

## The Basics (Title & Identity)

**01**

Title Deed Verification: Is the chain of title unbroken for the last 30 years?

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**02**

Form I & XIV: Does the seller's name appear in the occupant column?

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**03**

Identity Verification: Aadhar/PAN of the seller matches the Deed?

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**04**

Power of Attorney Check: Is the POA registered and valid? Is the principal alive?

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**05**

Encumbrance Certificate (EC): 15-30 years check for mortgages/liens.

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**06**

Pending Litigation: Check local courts for stay orders/disputes.

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**07**

Original Deed Inspection: Has the seller shown the original physical deed?

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**08**

Possession Check: Is the seller in physical possession of the land?

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**09**

Tenant/Mundkar Search: Are there registered tenants/Mundkars on Form I & XIV?

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**10**

Mutation Status: Has the property been mutated in the Revenue records?

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## Land Use & Zoning (The "Sanad" Layer)

**11**

Conversion Sanad: Is the land converted for Non-Agricultural use?

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**12**

Zoning Check: Is it in Settlement, Commercial, or Orchard zone (RP 2021)?

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**13**

Eco-Sensitive Zone: Is it falling in ESZ-1 or ESZ-2?

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**14**

CRZ Clearance: Distance from High Tide Line (200m/500m check).

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**15**

Private Forest: Does it fall under the Private Forest provisional list?

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**16**

Slope Analysis: Is the gradient >25%? (Construction restricted).

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**17**

NDZ (No Development Zone): Checks for river/canal setbacks.

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**18**

Archaeological Survey: Proximity to heritage monuments (100m/200m ban).

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**191**

Airport Funnel Zone: Height restrictions near Dabolim/Mopa.

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**20**

Highway Setback: Distance from NH-66 center line.

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## The "Portuguese" Layer (Family & Inheritance)

**21**

Spousal Consent: Are both husband and wife signatories?

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**22**

Inventory Proceedings: If inherited, is the "Inventory Proceeding" closed?

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**23**

Family Tree Verification: Are all legal heirs accounted for?

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**24**

Marriage Regime: Is the seller married under "Community of Assets"?

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**25**

Divorce Decree: If divorced, has the property been partitioned?

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**26**

Minor's Interest: Are there minor children with a claim?

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**27**

Will Verification: Is there a registered Will? Is it probated?

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**28**

Death Certificates: Verification for deceased original owners.

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**29**

Gift Deed Validity: Was the gift deed registered and accepted?

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**30**

Relinquishment Deed: Have other heirs legally relinquished rights?

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## Construction & Approvals (For Villas/Apartments)

**31**

Building Plan Approval: Stamped by TCP (Town & Country Planning)

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**32**

Construction License: Issued by the local Panchayat/Municipality.

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**33**

RERA Registration: Valid project registration number.

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**34**

Occupancy Certificate (OC): For ready properties.

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**35**

Fire NOC: Fire department clearance.

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**36**

Pollution Control Board NOC: For sewage treatment plants.

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**37**

Health NOC: Sanitation clearance.

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**38**

Electricity & Water: Official connections in the owner's name.

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**39**

Floor Area Ratio (FAR): Does built area match permissible FAR?

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**40**

Setback Verification: Physical measurement of building setbacks.

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## Financial & Tax Checks

**41**

House Tax Receipts: Paid up to date?

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**42**

Land Revenue Tax: Paid up to date?

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**43**

TDS Compliance: Has TDS (1%) been deducted on previous sales?

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**44**

GST Status: Is GST applicable on the transaction?

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**45**

Non-Resident Status: Is the seller NRI? (TDS implication ~20%+).

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**46**

Loan Clearance: NOC from bank if previously mortgaged.

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**47**

Society Maintenance: No Dues Certificate from the society.

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**48**

Transfer Fees: Clarity on who pays transfer fees.

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**49**

Stamp Duty Calculation: Is the valuation as per Ready Reckoner rates?

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**50**

Payment Trail: Ensure all payments are white/cheque/bank transfer.

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