

The Basics (Title & Identity)

01

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

02

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

03

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

04

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

05

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

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

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

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

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

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

Land Use & Zoning (The "Sanad" Layer)

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

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

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

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

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

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

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

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

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Airport Funnel Zone: Height restrictions near Dabolim/Mopa.

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Highway Setback: Distance from NH-66 center line.

The "Portuguese" Layer (Family & Inheritance)

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Spousal Consent: Are both husband and wife signatories?

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

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Family Tree Verification: Are all legal heirs accounted for?

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

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

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

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

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Death Certificates: Verification for deceased original owners.

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

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Relinquishment Deed: Have other heirs legally relinquished rights?

Construction & Approvals (For Villas/Apartments)

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

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Construction License: Issued by the local Panchayat/Municipality.

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RERA Registration: Valid project registration number.

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Occupancy Certificate (OC): For ready properties.

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Fire NOC: Fire department clearance.

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Pollution Control Board NOC: For sewage treatment plants.

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Health NOC: Sanitation clearance.

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

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

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Setback Verification: Physical measurement of building setbacks.

Financial & Tax Checks

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House Tax Receipts: Paid up to date?

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Land Revenue Tax: Paid up to date?

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

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GST Status: Is GST applicable on the transaction?

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

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Loan Clearance: NOC from bank if previously mortgaged.

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Society Maintenance: No Dues Certificate from the society.

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Transfer Fees: Clarity on who pays transfer fees.

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

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