# Property Buying Document Checklist: Lahore 2026

Collect these documents before you pay bayana. Tick each item as you go. Use the column that matches your purchase: a registered property (fard + registry + intiqal), a society property (society transfer), or a new booking from a developer.

| ✔ | Document | Registered property | Society property | Developer booking |
|---|---|---|---|---|
| **Identity** | | | | |
| ☐ | Buyer's CNIC, or NICOP if overseas | ✓ | ✓ | ✓ |
| ☐ | Seller's CNIC | ✓ | ✓ | — |
| ☐ | Passport-size photographs | ✓ | ✓ | ✓ |
| ☐ | Nominee's CNIC copy | — | Sometimes | ✓ |
| ☐ | Witnesses' CNIC copies (two witnesses) | ✓ | Sometimes | — |
| ☐ | Registered power of attorney (if anyone is absent) | ✓ | ✓ | If needed |
| **Ownership and verification** | | | | |
| ☐ | Fresh fard (from Arazi Record Centre) | ✓ | — | — |
| ☐ | Previous sale deed / title chain | ✓ | — | — |
| ☐ | Allotment or transfer letter | — | ✓ | Issued after booking |
| ☐ | Property Certificate (HSMS)* | — | Y (where issued) | Y (where issued) |
| ☐ | Approval / NOC details and approved layout plan | Where relevant | ✓ | ✓ |
| ☐ | No Demand Certificate (NDC) | — | ✓ | — |
| ☐ | Heirs' consent and inheritance mutation (if inherited) | ✓ | ✓ | — |
| **Deal and payments** | | | | |
| ☐ | Sale agreement on stamp paper | ✓ | ✓ | — |
| ☐ | Booking form and signed terms | — | — | ✓ |
| ☐ | Written payment schedule | If paying in parts | If paying in parts | ✓ |
| ☐ | Receipts, pay orders and bank slips | ✓ | ✓ | ✓ |
| **Taxes and transfer** | | | | |
| ☐ | Buyer's paid tax challans (236K, stamp duty, CVT where applicable) | ✓ | ✓ | 236K usually collected by developer** |
| ☐ | Seller's paid tax challan (236C) | ✓ | ✓ | — |
| ☐ | Society transfer forms, fee receipt and affidavits | — | ✓ | Only if transferring |
| ☐ | Sale deed for e-registry | ✓ | Increasingly yes* | — |
| **Completion and possession** | | | | |
| ☐ | Registered sale deed in your name | ✓ | Where e-registered* | — |
| ☐ | Approved intiqal and new fard | ✓ | — | — |
| ☐ | Transfer letter / Property Certificate in your name | — | ✓ | — |
| ☐ | Possession letter | Where relevant | Where relevant | ✓ |
| ☐ | Signed handover note (defects listed) | ✓ | ✓ | ✓ |
| ☐ | Latest paid utility and property tax bills | ✓ | ✓ | — |

* **Society properties in Lahore are moving to the government system.** Punjab has directed public and private housing schemes in Lahore to move their records to the Housing Society Management System (HSMS), where a Property Certificate serves as legal proof of ownership. Sub-Registrars can also register sales in private housing schemes through e-registry. Ask your society which documents it now issues and whether a registered deed is required for your transfer.

** **Developer bookings:** Section 236K advance tax also applies to allotments and is collected by the developer or society, sometimes at booking or with installments. Ask for the 236K amount and an official receipt in writing.

## Taxes and fees to budget for (confirmed October 2026)

| Tax or fee | Charged by | Rate (FY 2026-27) |
|---|---|---|
| **Advance tax on purchase (236K)** — buyer | FBR | Filer: **1.25%** (all values). Non-filer: **10.5%** up to Rs 50M, **14.5%** Rs 50–100M, **18.5%** above Rs 100M |
| **Advance tax on sale (236C)** — seller | FBR | Filer: **2.75%**. Non-filer: **11.5%** |
| **Stamp duty** | Punjab government | **1%** of value, urban and rural (Stamp Amendment, April 2026) |
| **Capital Value Tax (CVT)**, where applicable | Punjab government | **2%** on urban property; rural property generally exempt. Confirm on your challan |
| **Registration fee** | Board of Revenue / PLRA | Rs 500 (up to Rs 5 lakh) or Rs 1,000 (above), plus reported PLRA e-registration charge of 0.1% (min Rs 3,600) |
| **Society transfer fee** | Society / developer | Set by each society. Get it in writing |

*Taxes are usually calculated on the official valuation (FBR value or DC rate), not just the agreed price. Rates can change with each budget — confirm on your challan before paying. Sources: FBR Withholding Tax Rate Card TY 2027 (Finance Act 2026); Punjab Stamp (Amendment) 2026 as reported by Dawn and The Nation; PLRA fee schedule 2026-27 as reported.*

**Two habits that prevent most delays**

1. Check every name and CNIC number across all documents. One wrong digit can hold up a transfer.
2. Keep one property file: originals in a folder, scans in a secure cloud folder.

**Golden rule:** verify first, pay later. Never pay bayana before checking approval and ownership.

*This checklist is general guidance, not legal or tax advice. Requirements vary by society and transaction. Consult a property lawyer and confirm details with the relevant office before you pay.*