

Ameya Heights

The Bangalore & Chennai *Approvals Checklist.*

Eleven documents to verify before you pay a rupee — the same standard we hold ourselves to before we ask anyone to buy.

Property in India is bought on paper, not on promises. Before any advance, token, or booking amount changes hands, insist on sight of — and independently verify — every document below.

If a seller cannot produce an item, treat its absence as the answer. This is a verification checklist, not a formality; work through it in order.

PART A — TITLE & OWNERSHIP



Mother Deed & chain of title

01

PROVES Unbroken, lawful ownership from the original grant to the present seller.

VERIFY Trace every sale/gift/partition deed in sequence; confirm names, extents and survey numbers match at each link.

RED FLAG A missing link, a sudden change in extent, or a gap in years in the ownership chain.



Current Sale Deed / Title Deed

02

PROVES The present seller's registered legal title to the exact property being sold.

VERIFY Confirm it is a registered original (not a photocopy or unregistered agreement); match the schedule of property to the site.

RED FLAG Seller offers only a General Power of Attorney (GPA) or an unregistered "agreement to sell" in place of a registered deed.



Encumbrance Certificate (EC)

03

PROVES The property is free of registered mortgages, liens or charges over the period examined.

VERIFY Obtain a fresh EC for at least the last 13-30 years — Karnataka: [Kaveri Online Services](#); Tamil Nadu: [TNREGINET](#).

RED FLAG Any subsisting mortgage entry, or an EC that conveniently starts only a year or two ago.



Revenue & mutation records

04

PROVES The seller's name is recorded in government revenue records for the land.

VERIFY Karnataka: [RTC](#) / [Pahani](#), mutation register (MR) and Khata (insist on A-KHATA). Tamil Nadu: [Patta, Chitta & Adangal](#).

RED FLAG A B-KHATA (Karnataka) with no path to regularisation, or revenue records in a name other than the seller's.



Land-use conversion order (DC Conversion / NA)

PROVES Agricultural land has been lawfully converted to non-agricultural (residential/commercial) use.

VERIFY Sight the conversion order from the competent revenue authority; confirm the converted purpose matches your intended use.

RED FLAG Building or plots being sold on land still classified as agricultural.



Approved layout plan & release order (plots)

PROVES The plotted layout is sanctioned by the planning authority and plots are legally sellable.

VERIFY Karnataka: **BDA** / **BMRDA** or the local planning authority. Tamil Nadu: **DTCP** & **CMDA** sanction and the layout approval number.

RED FLAG "Approval applied for", a revenue-layout sold as approved, or plot boundaries that do not match the sanctioned plan.



Sanctioned building plan & commencement (built projects)

PROVES The structure is built to an approved plan, with permission to commence construction.

VERIFY Compare the sanctioned plan to what is actually built — floors, setbacks, FSI/FAR. Confirm the commencement certificate.

RED FLAG Deviations from the sanctioned plan, unauthorised additional floors, or setback violations.



Zoning / Change of Land Use (CLU) certificate

PROVES The master plan / CDP permits your intended use (commercial, residential) on that parcel.

VERIFY Check the zoning against the current master plan; for commercial use, confirm commercial zoning explicitly.

RED FLAG Commercial activity proposed on land zoned residential, agricultural or green-belt.



RERA registration

PROVES The project (where registrable) is registered with the state real-estate regulator.

VERIFY Look up the registration number on the state RERA portal — Karnataka RERA or Tamil Nadu RERA — and confirm promoter, extent and approvals on record.

RED FLAG A registrable project marketed with no RERA number, or portal details that contradict the seller's claims.



Statutory NOCs

PROVES Required clearances are in hand — as applicable: fire, pollution board (KSPCB / TNPCB), airport height (AAI), environment, and utilities.

VERIFY Ask which NOCs the project requires and see each one; confirm they are current, not lapsed.

RED FLAG "Under process" NOCs presented as obtained, or clearances that have expired.



Tax receipts & dues clearance

PROVES Property tax and utility dues are paid in full, with no arrears passing to you.

VERIFY Latest property-tax paid receipt, plus electricity (BESCOM / TANGEDCO) and water clearances; run a check for pending litigation on the property.

RED FLAG Outstanding tax, an active dispute, or a court injunction affecting the land.

The one rule that protects you

Never pay a token, advance or booking amount against a promise that a document "is coming". Approvals either exist and can be verified today, or they do not. A developer confident in their paperwork will hand it to you and invite you to check it independently — that is the entire idea behind approvals-first.

Approvals in hand before you pay. That is the Ameya standard.

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This checklist is provided for general guidance to help buyers ask the right questions and is not legal advice or a substitute for independent due diligence by a qualified property lawyer. Document requirements, authorities and portals vary by state, project type and current regulation; verify the position applicable to your specific transaction before acting. © 2026 Ameya Heights LLP.