

**SAMPLE REPORT — FOR ILLUSTRATION PURPOSES ONLY.**  
**PROPERTY DETAILS HAVE BEEN PARTIALLY REDACTED.**

# Property Analysis Report

Due Diligence Report

*for*

**Unit No. [UNIT NO.], Block [X], Floor [X] in Survey No. 2/3**  
**[Project Name], [Layout Name], Bengaluru, Karnataka**

Report Date: 05.02.2026

Reference: [SAMPLE]

## Section I: Property Description

The property forming the subject matter of this Report comprises of:

Schedule Property:

Survey No. 2/3, located at [Project Name], [Layout Name], Huskur Road, Bengaluru, Karnataka

## Section II: List of Documents Provided for Examination

The following documents have been provided for examination:

1. General Power Of Attorney dated 08.05.2025 bearing No. [DOC. NO. REDACTED];
2. General Power Of Attorney dated 16.04.2024 bearing No. [DOC. NO. REDACTED];
3. General Power Of Attorney dated 26.03.1969 bearing No. 3080/68-69;
4. Modt (Deposit Of Title Deeds) dated 24.09.2013;
5. Joint Development Agreement dated 04.06.2013 bearing No. DSP-1-02691-2013-14;
6. Partnership Deed dated 15.12.2008;
7. Sale Agreement dated 11.12.1997 bearing No. Notarial Reg. No. 2858
8. Sale Agreement dated 16.11.1992;
9. Family Tree bearing No. [NO. REDACTED];
10. Mortgage Deed dated 24.09.2013 bearing No. [MODT NO. REDACTED];
11. Court Order dated 16.03.1959;
12. Conversion Order dated 25/10/2012;
13. Land Conversion Order;
14. Survey Sketch;
15. Survey Sketch;
16. RERA Certificate dated 28.07.2017;
17. Airport Noc dated 07.11.2016;
18. RERA Certificate dated 19.07.2013;
19. Commencement Certificate dated 25.10.2012;
20. Commencement Certificate dated 20.10.2012 bearing No. ನೆಯೋಪಾಪ್ರಾಪ್ತಪ:164:2012-13;
21. Commencement Certificate dated 20.10.2012 bearing No. ನೆಯೋಪಾಪ್ರಾಪ್ತಪ:152:2012-13;
22. Environmental Clearance dated 06.08.2012 bearing No. SEIAA: 144: CON: 2011;
23. Fire Noc dated 05.08.2011;
24. Environmental Clearance;
25. Layout Plan;

26. Layout Plan;
27. Commencement Certificate;
28. Commencement Certificate;
29. Completion Certificate;
30. Building Plan;
31. Commencement Certificate;
32. Water Noc dated 17.04.2015;
33. Airport Noc dated 09.06.2011;
34. Water Noc dated 27.06.2012;
35. Environmental Clearance;
36. Fire Noc dated 16.10.2012;
37. Commencement Certificate;
38. Occupancy Certificate;
39. Unknown dated 14.11.2014;
40. Certificate of Incorporation dated 19.03.2013 bearing No. [CIN REDACTED];
41. Moa & Aoa dated 19.03.2013;
42. Unknown dated 01.10.2011;
43. Legal Opinion dated 02.06.2011;
44. Unknown dated 20.05.2011;
45. Challan dated 04.02.2011;
46. Challan dated 04.02.2011;
47. Challan dated 04.02.2011;
48. Challan dated 04.02.2011;
49. Certificate of Incorporation dated 08.09.2009 bearing No. [CIN REDACTED];
50. Unknown;
51. Legal Opinion dated 18.01.2011;
52. Sale Deed dated 04.02.2011 (Registered as Document No. MDL-1-02931-2010-11 );
53. Sale Deed dated 04.02.2011 (Registered as Document No. 2931 );
54. Sale Deed dated 21.12.1992 (Registered as Document No. 5463/92-93 );
55. Sale Deed dated 09.06.1982 (Registered as Document No. 419/82-83 );
56. Section 48 Certificate dated 01.10.1992;
57. Encumbrance Certificate bearing No. [EC NO. REDACTED] for period 01/04/2004 to 05/09/2017;
58. Encumbrance Certificate for period 01/04/2004 to 31/12/2016;
59. Property Tax Record;

60. Electricity Noc dated 03.08.2011;
61. Telecom Noc dated 31.05.2011;
62. Electricity Noc dated 09.08.2011;
63. Telecom Noc dated 31.05.2011;
64. eKhata Certificate dated 06.04.2017 issued by BBMP;
65. Mutation Extract dated 2/5/2011;
66. eKhata Certificate bearing Khata No. NA dated 18/12/2020 issued by BBMP;
67. RTC (Pahani) for Survey No. 3/3 , Village ಶೇಷಗಿರಿರಾವ್ ಪಾಳ್ಯ (Sheshagiriraopalya), ದಾಸನಪುರ (Dasanapura) Hobli, ಬೆಂಗಳೂರು ಉತ್ತರ (Bangalore North) Taluk issued by Revenue Department;
68. RTC (Pahani) for Survey No. 2/3 , Village ಶೇಷಗಿರಿರಾವ್ ಪಾಳ್ಯ (Sheshagiriraopalya), ದಾಸನಪುರ (Dasanapura) Hobli, ಬೆಂಗಳೂರು ಉತ್ತರ (Bangalore North) Taluk issued by Revenue Department;
69. RTC (Pahani) for Survey No. 3/2 , Village ಶೇಷಗಿರಿರಾವ್ ಪಾಳ್ಯ (Sheshagiriraopalya), ದಾಸನಪುರ (Dasanapura) Hobli, ಬೆಂಗಳೂರು ಉತ್ತರ (Bangalore North) Taluk issued by Revenue Department;
70. RTC (Pahani) for Survey No. 4/2 , Village ಶೇಷಗಿರಿರಾವ್ ಪಾಳ್ಯ (Sheshagiriraopalya), ದಾಸನಪುರ (Dasanapura) Hobli, ಬೆಂಗಳೂರು ಉತ್ತರ (Bangalore North) Taluk issued by Revenue Department;
71. eKhata Certificate bearing Khata No. NA dated 16/04/2014 issued by BBMP;
72. Mutation Extract;

### **Section III: Title Flow / Chain of Ownership**

Based on our examination of the title documents provided, the chain of ownership is traced as follows:

1. Regd. Inam Grant bearing Document No. Case No.2/56-57 dated Redacted. The transaction was executed by the Special Deputy Commissioner for Abolition of Inams in favour of Chikkanna son of Thamannappa. The consideration amount is not specified in the document. The registration office is redacted. Property details are not provided in the extracted data.
2. Regd. Inam Grant bearing Document No. Case No.4/56-57 dated Redacted. The transaction was executed by the Special Deputy Commissioner for Inams Abolition in favour of Chikkananjaiah son

of Javaraiah. The consideration amount is not specified in the document. The registration office is redacted. Property details are not provided in the extracted data.

3. Regd. Sale Deed bearing Document No. 3080/68-69, the document date is redacted. The deed was executed by Chikkanna, Arasappa, Rangappa, Byrappa, and N. Sanjeevaiah in favour of Doddaswamy Naidu. The consideration amount is not specified in the extracted data. The registration office is redacted. Property details are not provided in the extracted data.

4. Regd. Sale Deed bearing Document No. 3080 executed in favour of B. Doraiswamy Naidu. The document date is not specified in the available records. The vendor or seller is not explicitly named in the extracted data. The consideration amount for the transaction is not specified. The registration office details are not available in the extracted information. Property details are not provided in the extracted data.

5. Regd. Sale Deed bearing Document No. 1001 dated Redacted, executed by Chikkananjaiah, Chikkanna in favour of Siddamma uruf Puttamma. The consideration amount is not specified in the document. The registration office details are redacted. Property details are not provided in the extracted data.

6. Regd. Sale Deed bearing Document No. 1467/71-72 executed by Siddamma uruf Puttamma, Mallaiah, Chikkanna, Lingappa, Nagaraja, Channappa, Krishnamurthy, Bettaswamy, and Muniraju in favour of Jyotsnaben Manohardas Valia. The document date is not specified in the available records. The registration office details are not specified in the available records. The consideration amount is not specified in the available records. Property details are not provided in the extracted data.

7. Regd. Sale Deed bearing Document No. 419/82-83 executed by Doddaswamy Naidu in favour of H.D. Gangaraju. The document date is not available. The registration office details are not available. The consideration amount is not specified in the extracted data. Property details are not provided in the extracted data.

8. Regd. Sale Deed bearing Document No. 419/82-83 executed by B. Doraiswamy Naidu in favour of H.D. Gangaraju. The document date is not specified in the available records. The registration office details are not specified in the available records. The consideration amount is not specified in the available records. Property details are not provided in the extracted data.

9. Regd. Sale Deed bearing Document No. 1628/83-84, the document date is unknown. The deed was executed by Jyotsnaben Manohardas Valia, Sukesh Kumar M Valia, Chetan Kumar M Valia,

and Jayesh Kumar M Valia in favour of Narasamma. The consideration amount is not specified in the extracted data. The registration office is unknown. Property details are not provided in the extracted data.

**10.** Regd. Sale Deed bearing Document No. 5461 and 5463/92-93. The document was executed by H.D. Gangaraju in favour of Mehmood Agha. The consideration amount is not specified in the extracted data. The registration office and document date are not available in the extracted information. Property details are not provided in the extracted data.

**11.** A Sale Deed is recorded in the chain of ownership. The document number is not available. The document date is unknown. The registration office is unknown. The purchaser identified in this transaction is Mehmood Agha. The vendor or seller is not identified in the extracted data. The consideration amount is not specified. Property details are not provided in the extracted data.

**12.** Regd. Sale Deed bearing Document No. 9682 and 9685/92-93, executed by Narasamma in favour of Mehmood Agha. The consideration amount is not specified in the available documentation. The document date and registration office details are not available in the extracted data.

**13.** A Sale Deed has been identified in the chain of ownership. The document number is not available, and the document date is unknown. The registration office before which this deed was registered is not specified. The purchaser identified in this transaction is Mehmood Agha. The vendor or seller party is not identified in the extracted data. The consideration amount for this transaction is not specified. Property details are not provided in the extracted data.

**14.** A property purchase transaction was executed by Mrs. Narasamma in favour of Mehmood Agha. The document number is not available. The document date is unknown. The registration office is unknown. The consideration amount is not specified. Property details are not provided in the extracted data.

**15.** An Agreement to Sell was executed by Mehmood Agha in favour of Shahrooq Ali Khan. The document number is not available, and the document date is unknown. The registration office is unknown. The consideration amount is not specified in the extracted data. Property details are not provided in the extracted information.

**16.** Regd. Sale Deed bearing Document No. MDL-1-02931/2010-2011 dated [Date Unknown] executed by AAG Properties India Private Limited, Shahrooq Shah Sadiq Ali Khan, and Mehmood Agha in favour of Smart Value Homes Limited. The consideration amount is not specified in the

extracted data. The registration office details are unknown. Property details are not provided in the extracted data.

17. Regd. Power of Attorney bearing Document No. [DOC. NO. REDACTED] was granted by Smart Value Homes (Peenya Project) Private Limited and Tata Value Homes Limited in favour of Mr. Dhanush, Mr. Muthuraj, and Mr. Devendra Naik. The document date is unknown. The purpose of the Power of Attorney is not specified. The powers granted are not specified. The registration office is unknown. The irrevocability status of this Power of Attorney is not specified.

18. A Sale Agreement has been identified in the chain of ownership records. The agreement was executed by Smart Value Homes (Peenya Project) Private Limited as vendor and in favour of Manasum Senior Living as purchaser. The document number is not available, and the document date is unknown. The registration office before which this agreement was registered is unknown. The consideration amount specified in the agreement is not available. Property details are not provided in the extracted data.

19. A Transfer/Rebranding document was identified in the chain of ownership records. The document number is not available, and the document date is unknown. The registration office details are not available. The transaction was executed by Smart Value Homes Limited in favour of TATA VALUE HOMES LIMITED. The consideration amount is not specified in the extracted data. Property details are not provided in the available documentation.

#### **Summary of Ownership Chain:**

The property currently stands in the name of TATA VALUE HOMES LIMITED by virtue of the Transfer/Rebranding dated as stated above.

The ownership chain traces 19 transactions from None to None, covering approximately 0 years. For establishing clear and marketable title, the ownership chain should ideally be traced for a minimum period of 30 years.

It is recommended to obtain and examine the title documents evidencing how the vendor(s) acquired the property, along with supporting revenue records and encumbrance certificates for the relevant period.

Authorized Representatives:

By virtue of the Power of Attorney (Doc No. [DOC. NO. REDACTED]), Mr. Dhanush, Mr.

Muthuraj, Mr. Devendra Naik are authorized to act on behalf of SMART VALUE HOMES (PEENYA PROJECT) PRIVATE LIMITED, TATA VALUE HOMES LIMITED.

## **Section IV: Land Records Analysis**

The following land records have been examined to verify the revenue status of the property:

### **A. eKhata / Khata Certificate:**

The eKhata Certificate records are not available for this property. The Khata Number is not assigned. The property is classified as A Khata type. The Survey Number and Sital Number are not available. The Property ID/PID is not assigned. The registered owner as per eKhata records is TATA VALUE HOMES LIMITED. The village or ward designation is not available. The extent of the property is not specified. The property is identified as RIVA TOWER [UNIT NO.]. The current owner as per the deed chain is redacted. The ownership match status between eKhata records and the deed chain has not been verified.

### **B. RTC (Record of Rights, Tenancy and Crops):**

The RTC for Survey Number 3/3 records the following particulars: The registered owner or khatedar is not specified. The total extent of the property is 7 Acres 10 Guntas, with kharab (waste/barren land) measuring 0 Acres 14 Guntas, resulting in a net cultivable area of 6 Acres 36 Guntas. The land classification is not specified. The property is located in the village of Sheshagiriraopalya, within the hobli of Dasanapura, in the taluk of Bangalore North. The RTC year is not specified. The property has not been converted to non-agricultural use. Mutation numbers are not specified in the record. The survey number matches the survey data on record. The current owner as per the deed chain is redacted, and the ownership match status between the RTC and deed chain has not been verified.

### **C. Mutation Records:**

Mutation entries recorded for the property include a total of two mutations. The first mutation entry records a transfer occurring on an redacted date from an unspecified party to an unspecified party. The second mutation entry records a transfer occurring on an redacted date from an unspecified party to an unspecified party. The mutation chain status is recorded as valid.

#### **D. Land Conversion Status:**

No Conversion Order has been provided for examination.

#### **E. PTCL (Prohibition of Transfer of Certain Lands) Status:**

PTCL verification is relevant for this property (RTC/Pahani records present - land has agricultural history, PTCL verification required). No PTCL endorsement or certificate has been provided for examination. PTCL verification recommended but no documents provided

#### **H. Land Records Summary:**

Based on our examination of the land records, we note the following concerns:

- The RTC does not reflect conversion to non-agricultural use. A Conversion Order (DC Order) may be required.

The above matters require attention before the property can be considered to have clear and marketable title from a revenue records perspective.

### **Section V: Encumbrance Certificate Analysis**

The following analysis examines the encumbrance status of the property based on the Encumbrance Certificate(s) and related documents provided:

#### **A. Encumbrance Certificate Details:**

1. Encumbrance Certificate bearing No. [EC NO. REDACTED] in respect of property bearing Survey No. 2/3.
2. Encumbrance Certificate 2 in respect of property bearing Survey No. 2/3.

The combined coverage of the above Encumbrance Certificates is from 01-04-2004 to 05-09-2017.

The total coverage period is 13.4 years, which is 16.6 years short of the standard 30-year requirement. An additional EC covering the gap period is recommended.

The EC is EC is stale (103 months old). A fresh EC up to the current date is recommended before proceeding with any transaction.

## **B. Transactions Recorded in Encumbrance Certificate:**

The Encumbrance Certificate reflects 2 registered transaction(s) during the coverage period. The details of the transactions are as follows:

3. Transaction (details not available in EC);
4. Transaction (details not available in EC);

**Note:** The 2 transaction(s) recorded in the EC do not have corresponding deed documents in the Title Flow section (Section III). The deed documents for these transactions have not been provided for examination.

It is recommended to obtain copies of the relevant deeds for complete title verification and to establish a clear chain of ownership.

## **C. Mortgage and Charge Status:**

The property is encumbered by one active mortgage. State Bank of India holds a Mortgage Deed of Transfer (MODT) dated 24th September 2013, securing a loan. This mortgage remains undischarged as of the date of this report. No cleared or discharged mortgages have been identified in the records.

## **D. Litigation and Court Order Status:**

No litigation documents (such as certified copies of court orders or case records) have been provided for examination. Upon review of the Encumbrance Certificate, we note that no lis pendens, attachment orders, or other court cases appear to be registered against the property during the coverage period. In the absence of any litigation records in the EC or documents indicating otherwise, it is presumed that there is no ongoing or dismissed litigation affecting the property. However, for complete due diligence, it is advisable to conduct an independent search at the relevant courts.

## **E. Summary:**

The Encumbrance Certificate covers 13.4 years, which does not meet the standard 30-year requirement. The EC is stale (EC is stale (103 months old)). The property has 1 active mortgage(s). The property is currently ENCUMBERED. Litigation status could not be determined from available documents.

## **Section VI: Zoning & Approvals**

This section examines the statutory approvals and regulatory compliance for the subject apartment/flat in a multi-storey building. No approval documents have been provided for examination.

### **A. Building Plan (Sanctioned Plan)**

Redacted

### **B. Layout Plan (Approved Layout)**

Redacted

### **H. NOCs and Departmental Clearances**

Redacted

### **I. No Acquisition Certificate (LAC)**

#### **Summary**

No approval documents have been provided for examination. For a comprehensive due diligence, the relevant statutory approvals should be obtained and verified.

The following additional documents are recommended:

- no\_acquisition\_letter
- noc\_municipal
- noc\_association

## **Section IX: Observations**

The following observations were noted during the examination of documents provided:

1. Encumbrance Certificate is not current (EC is stale (103 months old)). A fresh EC is recommended.
2. Encumbrance Certificate covers 13.4 years. An additional EC covering 16.6 years is recommended to meet the 30-year standard.
3. Active mortgage with State Bank of India must be discharged before transfer.

4. Municipal Body NOC not provided
5. Society/Association NOC not provided
6. No Acquisition Letter not provided
7. Cannot confirm unit [UNIT NO.] is covered by OC
8. Partial Occupancy Certificate — covers Tower-19 in Building-1, Tower-26 and Tower-35 in Building-2
11. Building plan sanction number not extracted
12. Building plan approval date not extracted
13. Layout approval number not extracted
14. Layout issuing authority not extracted
19. Chikkananjaiah - ownership source unknown
20. Muniraju, Lingappa, Channappa, Krishnamurthy, Mallaiah, Nagaraja, Bettaswamy - ownership source unknown
26. Shahrooq Shah Sadiq Ali Khan, AAG Properties India Private Limited, Mehmood Aga - ownership source unknown
27. SMART VALUE HOMES (PEENYA PROJECT) PRIVATE LIMITED, TATA VALUE HOMES LIMITED - ownership source unknown
28. PTCL verification is relevant but no endorsement has been provided.

The above observations should be addressed or acknowledged before proceeding with any transaction.

## **Section X: Final Opinion and Recommendation**

### **Opinion:**

Based on our examination of the available documentation, we have reviewed the ownership chain, land records, and encumbrance certificate for the subject property. However, critical deficiencies in the documentation have prevented us from establishing a complete and verifiable chain of title. The current owner remains unknown, and while the ownership chain documentation is marked as complete, the number of ownership documents actually provided is unknown, creating significant gaps in our ability to verify legitimate ownership transfer.

The land records have been analyzed through the mutation records on file. However, the Encumbrance Certificate (EC) provided covers only 13.4 years, which falls substantially short of the standard 30-year requirement for comprehensive due diligence. This limited coverage period, combined with the EC being stale at 103 months old, further compromises our ability to conduct a

thorough examination of the property's encumbrance history and any potential claims against the title.

Our analysis has identified thirty (30) critical issues relating to ownership sources that cannot be verified. These include ownership transfers, and transactions that are isolated with no documented link to the prior ownership chain. Additionally, five (5) moderate issues have been identified, including three separate transactions lacking connection to the established ownership chain and the non-compliance of the EC with the standard 30-year coverage requirement. These issues are detailed in Section IX: Observations of this Report.

Given the substantial number of unresolved ownership source issues, the incomplete encumbrance certificate coverage, and the inability to establish a clear and continuous chain of title, we cannot recommend proceeding with this transaction in its current state.

**In our opinion, the title to this property is unmarketable.** The critical deficiencies identified above—particularly the unknown ownership sources for multiple transferors and the failure to establish a complete chain of title—present unacceptable risks to any prospective purchaser. We recommend that the current owner obtain comprehensive documentation resolving all ownership source issues and provide an updated Encumbrance Certificate covering the full 30-year period before this property can be considered for purchase.