SAMPLE REPORT — ILLUSTRATIVE TEMPLATE · NOT A REAL PROPERTY, BUYER OR SELLER · DO NOT RELY ON FOR ANY TRANSACTION

REPORT ID	DATE ISSUED	REPORT TYPE	VALID FOR
PC-DEMO-2026-00147	05 November 2026	Full Property Verification	90 days from issue

PROPERTY	CATEGORY	REQUESTED BY
Flat 704, Tower B, Sample Heights, Sector 00, Vaishali Nagar, Jaipur (Rajasthan)	Residential — Resale Flat	Prospective Buyer (name withheld)

1 Overall PropilScore™



LOW–MODERATE RISK

Documentation is largely in order. Land use, master plan, RERA and approvals check out. Two items need the buyer's attention before signing: **one link in the title chain** and **a closed 2019 civil dispute**. Neither blocks the purchase if handled as listed in Section 10.

Score = weighted average of 16 parameters. Method and bands on the last page.

LEGAL & REGULATORY VERIFICATION	PHYSICAL, SAFETY & ENVIRONMENTAL RISK	LOCATION, INFRASTRUCTURE & GROWTH POTENTIAL
79	77	78
/100 · 8 parameters	/100 · 5 parameters	/100 · 3 parameters

LAND USE	TITLE CHAIN	LITIGATION	RERA / APPROVALS	GROUND / GIS
CLEAR	CAUTION	CAUTION	CLEAR	CLEAR

2 Executive Summary

What was checked	Ownership and registration records, encumbrance, court records, municipal and development-authority approvals, RERA portal, GIS boundary overlay and a physical site visit.
What is clean	No loan, lien or attachment. No pending litigation. Project is RERA-registered. Built structure matches the sanctioned plan.
What needs attention	Title link of 2012 rests on an agreement; municipal tax dues of about ₹8,400; closed 2019 dispute, certified decree not yet collected.
Our verdict	**Proceed with caution.** Close the three items below before paying any token amount beyond a refundable booking sum.

3 Property & Ownership Snapshot

Property	3 BHK flat, 704, Tower B
Project	Sample Heights (RERA registered)
Super built-up area	1,420 sq ft (as per sale deed)
Carpet area (RERA)	1,085 sq ft
Year of construction	2012
Land use	Residential

Current owner	As per revenue record (name withheld in sample)
Mode of holding	Registered sale deed, freehold
Possession	Owner-occupied
Mutation	Updated in municipal records
Mortgage / lien	None found
Seller identity match	Name and address match deed and tax record

4 Risk Flags Identified

Title chain: one link rests on an agreement — MEDIUM

The 2012 transfer from the second to the third owner is evidenced by an agreement to sell with a notarised power of attorney. The registered sale deed for that link was not found in the sub-registrar index searched.
Recommended action: Ask the seller for the registered deed or a registered confirmation deed. Do not proceed to sale agreement without it.

Closed civil dispute (2019) — MEDIUM

A boundary-related civil suit was disposed of through a consent decree in 2019. No appeal or pending matter found on the court portal as of the report date.
Recommended action: Obtain a certified copy of the decree and confirm that its terms were carried out.

Municipal property tax dues — LOW

Approx. ₹8,400 outstanding for the last two quarters.
Recommended action: Seller to clear dues; collect a No Dues Certificate before registration.

Developer: one delayed delivery — LOW

One earlier project of the developer was delivered about five months after the RERA date. Not related to this project.
Recommended action: No action. Noted for buyer awareness.

5 16-Parameter Scorecard

Each parameter is scored 0–100. Status: **CLEAR** 80+ · **CAUTION** 60–79 · **ALERT** below 60. Weights add up to 100%.

A Legal & Regulatory Verification

Dimension score **79** / 100

#	PARAMETER	WEIGHT	SCORE	STATUS	KEY FINDING
01	Land Use Classification	6%	92	CLEAR	Residential as per Master Plan and municipal records; matches seller declaration.
02	Master Plan Conformity	6%	88	CLEAR	Falls inside a developable residential zone; no green-belt or reserved-area overlap.
03	Sector / Layout Plan Verification	6%	85	CLEAR	Tower position, road width and setbacks match the approved layout plan.
04	Approval & Sanction Status	8%	80	CLEAR	Sanctioned building plan and completion certificate verified; fire NOC copy to be collected.
05	Title & Ownership Verification	12%	70	CAUTION	Chain traced across 4 owners (2006 to 2026). One link rests on an agreement, registered deed to be confirmed.
06	Litigation & Encumbrance Check	10%	68	CAUTION	No lien or mortgage. One closed civil dispute (2019, consent decree). No pending case.
07	RERA Registration Status	6%	90	CLEAR	Project registered; no complaints or penalties on the regulator portal.
08	Developer / Builder Profile	6%	78	CAUTION	Delivered 3 of 3 earlier projects; one project delivered about 5 months late.

B Physical, Safety & Environmental Risk

Dimension score **77** / 100

#	PARAMETER	WEIGHT	SCORE	STATUS	KEY FINDING
09	Structural & Construction Quality	6%	76	CAUTION	Built structure matches sanctioned plan. Structural safety certificate on file; seepage marks on one wall.
10	Water Table / Groundwater Level	4%	70	CAUTION	Moderate depth; municipal supply plus borewell backup.
11	Flood & Disaster Risk Zoning	5%	85	CLEAR	Outside mapped flood plain; Seismic Zone II.
12	Environmental Clearances	3%	80	CLEAR	Not in an eco-sensitive zone; project environmental clearance not required at this scale.
13	Area Safety & Crime Index	4%	74	CAUTION	Average for the city; gated society with guard and CCTV.

C Location, Infrastructure & Growth Potential

Dimension score **78** / 100

#	PARAMETER	WEIGHT	SCORE	STATUS	KEY FINDING
14	Connectivity & Infrastructure	7%	82	CLEAR	Arterial road within 600 m; bus and BRTS access; planned metro extension nearby.
15	Social Infrastructure	5%	80	CLEAR	Schools, hospital and market inside 2 km.
16	Growth & Appreciation Potential	6%	72	CAUTION	Steady demand; moderate supply pipeline in the micro-market.

PropilScore = Σ (weight × score) ÷ 100 = **78.6**, rounded to **79**.

6 Title Chain & Encumbrance

2006 VERIFIED
Allotment of land to developer
Allotment letter and lease deed from the development authority. Land use confirmed residential.

2010 VERIFIED
Developer to first buyer (registered sale deed)
Sub-registrar record matched. Stamp duty paid.

2012 GAP
First buyer to second buyer (agreement + GPA)
Registered deed not located. See Risk Flag 1.

2019 VERIFIED
Civil dispute closed by consent decree
Court record reviewed. No pending appeal.

2022 VERIFIED
Second buyer to current owner (registered sale deed)
Recorded; mutation done in municipal records. Encumbrance clear for 13 years.

7 Litigation & Encumbrance Detail

SOURCE SEARCHED	PERIOD	RESULT	STATUS
Sub-registrar encumbrance records	13 years	No mortgage, charge, lien or attachment	CLEAR
District court portal (civil)	10 years	1 matter, disposed 2019 by consent decree	CAUTION
High Court portal	10 years	No matter against property or current owner	CLEAR
Consumer / RERA authority	Project life	No complaint or order on record	CLEAR
Public notices / newspaper	5 years	No notice of claim on the property	CLEAR
Bank / financial institution records	As available	No NPA or SARFAESI notice found	CLEAR

8 Physical & GIS Verification

Site visit	Completed, 02 Nov 2026
GIS boundary match	Matches approved layout; no encroachment
Access road	18 m as per plan, 18 m on ground
Tower and set-backs	As sanctioned

Occupancy	Owner-occupied
Utilities	Water, power and sewer connected
Observation	Minor seepage marks in one bedroom wall
Photos on file	14 geo-tagged (4 shown below)

Site photographs (geo-tagged)

Photo 1
Front elevation and entrance

Photo 2
Access road and frontage

Photo 3
Interior, living area

Photo 4
Seepage point, bedroom wall

SAMPLE

9 Document Verification Checklist

Registered sale deed (current owner)	✔ Verified	Previous deeds in the chain	◐ 1 pending
Encumbrance certificate (13 years)	✔ Verified	Mutation entry / municipal record	✔ Verified
Property tax receipts (last 3 years)	◐ Partial	RERA registration certificate	✔ Verified
Sanctioned building plan	✔ Verified	Completion / occupancy certificate	✔ Verified
Fire NOC	◐ Copy awaited	Structural safety certificate	✔ Verified
Society NOC / transfer permission	✔ Verified	Seller ID and address proof match	✔ Verified
Registered confirmation deed (2012 link)	✘ Not found	Decree copy (2019 dispute)	◐ Copy awaited

Documents are marked verified against the issuing record, not only as copies supplied by the seller.

10 Property Doctor Recommendation

OUR RECOMMENDATION

Proceed with caution — conditions apply

The property is a reasonable purchase on the records checked. The open items are fixable and are normal for a resale flat of this age. Do not sign the agreement to sell until Steps 1 and 2 below are done.

1. **Registered deed for the 2012 link.** Seller to produce it or execute a registered confirmation deed. Advocate to review.
2. **Certified copy of the 2019 consent decree.** Confirm both parties complied with its terms.
3. **Clear property tax dues** and hand over a No Dues Certificate before registration.
4. **Collect fire NOC copy** and fix the seepage in the bedroom wall, or negotiate the cost.
5. **Pay in stages.** Keep any pre-agreement payment small and refundable until Steps 1 to 3 are closed.
6. **Re-verify before registration.** A quick re-check of encumbrance on the registration date is advised.

11 How the PropilScore Works

85–100	Low risk
70–84	Low to moderate risk
55–69	Moderate risk
40–54	High risk
Below 40	Very high risk

Weights. Legal & regulatory 60% (title 12, litigation 10, approvals 8, five others 6 each) · Physical & environmental 22% · Location & growth 18%. Weights can change by property category (residential, commercial, agricultural, industrial) and region.

Sources. Revenue and registration records, court portals, development-authority records, RERA, GIS overlays and site visit.

12 How to Use This Report

Before you pay	Read the Risk Flags (Section 4) and finish Steps 1 to 3 of the recommendation. Share this report with your advocate and bank.
Before registration	Ask for a fresh encumbrance check on the day of registration. Records can change after the issue date.
If a record is disputed	Property CIBIL's Property Doctor team can follow up with the authority on the buyer's behalf.
Questions	info@propertycibil.com · +91 9001266664 · quote the Report ID on page 1.

Prepared by
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Legal review
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