The villow Verified-Listing Kit: A 12-Minute Check Before You Trust Any Listing

Keyword: VERIFY · For: Buyers browsing property listings in India who want to confirm a property and builder are real — without handing their phone number to broker spam.

> ***In 12 minutes, confirm a property and builder are real, before you call, visit, or pay a single rupee — and without your number ending up with 8 brokers.***

Why this kit exists (read this first)

You commented VERIFY because something on a listing felt off — the price looked too good, the photos too perfect, or the agent too eager. Good instinct. Here is the uncomfortable truth: in India a glossy listing proves almost nothing. The sub-registrar who stamps a sale deed does NOT check whether the seller actually owns the land — he checks identity and stamp duty, which is exactly how the same plot gets sold twice (Supreme Court, K. Gopi v. Sub-Registrar, 7 May 2025: 'registration is not the cause of ownership'). So the burden of proof is on you, the buyer. This kit is the 12-minute version of what a careful lawyer would do — enough to kill a bad listing fast, or greenlight a good one for a proper legal check. We are on your side here. The brand promise is simple: we protect the buyer. Disclaimer: this is general information, not legal or tax advice — for any actual purchase, get an independent property lawyer and a CA.

The 12-minute check (timed, do it in order)

Work top to bottom. The moment any RED LINE fails, stop — you have saved yourself weeks.

Min	Step	What you do	RED LINE — walk away if…
0–2	Carpet, not the headline	Ask for the CARPET area in writing, and the carpet rate. RERA (2016) makes builders sell on carpet area, but ads still shout super-built-up.	A '1,000 sq ft' flat with no carpet figure. Nationally you pay for ~40% air (ANAROCK Q1-2025); a 1,000 sq ft flat is ~600 sq ft carpet.

2–4	OC + RERA status	Get the RERA registration number and the Occupancy Certificate (OC) status. Search the number on your state RERA portal yourself.	No RERA number, or 'pre-launch' booking — booking before RERA registration is illegal under RERA §3.
4–7	Title chain + CERSAI	Ask for the 30-year title chain (who owned it, each transfer) and a CERSAI check (central registry of charges/mortgages).	Seller can't produce the chain, or CERSAI shows a charge. A registered sale deed alone is NOT proof of ownership (SC, 7 May 2025).
7–9	GPA + land conversion	Refuse any 'GPA sale'. Confirm the land is legally converted for the use being sold (non-agri / DC conversion order).	Sale on GPA / Agreement-to-Sell / Will — these transfer ZERO ownership (SC, Suraj Lamp, 2011). In Karnataka, 93% of non-agri-use land (Govt data, Jan 2025) was never legally converted — building on it = demolition risk, no loan.
9–11	Scarcity + double-sale sanity	Treat 'SOLD OUT / only 2 left' as marketing, not fact. Ask if the project is registration-at-purchase or transfer-allowed.	High-pressure scarcity. There are ~5.77 lakh unsold flats across 7 cities (Dec-2025). 'Sold out' is usually flip-before-registry, not demand.
11–12	Protect your number	Do NOT drop your phone number into the enquiry box yet.	The form demands your number before showing you basic facts. The moment you enquire, your number can be sold to 8+ brokers.

Carpet vs super-built-up: the number that quietly costs you lakhs

This is the single most expensive misunderstanding in Indian real estate, so it gets its own section.

- Super-built-up = your flat + a share of lobbies, lifts, walls, and 'amenities'. Carpet = the floor you can actually put a carpet on.

- The gap is called LOADING. Nationally it hit 40% in 2025, up from 31% in 2019 (ANAROCK Q1-2025). Mumbai MMR is worst at 43% — you get 57 sq ft usable for every 100 you pay for.
- So a '1,000 sq ft' flat is roughly 600 sq ft carpet.

Always ask for the CARPET RATE, not the headline rate:

Sold as	Loading	Real carpet	If headline rate is ■10,000/sq ft…	…your true carpet rate is
1,000 sq ft (national avg)	40%	~600 sq ft	■1 crore total	~■16,700/sq ft
1,000 sq ft (Mumbai)	43%	~570 sq ft	■1 crore total	~■17,500/sq ft

Same total price — smaller real flat. Builders headline the super-built-up ■/sq ft because the carpet rate is ~40–75% higher and looks scary. Make them put carpet area and carpet rate in the agreement. Not legal/tax advice — confirm areas against the registered agreement.

The model flat is a stage set (measure, don't feel)

Sample and model flats are engineered by designers to trigger emotion, not to show you what you'll get. Walk in with a tape measure and this list:

- The 'king' bed is often a 5-ft prop so the bedroom feels huge. Measure the bed; measure the room.
- Walls are thin gypsum partitions, sometimes with no doors and glass dividers — the real flat has solid walls that eat floor space.
- Ceilings are raised and the view is the best in the project.
- Fittings, fixtures, and finishes on display are usually premium upgrades you will NOT get in the standard handover. Ask in writing: 'Is this the standard spec?'

The one test that beats the illusion: measure the model flat's carpet area yourself and compare it to the carpet area in the draft agreement. If they don't match, believe the paper, not the room.

Data self-defence: keep your number out of the spam machine

Here is why you feel hunted the second you show interest: the moment you enquire on a typical listing, your number can be sold to 8+ brokers. That is the business model — your attention is the product.

A buyer's defence checklist:

- [ ] Don't enter your real number to 'unlock' a price. Basic facts (carpet, RERA no., OC status) should be visible without it.
- [ ] If you must give a number for a genuine site visit, use a secondary SIM / call-forwarding number you can later silence.

- [ ] Never share your number, PAN, Aadhaar, or salary slips just to 'check eligibility' early on. Those come at the loan stage, with a named bank — not with a broker.
- [ ] Ask: 'Will my details be shared with other agents or partners?' Get the answer before you give anything.
- [ ] Verify the property FIRST (the 12-minute check), enquire SECOND. Most bad listings die before you ever need to make contact.

You should be able to do real diligence as a quiet, anonymous browser. If a platform won't let you, that tells you who it's built for — and it isn't you.

Quick-reference: the 'real or fake' checklist (screenshot this)

REAL listings can show you all of this on request. Fake or shady ones stall on most of it.

- [ ] Carpet area + carpet rate, in writing
- [ ] RERA registration number (and it checks out on the state portal)
- [ ] OC status (received / pending) — affects GST too: ready/OC = 0% GST, under-construction = 5% (so buying one day after OC can save ~■5 lakh on a ■1 crore flat)
- [ ] 30-year title chain provided
- [ ] CERSAI clear (no hidden charge/mortgage)
- [ ] NOT a GPA/ATS/Will 'sale' — proper registered conveyance
- [ ] Land legally converted for the use being sold
- [ ] Scarcity claims ignored until proven
- [ ] Your phone number still private

If 8–9 boxes tick, take it to an independent lawyer for the full title search before any payment. If 3 or fewer tick, you already have your answer. Not legal/tax advice — a lawyer's title search is non-negotiable before you pay.

Where villow comes in

You just did, by hand, what most buyers never get told to do — and you saw how much work it is to trust a single listing in India.

That is exactly the problem villow.in was built to remove. villow is a buyer-first platform where listings are VERIFIED before you ever see them: real carpet area, OC and RERA status, and clean title — checked up front, not left for you to chase. And because we protect the buyer, your data isn't the product: no number-for-price gates, no selling your details to a crowd of brokers. You browse as a real buyer should — quietly, with the facts already on the table. When you're ready to look at homes you don't have to verify yourself, that's villow.in.

→ **Next step:** The kit proves how exhausting and risky it is to verify even one listing by hand — and that you can't safely browse without leaking your number. villow.in solves the next problem: a feed of only pre-verified listings (real carpet/OC/RERA/title) with no buyer-data leaks, so the 12-minute check is already done for you.

Sources: - Loading 40% national / 43% Mumbai / 1,000 sq ft = ~600 carpet: ANAROCK, Q1-2025 (loading 31% in 2019) - RERA mandates sale on carpet area: Real Estate (Regulation and Development) Act, 2016 - Registered sale deed is not proof of ownership; sub-registrar verifies ID + stamp duty, not title: Supreme Court, K. Gopi v. Sub-Registrar & Mahnoor Fatima Imran, 7 May 2025 - GPA / Agreement-to-Sell / Will transfer zero ownership: Supreme Court, Suraj Lamp & Industries v. State of Haryana, 2011 - 93% of non-agri-use land in Karnataka never legally converted (4.69L of 72.11L parcels have a DC conversion order): Karnataka Govt data, Jan 2025 - Pre-launch booking before RERA registration is illegal: RERA §3 - ~5.77 lakh unsold flats across 7 cities (Dec-2025); sales fell 14% in 2025; ~11 million vacant urban homes: industry data Dec-2025 / Census - Ready/OC-received flat = 0% GST vs 5% under-construction (no ITC): GST law on real estate - Buyer number sold to 8+ brokers on enquiry: Indian real-estate lead-resale practice (VK research bank, 2026-06-19)

This kit is general information for buyers, not legal or tax advice. Verify every figure against original documents and consult an independent property lawyer and a chartered accountant before you pay anything.