

RERACertified™

THE PROFESSIONAL EDITION

India Real Estate Dictionary

1,073 terms on RERA, land records, documents, law, tax, finance and local practice, each with its legal basis, an Indian example and a tip for agents.

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reracertified.in

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Not advice. This book is general information, not legal, tax or financial advice. Laws, rates and procedures change and differ by state. Section numbers and thresholds were checked when the book was prepared, but you must check the current official rule or ask a qualified professional before you act. Examples use fictional names and amounts.

How an entry is laid out

Term	The name in common use, with the category it belongs to. Other names, including Hindi and regional words, appear as <i>Also called</i> .
Definition	What it means, in plain words.
Legal basis	The Act or section, where we are confident of it.
Example	A short Indian situation that shows the term at work.
Agent tip	What a practising agent should do or check.
See also	Related terms. In the PDF each one is a link that jumps to its entry.

Finding things fast

- Use your PDF reader's search (Ctrl+F) to find any word. The bookmarks panel lists every category and every term.
- The **A-Z Index** at the back lists every term *and* every Hindi or regional name, such as Bainama or Jamabandi, with the page number.
- The **Quick Reference** part gives the state RERA directory, unit conversions, RERA section map, checklists and abbreviations on a few pages.

Updates

Rules change. We revise this dictionary regularly. Download again from the same link or from your course dashboard to get the latest edition at no extra cost. The online dictionary at reracertified.in/india-real-estate-dictionary/ remains free to read.

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State RERA directory

Every state and Union Territory in our roadmap. The state guide links lead to step-by-step registration help on reracertified.in. Portal addresses and fees change, so confirm them on the official authority site before you advise anyone.

State / UT	Code	Authority	Our state guide
Andhra Pradesh	AP	APRERA	reracertified.in/blog/how-to-become-rera-agent-andhra-pradesh/
Bihar	BR	Bihar RERA	reracertified.in/blog/how-to-become-rera-agent-bihar/
Chhattisgarh	CG	CGRERA	reracertified.in/blog/how-to-become-rera-agent-chhattisgarh/
Delhi	DL	Delhi RERA	reracertified.in/blog/how-to-become-rera-agent-delhi/
Goa	GA	Goa RERA	reracertified.in/blog/how-to-become-rera-agent-goa/
Gujarat	GJ	GUJRERA	reracertified.in/blog/how-to-become-rera-agent-gujarat/
Haryana	HR	HRERA	reracertified.in/blog/how-to-become-rera-agent-haryana/
Himachal Pradesh	HP	HPRERA	reracertified.in/blog/how-to-become-rera-agent-himachal-pradesh/
Jammu & Kashmir	JK	JKRERA	reracertified.in/blog/how-to-become-rera-agent-jammu-kashmir/
Jharkhand	JH	JHARERA	reracertified.in/blog/how-to-become-rera-agent-jharkhand/
Karnataka	KA	K-RERA	reracertified.in/blog/how-to-become-rera-agent-karnataka/
Kerala	KL	K-RERA Kerala	reracertified.in/blog/how-to-become-rera-agent-kerala/
Madhya Pradesh	MP	MP RERA	reracertified.in/blog/how-to-become-rera-agent-madhya-pradesh/
Maharashtra	MH	MahaRERA	reracertified.in/blog/how-to-become-rera-agent-maharashtra/
Odisha	OR	ORERA	reracertified.in/blog/how-to-become-rera-agent-odisha/
Puducherry	PY	PRERA	reracertified.in/blog/how-to-become-rera-agent-puducherry/
Punjab	PB	RERA Punjab	reracertified.in/blog/how-to-become-rera-agent-punjab/
Rajasthan	RJ	RERA Rajasthan	reracertified.in/blog/how-to-become-rera-agent-rajasthan/

Unit conversion charts

Area units. Where a unit differs by state or by local practice, the table says so. In a legal document the area in the revenue record or sale deed always prevails, so ask for it.

Unit	Square feet	Square metres	Notes
1 square metre	10.76	1	Base metric unit. RERA carpet area is given in square metres or square feet.
1 square foot	1	0.09	
1 square yard (gaj)	9	0.84	Used across north and west India for plots. Gaj and square yard mean the same.
1 guntha	1,089	101	40 guntha = 1 acre. Maharashtra, Karnataka and parts of the south and west.
1 cent	435.6	40.47	Kerala, Tamil Nadu, Karnataka, Andhra Pradesh. One hundredth of an acre. Called decimal in Bihar, Jharkhand and Odisha.
1 ground	2,400	223	Chennai area usage.
1 marla (revenue record value)	272.25	25.29	Punjab, Haryana, Himachal. Local urban practice may use a different size, so check the plot schedule.
1 kanal (revenue record value)	5,445	506	20 marla. Same caution as for marla.
1 katha (West Bengal)	720	66.89	Size differs in other states, so confirm locally.
1 acre	43,560	4,047	4,840 square yards. 100 cents. 40 guntha.
1 hectare	107,639	10,000	2.471 acres.

Bigha and similar units have different sizes in different states and even districts, so we give no single figure. Always ask the revenue office or the record of rights.

Quick formulas

- **Carpet area from super area:** $\text{carpet area} = \text{super area} \div (1 + \text{loading})$. If the loading is 30%, a 1,300 sq ft super area gives about 1,000 sq ft of carpet area.
- **Loading:** $(\text{super area} - \text{carpet area}) \div \text{carpet area}$.
- **Price per carpet sq ft:** $\text{total price} \div \text{carpet area}$. Compare projects on this number, not on the super-area price.

Adjudicating Officer

An officer appointed under RERA, of the rank of a district judge, who decides the amount of compensation under Sections 12, 14, 18 and 19.

LEGAL BASIS Section 71 of the RERA Act, 2016. The Supreme Court in *Newtech Promoters* (2021) held that refund and interest are decided by the Authority, while compensation is for the adjudicating officer.

EXAMPLE A buyer gets a refund order from the Authority and separately claims compensation before the adjudicating officer.

AGENT TIP Use the right forum. Refund and interest go to the Authority; compensation goes to the adjudicating officer.

See also: [RERA Authority](#); [Delay Interest](#)

Adjudication of Compensation (Section 71)

The route for claiming compensation for matters such as false information, plan changes, structural defects and delay. The adjudicating officer hears the claim and may decide it within about 60 days.

LEGAL BASIS Section 71 of the RERA Act, 2016.

EXAMPLE A buyer who suffered a loss from a defect files a claim before the adjudicating officer.

AGENT TIP Compensation and refund are separate remedies, with different forums.

See also: [Adjudicating Officer](#); [Section 14 \(RERA\)](#)

Advertisement Compliance

Ads for registered projects must be truthful and match the registration, and state rules usually require the RERA registration number to be shown. Misleading ads can lead to penalties and refund claims, and agents are responsible for what they publish too.

LEGAL BASIS Section 12 of the RERA Act, 2016; Section 2(b) defines an advertisement.

EXAMPLE An agent in Zirakpur posts a flat as "RERA approved" without the number. The Authority notices and issues a notice.

AGENT TIP Put the registration number on each ad and keep a copy of the claims you made. Check your state's current advertising rules.

See also: [Section 12 \(RERA\)](#); [RERA Registration Number](#); [Mis-selling](#)

Allottee

A person to whom a plot, apartment or building has been allotted, sold or otherwise transferred by the promoter. It includes a later buyer, but not a tenant.

LEGAL BASIS Defined in Section 2(d) of the RERA Act, 2016.

EXAMPLE A buyer who books a flat directly from the developer is an allottee. So is one who buys it from the first buyer.

AGENT TIP Allottees have rights to information, refund, interest and timely possession.

See also: [Promoter](#); [Buyer](#); [Section 19 \(RERA\)](#)

Association of Allottees

A body formed by the buyers of a project to manage common areas and deal with the promoter. The promoter must hand over common areas to it.

LEGAL BASIS RERA Act, 2016, Sections 11(4)(e) and 17.

EXAMPLE Residents form an association of allottees, which then takes over the common areas.

AGENT TIP Encourage new buyers to join early, as the association can file a complaint for the whole project.

See also: [Co-operative Housing Society](#); [Conveyance Deed](#)

Buyer

In everyday use, a person who buys property. Under RERA the formal term is allottee.

EXAMPLE A buyer is an allottee once the promoter allots a unit.

AGENT TIP Use the term allottee in complaints and legal documents.

See also: [Allottee](#); [Promoter](#)

Central Advisory Council

A body the Central Government may set up under the Act to advise on putting it into effect, on major policy questions and on consumer protection. It is chaired by the Union Housing Minister and includes government, regulator and industry representatives.

LEGAL BASIS Sections 41 and 42 of the RERA Act, 2016.

EXAMPLE The Council reviews how states are applying the Act and recommends that rules on project disclosure be made uniform.

AGENT TIP It advises the Centre and has no power to decide individual complaints. For a dispute, go to the state Authority.

See also: [MoHUA](#); [RERA](#); [RERA Rules](#)

Competent Authority (RERA)

The body that can approve plans, issue commencement and completion certificates, such as a development authority or municipal corporation. RERA registration does not replace these approvals, and the competent authority's sanctions must be valid.

LEGAL BASIS Defined in Section 2 of the RERA Act, 2016.

EXAMPLE A promoter shows a RERA number but the plan sanction is from the wrong body. The buyer finds the gap by asking for the approvals list.

AGENT TIP Check both RERA registration and the plan sanction from the proper local authority.

See also: [Development Authority](#); [Sanctioned Plan](#); [Completion Certificate \(CC\)](#)

Complaint Forms (Form M and Form N)

The Centre's model rules prescribe forms for complaints: one for the Authority and one for the adjudicating officer, which deals with compensation. Many states have their own forms or online filing, so use the state portal.

LEGAL BASIS Rules made under the RERA Act, 2016; form letters follow the Central model rules.

EXAMPLE A Mohali buyer files a refund complaint on the portal, and a second compensation complaint goes to the adjudicating officer.

AGENT TIP File the right form with the right body. A refund and interest claim and a compensation claim may go to different forums.

See also: [Section 31 \(RERA\)](#); [Adjudicating Officer](#); [RERA Rules](#)

Composition of Appellate Tribunal (Sections 45–46)

The Tribunal has a Chairperson and at least two whole-time Members, one judicial and one technical or administrative. The Chairperson must be a sitting or former High Court Judge, and the other members are chosen by a selection committee with the High Court Chief Justice.

LEGAL BASIS Sections 45 and 46 of the RERA Act, 2016.

EXAMPLE A state sets up a three-member Tribunal led by a retired High Court judge, with a former district judge and a retired housing official.

AGENT TIP The Tribunal is a higher forum than the Authority. Complex or high-value disputes are better argued with an advocate.

See also: [RERA Appellate Tribunal](#); [Section 53 \(RERA\)](#); [Section 56 \(RERA\)](#)

Composition of RERA Authority (Sections 20–22)

A state or Union Territory Authority has a Chairperson and at least two whole-time Members, chosen by the government on the recommendation of a Selection Committee. The Act sets minimum experience of 20 years for the Chairperson and 15 years for Members.

LEGAL BASIS Sections 20 to 22 of the RERA Act, 2016.

EXAMPLE A state notifies a three-member Authority, with a former housing secretary as Chairperson and two other experienced members. All three sit on complaints.

AGENT TIP Orders can differ in tone between authorities because members differ. Read recent orders on the state portal before predicting how your complaint will fare.

See also: [RERA Authority](#); [Term and Removal of Authority Members \(Sections 23 and 26\)](#); [Section 31 \(RERA\)](#)

Covid-19 Force Majeure Extension

In 2020, the Centre and many state regulators treated Covid-19 as a force majeure event and extended registration and completion dates for ongoing projects. The extension period, often several months, was set by each regulator's order and did not erase a promoter's duty to the buyer.

EXAMPLE A Kharar project with a June 2020 deadline received a blanket extension from the state Authority, and the registration was updated.

AGENT TIP For a delayed project from that period, read the state order. It may affect the interest claim.

See also: [Extension of Registration](#); [Force Majeure](#); [Section 6 \(RERA\)](#)

Deemed Registration

A project is treated as registered if the Authority neither grants nor rejects the application within 30 days. The Authority must then issue the registration number and login within seven days after that period. The promoter still has to be able to show a complete application.

LEGAL BASIS Section 5(2) of the RERA Act, 2016.

EXAMPLE A Panchkula developer hears nothing for 30 days after filing, so the project is deemed registered and a number and login are issued a week later.

AGENT TIP A deemed registration is still a registration, but check the portal for the actual number and uploaded documents before accepting bookings. Do not rely on a promoter's word that the 30 days have lapsed.

See also: [Section 5 \(RERA\)](#); [RERA Registration Number](#); [Section 3 \(RERA\)](#)

Defaulter Promoters List

The Authority must keep a public database of promoters who have defaulted, with their photographs, and a similar record of agents whose registration was rejected or revoked. It helps buyers spot promoters with a poor compliance record.

LEGAL BASIS Section 34 of the RERA Act, 2016.

EXAMPLE A buyer in Kharar finds a promoter's photograph and default entry on the portal and drops that builder from the shortlist.

AGENT TIP Search the developer's name and group companies, not just the project name. Defaults can sit under a different entity.

See also: [Section 34 \(RERA\)](#); [Revocation of Registration](#); [Promoter](#)

Defective Title Compensation (Section 18(2))

If a buyer suffers loss because the promoter's title to the land was defective, the promoter must compensate the buyer. The claim is not barred by limitation periods in other laws, so it can be raised even years after purchase.

LEGAL BASIS Section 18(2) of the RERA Act, 2016.

EXAMPLE A buyer in Zirakpur discovers years later that a disputed claim on the land affects his flat, and claims compensation from the promoter.

AGENT TIP Run a title search before buying. A claim is easier to avoid than to win.

See also: [Section 18 \(RERA\)](#); [Title](#); [Legal Title Report](#)

Delay Interest

Also called: Delay in Possession; Delay Compensation

The interest payable by a promoter to an allottee for delayed possession. In most states it is the State Bank of India's highest MCLR plus 2%, as an annual rate. The same rate applies if an allottee delays payment.

LEGAL BASIS State RERA rules made under Section 18 and Section 2(z) of the Act. A few states use the prime lending rate instead.

EXAMPLE A buyer who paid ₹40 lakh gets interest on that amount for each month of delay at the rule's rate.

AGENT TIP Look up the rule in your state. The rule number differs among states.

See also: [Section 18 \(RERA\)](#); [SBI Highest MCLR](#); [Possession Date](#)

Duty to Take Possession (Section 19(10))

A buyer must take physical possession within two months of the occupancy certificate being issued for the unit. A buyer who delays may be asked to pay holding costs or maintenance.

LEGAL BASIS Section 19(10) of the RERA Act, 2016.

EXAMPLE An occupancy certificate is issued on 1 March for a Mohali flat. The buyer must take possession by the end of April.

AGENT TIP Schedule inspection quickly after the notice of possession and record any snag in writing.

See also: [Section 19 \(RERA\)](#); [Occupancy Certificate \(OC\)](#); [Possession Letter](#)

Engineer, Architect and CA Certificates

Before a promoter withdraws money from the project's separate account, the withdrawal must be in proportion to work done, certified by an engineer, an architect and a chartered accountant. This ties spending to construction progress and protects buyers' money.

LEGAL BASIS Section 4(2)(I)(D) of the RERA Act, 2016.

EXAMPLE A Panchkula promoter wants to withdraw funds after the second slab is cast. The three professionals certify the percentage completed, and only a matching share is released.

AGENT TIP Ask a promoter whether recent withdrawals were certified. A project with regular certificates usually has better financial discipline.

See also: [Escrow Account](#); [Section 4 \(RERA\)](#); [Quarterly Update](#)

Escrow Account

Also called: RERA Account; 70% Rule

A separate bank account in which the promoter must keep 70% of the amounts realised from allottees. It is used only for construction and land costs, and withdrawals are certified by an engineer, an architect and a chartered accountant in proportion to the work done.

LEGAL BASIS Section 4(2)(I)(D) of the RERA Act, 2016.

EXAMPLE A developer collects ₹10 crore from buyers and must deposit ₹7 crore in the project account.

AGENT TIP This is 70% of the amounts received from allottees, not 70% of the project cost.

See also: [Section 4 \(RERA\)](#); [Quarterly Update](#); [Promoter](#)

Extension of Registration

The authority's grant of more time to complete a project, usually when the promoter asks for it. Only force majeure extensions under Section 6 are within the Act's one-year limit.

EXAMPLE A promoter applies for an extension and the authority grants it for a stated period.

AGENT TIP Buyers' rights under Section 18 are not wiped out because the authority has extended the registration.

See also: [Section 6 \(RERA\)](#); [Force Majeure](#)

Grading of Projects and Promoters

The Act lets the Authority recommend a system of rating promoters and projects, for example on delivery record or compliance. Whether a state publishes grades depends on its own rules and practice, so a buyer should not assume every portal shows one.

LEGAL BASIS Section 32 of the RERA Act, 2016.

EXAMPLE A state portal publishes a compliance score for each registered project, and a buyer compares two Kharar projects before booking.

AGENT TIP Use any official grade as one input beside site visits, approvals and delivery history. Never present a grade as a guarantee.

See also: [Section 32 \(RERA\)](#); [Quarterly Update](#); [Defaulter Promoters List](#)