

What are the Documents (Checklist) required for Buying a Residential Plot?

The documentation on the property is a vital component of any investment in a property, whether it's a plot or Flat. The buyer should ensure that the investment is safe and protected by means of proper legal advice, the inspection of the records and the verification of relevant property details. A list of essential property documents needed for the purchase of a plot is given below.

Title Deed

- This agreement guarantees that the seller is legally independent of the house.
- Don't take a copy of the deed and review the original title deed itself.
- The property shall be in the seller 's name.
- Verify whether the seller has full sale rights and is the only owner.
- You can monitor this by searching for the title on the state government 's registration website.
- You should always be sure that you consult your lawyer.

Encumbrance certificate (EC)

The **Encumbrance Certificate** is a mandatory document for transferring property to provide evidence of free title/ownership, and for applying for a home loan. It's important to know that this certificate is issued for a particular period by the office of the sub-registrar. In addition, the record of the sub-registrar is based on the registered property records. This means that a document not registered at the office of the sub-recorder will not be recorded in the certification. The encumbrance certificate is issued for a defined time and is not applicable in respect of the previous or post-reported period.

NA Order

All lands by default considered as "AGRICULTURE Property" unless specified by the government for some other reason. For the Agri purpose agricultural land can be used, while if you want to do other than agriculture, then you must first turn Agri land into non-agricultural (NA) land (commonly referred to as NA). But not all the NA status land can be used for residential development. There are different types of NAs such as:

NA – Warehouses

NA – IT

NA – Residential

NA – Commercial

NA – Resort

Therefore, you must check for "NA – Residential".

Original land deed

The document is also known as the 7/12 document. The original land deeds of the present owner and all previous owners must be asked.

Power of Attorney

If the landowner is NRI, then the seller should also seek a **Power of Attorney (POA)**. Power of attorney (POA) or letter of attorney is a legal document that allows you to appoint one person or organization to manage your property, medical affairs, finances on your behalf in your absence. The person who authorizes the other to act on behalf of him/her is called the principal or donor or grantor. The one authorized to act is the agent. Depending on the terms and conditions of the POA, the authorized agent can either have limited or extensive authority to make legal decisions about the property, medical affairs, and finances.

Property Tax Bills and approval Document from Municipal Corporation or Grama Panchayat offices.

Finally, ensure all appropriate permits from the local authority are in place for the plot. Also, check all the tax bills that are previously paid by the property owner.

Amenities, connectivity, and Survey

Before buying a plot, the buyer must consider the factors like road connectivity, availability of social amenities, physical infrastructure, and water supply among others. And ask competent survey service provider to have survey on your plot and get official measurement of your plot area which must be as per legal papers shared by the seller. The popular units to measure a plot are square feet, Square Meters, Acres, Guntas, square yard, hectare and bigha among others.