenance and corpus



In the price?	Loan?	GST	When
Ask	Ask bank	18%	Ask

Ask for it in writing

2L here, about 2 years at 5 per sqft.

> 1 year advance maintenance at 5 per sq ft, corpus fund at 25 per sq ft, plus 18 percent GST on maintenance

Karnataka's format has you pay maintenance after possession. Ask from which month the advance starts.

Please share the monthly maintenance per sqft and the corpus amount in writing.

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Line 8 of 9

GST



In the price?	Loan?	GST	When
Yes	**Ask bank**	**5%**	**In stages**

Fixed by govt

GST is 5% on an under construction flat, and 18% on maintenance.

Rulings differ on GST for car park and clubhouse.

GST is inside the Total Price. A rise after the completion date can't be charged to you.

about 2.16 cr

GST on car park and club too (our tool's default)

about 2.15 cr

GST on the flat lines only

Example figures. Confirm with your CA.

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Line 9 of 9

Stamp duty and registration



In the price?	Loan?	GST	When
No	No	None	Registration

Fixed by govt

These go to the government, outside the agreement price. RBI does not let banks count them in the loan, so they come from your own pocket.

Duty is worked on the guidance value or the price, whichever is higher. Part is paid on the agreement for sale, the rest on the sale deed.

Stamp duty and registration	

Our stamp duty calculator gives your figure.

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The sales guy's lines on the sheet

1.92 Cr onwards.

This is the base price. Floor rise, PLC, car park, GST and registration come on top. Ask for your flat's cost sheet.

The price is all inclusive.

Stamp duty and registration are outside the agreement price, and the loan doesn't pay them. Ask him what his price includes.

Floor rise is fixed for this floor.

Floor rise is usually a line you can ask him to reduce. Ask if it is in the agreement price.

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Your sheet

Fill it from the builder's cost sheet. If he can't explain a line, ask about it before you pay the token.

Line	Tag	Amount	In the agreement?	In writing?
Base price (rate ___ × area ___)	☐	_____	☐	☐
Floor rise	✎	_____	☐	☐
PLC	✎	_____	☐	☐
Car park (covered or open ___)	✎	_____	☐	☐
Clubhouse	✎	_____	☐	☐
Advance maintenance (months ___)	✉	_____	☐	☐
Anything else	✉	_____	☐	☐
GST	🔒	_____	☐	☐
Total before registration		_____	☐	☐

Not in this total

Corpus	✉	_____	☐	☐
BESCOM and BWSSB	✉	_____	☐	☐
Legal and documentation	✎	_____	☐	☐
Stamp duty and registration	🔒	_____	☐	☐

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Who checks what



You

You ask for the cost sheet, see each line and take the decision.



The builder

The builder gives the cost sheet and the agreement, with the price in writing.



Your lawyer, bank and CA

Your lawyer reads the agreement. Your CA checks GST and stamp duty. Your bank tells you which lines the loan covers.



S2O Advisors

We go through the cost sheet line by line with you, and tell you which lines to ask about.

S2O Advisors

We find the right homes, check every detail and tell you the full cost upfront.

- No fee for buyers.
- No spam calls.
- We call only when you ask.

Share your requirements ↗

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