

## Things to be considered while buying plot of land:

Once you decide to buy a plot, make sure you have all documents in place. Without these, your purchase will be delayed. Having all the proper legal documentation will help protect your land and home from any disputes in the future. Consult an expert to help you with every step of the documentation process.

Most of the required documents can be grouped into two types - legal and personal.

A. Legal documents: These documents are essential, and missing even one of these can result in a delay in purchase.

They include: -

1. Mother Deed: This is taken from the seller. The Mother Deed is the main document to determine ownership of the property. It traces the land's chain of ownership and provides information about the history of the plot.
2. Sales Deed: The Sales Deed records the transfer of land ownership from the seller to the buyer. You can get it validated at the sub-registrar's office.
3. Power of Attorney(POA): If the seller of the land is not the owner, they should have a Power of Attorney that authorizes them to sell the plot. Always check the Power of Attorney when buying from any seller.
4. Encumbrance Certificate: An Encumbrance Certificate documents all the transactions related to the land. It serves as proof that the land you are buying

is free of any monetary or legal bindings. It is obtained from the sub-registrar's office where land is registered.

5. Katha certificate: A Khata Certificate is necessary to obtain a building license. It contains property details like location, size, built-up area etc. and is necessary for the payment of property tax and to obtain a building license. It is obtained from the Assistant Revenue Officer.

6. Land Clearance: If you wish to convert agricultural land to non-agricultural land this certificate becomes very essential.

7. Record Of Rights (ROR) certificate: It is obtained from the Tehsildar's office

B. Personal documents: Personal documents are purely for verification purposes: Aadhar, Voter ID card and PAN card.

C. Things to keep in mind:

1. In case the seller is not the owner, check the 'power of attorney' document.

2. To make sure measurements mentioned by seller are accurate, get a survey sketch of the land from Survey Department.

3. If there are more than one owner, make sure to get 'release certificate' from all owners.