
Property Language in 10 Minutes

The 12 terms every sales office assumes you already know

A plain-English glossary of the words that show up in every brochure and agreement — so you stop nodding along and start actually following the conversation.

Property Jargon Glossary

12 terms, defined the way they actually affect your purchase — not the way a textbook defines them.

Carpet Area

The actual usable floor space inside your walls. This is the number that matters most, and the one builders mention least prominently.

Built-Up Area

Carpet area + your own wall thickness. Slightly larger than carpet area, still yours alone.

Super Built-Up Area

Built-up area + your share of lobbies, stairs, lifts and common walls. This is usually the number on the brochure — and the one you're actually paying per-sq-ft-rate on.

Loading Factor

The gap between carpet area and super built-up area, as a percentage. A high loading factor means you're paying for more common space relative to what you can actually use.

PLC (Preferential Location Charge)

An extra charge for a "better" unit — higher floor, park-facing, corner unit. Legitimate, but always ask for the exact amount before you fall for the view.

Khata

A Bengaluru-specific property tax record proving the property is on municipal record. "A Khata" and "B Khata" are not equally strong — this distinction alone can affect resale and loan eligibility.

RERA (Real Estate Regulatory Authority)

The regulator every project above a certain size must register with. A registration number is a starting point for verification, not proof of quality on its own.

OC (Occupancy Certificate)

Official confirmation the building is legally fit to be lived in. "Applied for" and "issued" are very different states — ask which one applies.

CC (Completion Certificate)

Confirms construction matches the sanctioned plan. Usually comes before the OC, and is often confused with it.

EC (Encumbrance Certificate)

A record of any loans, mortgages or legal claims registered against the property. A clean EC is one of the first things a lawyer checks.

Corpus / Sinking Fund

A one-time contribution collected upfront for future major repairs (lift replacement, repainting). Different from your monthly maintenance.

Possession Date vs. RERA Date

The date verbally promised by sales staff vs. the date officially registered with RERA. When these two dates don't match, trust the registered one.

SMART MOVE

Bring this sheet to your first site visit. When a sales executive uses one of these terms, you'll know exactly what to ask next — instead of nodding and finding out later.



THIS IS 12 OF DOZENS OF TERMS EXPLAINED

The ebook's full "Property Language In 10 Minutes" chapter covers the complete visual mini-glossary with worked examples for every term, plus how each one shows up in your actual cost sheet, agreement and RERA filing — across all 9 parts and 40 chapters of Buy Smarter.

Full toolkit — ₹999