

NRI home building checklist

For families building a home in Kerala from abroad. Print it, tick it, and send it to whoever meets the builder on your behalf.

BEFORE YOU SIGN

- ☐ Power of attorney (POA) drafted with a Kerala-based lawyer, naming construction-related powers: building permit applications, utility connections, payment authorisations up to a defined limit, and related documentation.
- ☐ POA executed before construction starts. If executed abroad, the POA may require consular or notarial formalities and adjudication or registration in Kerala. The exact process and time limits depend on the document and circumstances, so confirm them with a Kerala-based lawyer before relying on it.
- ☐ Title verified: clear ownership, no unresolved disputes.
- ☐ Encumbrance certificate checked for loans, claims or pending liabilities against the plot.
- ☐ Property tax cleared and the tax receipt in hand.
- ☐ Building permit applied for and approved before construction begins, under KMBR or KPBR as your plot's location requires. Under the work agreement, permits and utility connections are normally the owner's responsibility; Rzian Homez advises and can recommend liaison agents.
- ☐ Banking route decided (NRE or NRO) after checking with your bank. If using an NRI home loan, disbursement stages aligned with the nine payment stages below.

This sheet is general awareness, not legal, financial or tax advice. Confirm POA, banking and tax steps with a Kerala-based lawyer, your bank or your chartered accountant.

WHAT TO RECEIVE EVERY WEEK

- ☐ A weekly WhatsApp video update from site.
- ☐ The stage the site is at, and what comes next.
- ☐ Material verification: delivery challans and manufacturer certificates checked against the BOQ.
- ☐ Site engineer remarks, logged so they can be read back later.

WHAT MUST BE IN THE CONTRACT

- ☐ A 270-day programme from start of construction to handover, written into the work agreement, with the stage schedule attached.
- ☐ An itemised bill of quantities (BOQ): every item with brand, grade, quantity and rate, plus a written list of exclusions.
- ☐ Materials named, not described: materials, grades and approved manufacturers are named in the project BOQ before construction begins, including structural materials, sand specification, doors, plumbing and sanitaryware (Jaquar, Grohe or Kohler).
- ☐ Nine payment stages, each released after a milestone you can see, never on a calendar date.
- ☐ Extra works outside the BOQ quoted in writing before they are executed.
- ☐ Warranty in writing: structural warranty 5 years from handover, service warranty 1 year from handover.
- ☐ One named point of contact and one team accountable from design to handover.
- ☐ The approved drawings and the executed building must match; any change goes through an amended approval before it is built.

BEFORE EVERY PAYMENT

- ☐ The milestone named for that stage is complete on site: plinth beam, ground-floor slab, first-floor slab, plastering, tiling, handover.
- ☐ Photo or video evidence of that stage, dated.
- ☐ Engineer confirmation that the stage is complete.
- ☐ Your sign-off, or your POA holder's, recorded before the money moves.
- ☐ The remittance logged against the invoice and the stage number.

AT HANDOVER

- ☐ Snag list walked, resolved and closed.
- ☐ Completion certificate and structural stability certificate filed with the local body.
- ☐ Approved drawings and permit papers handed over.
- ☐ Warranty terms in writing: structural warranty 5 years from handover, service warranty 1 year from handover.
- ☐ Available supplier and manufacturer warranty documents.
- ☐ Utility connection papers in your name.
- ☐ Keys.

TEN QUESTIONS TO ASK A BUILDER

1. Will the timeline be written into the agreement?

2. Are payments linked to verified construction stages or calendar dates?

3. Who sends weekly site updates?

4. Can I see photos and videos before every payment release?

5. Who verifies material brands on site?
6. Is the BOQ detailed or vague?

7. Who coordinates POA, permits, and approvals?

8. Who is my single point of contact?

9. What happens if quality issues are found while I am abroad?

10. Is the architect involved during construction, or only during design?

Want to talk through your plot with Rzian Homez? Send your plot location and current stage on WhatsApp.

WhatsApp Us

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