

19 /100

PROPERTY INTELLIGENCE REPORT

Report ID: TT-1784133289732-B029CB31

Generated: 15 July 2026

PROPERTY DETAILS

Address:	Green Meadows	Type:	Residential
Survey No.:	142/3A	Plot Area:	4400
Location:	GreenField village, Ernakulam	State / PIN:	Kerala – 674432
Built-up Area:	1100	Value:	Rs. 20,00,000

ANALYSIS OVERVIEW

19

Title Risk

0%

Ownership

0%

Consistency

8%

Completeness

Risks: 8

Classification: Very High Risk

EXECUTIVE SUMMARY

The Property Intelligence Report for Home address, survey number 142/3A, has identified significant concerns regarding the property's ownership quality, document completeness, and potential risks.

The ownership chain is unclear and broken, with an ownership confidence score of 0%, indicating that the current owner could not be determined. This break in the ownership chain poses a high risk, as unknown parties may have claims on the property. The document consistency score is also 0%, suggesting that there are discrepancies across documents, which may indicate fraud, forgery, or errors.

The analysis found that critical supporting documents, including the sale deed, encumbrance certificate, and mutation certificate, are missing. The absence of these documents makes it impossible to conduct thorough due diligence, and hidden risks may exist. The encumbrance analysis could not be completed, and the litigation risk is medium, with potential disputes over ownership and boundary issues.

The report highlights several potential concerns, including gaps in ownership history, incomplete ownership trails, and significant document inconsistencies. The title risk score is 19, classified as "very high risk," and the trust score is 43, indicating a high-risk classification.

To mitigate these risks, it is recommended that the buyer obtains the complete chain of title documents, searches Sub-Registrar records for missing transactions, and consults a property lawyer. The buyer should also request all missing documents, including the sale deed, encumbrance certificate, and mutation certificate, and verify the property's financial status by obtaining an encumbrance certificate.

The next steps for the buyer should include:

1. Obtaining the complete chain of documents from the mother deed onwards.
2. Conducting a title search at the Sub-Registrar office.
3. Verifying all documents with a legal professional.
4. Obtaining certified copies of missing documents from the Sub-Registrar office.
5. Applying for a mutation certificate to update the property records.
6. Registering a sale deed to establish a clear ownership transfer.
7. Obtaining an encumbrance certificate to verify the property's financial status.

It is essential for the buyer to exercise caution and seek legal counsel before proceeding with the purchase, as the property carries very high risk due to critical issues that pose a serious threat to the buyer.

PROPERTY DETAILS

Property Information

Address:	Green Meadows	Type:	Residential
Value:	Rs. 20,00,000	Built-up Area:	1100

Survey Information

Survey Number:	142/3A	Sub-Survey:	N/A
----------------	--------	-------------	-----

Location Information

Village:	GreerField Village	Taluk:	Kunnathunad
District:	Ernakulam	State:	Kerala
PIN Code:	673522	Plot Area:	4400

DOCUMENT INVENTORY

4 document(s) analyzed.

Document Type	File Name	Status	Pages
Layout Approval	Authentication_Certificate.pdf	completed	1
Property Tax Receipt	Payyoli_Receipt.pdf	completed	1
Land Tax Receipt	land tax.pdf	completed	1
Property Tax Receipt	Property Tax Receipt.pdf	completed	1

Missing Recommended Documents

- Sale Deed -- MISSING
- Encumbrance Certificate -- MISSING
- Mutation Certificate -- MISSING

DOCUMENT COMPLETENESS

Completeness Score: **8%**

PARTIALLY COMPLETE

Uploaded (Optional)

- Property Tax Receipt
- Land Tax Receipt
- Layout Approval

Missing (Recommended)

- Sale Deed -- MISSING
- Encumbrance Certificate -- MISSING
- Mutation Certificate -- MISSING

Missing (Optional)

- RTC (Record of Rights, Tenancy and Crops)
- Khata Certificate
- Possession Certificate
- Mother Deed
- Gift Deed
- Partition Deed
- Release Deed
- Court Orders

OWNERSHIP CHAIN ANALYSIS

Ownership Confidence: **0%**

Current Owner Unable to determine

Ownership analysis could not be completed due to insufficient data or processing error.

Issues Detected

BREAK Analysis could not be completed

DOCUMENT CONSISTENCY ANALYSIS

Consistency Score: **0%**

Consistency analysis could not be completed.

ENCUMBRANCE ANALYSIS

REVIEW REQUIRED

Encumbrance analysis could not be completed.

LITIGATION ANALYSIS

MEDIUM RISK

Litigation analysis could not be completed.

RISK FINDINGS

HIGH	OWNERSHIP GAP	85%
Gap in Ownership History Breaks detected in ownership chain: Analysis could not be completed Why It Matters: <i>Gaps in ownership mean there are periods where property ownership is unclear. Unknown parties may have claims on the property.</i> Action: <i>Obtain complete chain of title documents. Search Sub-Registrar records for missing transactions. Consult a property lawyer.</i>		
HIGH	INCOMPLETE OWNERSHIP TRAIL	85%
Incomplete Ownership Trail Ownership confidence is only 0%. The complete ownership history could not be established. Why It Matters: <i>Without a complete ownership trail, there is no assurance that the seller has clear and marketable title.</i> Action: <i>Obtain the complete chain of documents from the mother deed onwards. Conduct a title search at the Sub-Registrar office.</i>		
HIGH	DOCUMENT INCONSISTENCY	80%
Significant Document Inconsistencies Document consistency score is only 0%. Multiple discrepancies found across documents. Why It Matters: <i>Inconsistent documents may indicate fraud, forgery, or errors that could invalidate the transaction.</i> Action: <i>Have all documents verified by a legal professional. Obtain certified copies from the Sub-Registrar office.</i>		
HIGH	UNREGISTERED MANDATORY DOCUMENT	0%
Missing Registered Sale Deed The sale deed, a mandatory document under Indian law, is missing and unregistered, which raises significant concerns about the ownership transfer. Why It Matters: <i>The absence of a registered sale deed can lead to disputes over ownership and create difficulties in transferring the property in the future.</i> Action: <i>Obtain and register a sale deed to establish a clear ownership transfer.</i>		
MEDIUM	MISSING SUPPORTING DOCUMENTS	95%
Critical Supporting Documents Missing Only 8% of recommended documents were provided. Missing: sale_deed, encumbrance_certificate, mutation_certificate, rtc, khata_certificate, possession_certificate Why It Matters: <i>Insufficient documentation makes it impossible to conduct thorough due diligence. Hidden risks may exist in the missing documents.</i> Action: <i>Request all missing documents from the seller before proceeding with the purchase.</i>		
MEDIUM	UNREGISTERED MANDATORY DOCUMENT	0%
Missing Encumbrance Certificate The encumbrance certificate, which provides information about any outstanding loans or liabilities, is missing. Why It Matters: <i>The absence of an encumbrance certificate can hide potential financial risks associated with the property.</i> Action: <i>Obtain an encumbrance certificate to verify the property's financial status.</i>		
LOW	MISSING RTC	95%
Missing RTC Record RTC (Record of Rights, Tenancy and Crops) was not provided. This confirms land rights in government records. Why It Matters: <i>Missing revenue records make it harder to verify ownership in government systems.</i> Action: <i>Obtain the RTC Record from the relevant government office before completing the transaction.</i>		

LOW MISSING MUTATION

0%

Missing Mutation Certificate

The mutation certificate, which updates the property records to reflect changes in ownership, is missing.

Why It Matters:

A missing mutation certificate can cause delays in updating property records and may lead to minor administrative issues.

Action:

Apply for a mutation certificate to update the property records.

TITLE RISK ASSESSMENT

19 / 100

VERY HIGH RISK

Score Breakdown

Title Risk Score	19 / 100
Ownership Confidence	0%
Consistency Score	0%
Completeness Score	8%
Risks Detected	8

Assessment Reasoning

The property received a Title Risk Score of 19/100, classified as "Very High Risk". The property carries very high risk. Critical issues have been identified that pose a serious threat to a potential buyer. Legal counsel is essential before any further steps.

Score deductions: Ownership chain is not continuous (-15); 1 ownership break(s) found (-5); Low consistency score: 0/100 (-20); Encumbrances require review (-15); Medium litigation risk (-10); 4 high severity risk(s) (-8); Low document completeness (-8).

RECOMMENDED ACTIONS

- 1

HIGH [ownership gap]

Obtain complete chain of title documents

Obtain complete chain of title documents. Search Sub-Registrar records for missing transactions. Consult a property lawyer.
- 2

HIGH [incomplete ownership trail]

Obtain the complete chain of documents from the mother deed onwards

Obtain the complete chain of documents from the mother deed onwards. Conduct a title search at the Sub-Registrar office.
- 3

HIGH [document inconsistency]

Have all documents verified by a legal professional

Have all documents verified by a legal professional. Obtain certified copies from the Sub-Registrar office.
- 4

HIGH [unregistered mandatory document]

Obtain and register a sale deed to establish a clear ownership transfer

Obtain and register a sale deed to establish a clear ownership transfer.
- 5

IMMEDIATE [Missing Documents]

Obtain Sale Deed

The Sale Deed is a required document that was not provided. Obtain this document from the seller or relevant government office.
- 6

IMMEDIATE [Missing Documents]

Obtain Encumbrance Certificate

The Encumbrance Certificate is a required document that was not provided. Obtain this document from the seller or relevant government office.

- 7

IMMEDIATE

[Missing Documents]

Obtain Mutation Certificate
The Mutation Certificate is a required document that was not provided. Obtain this document from the seller or relevant government office.
- 8

HIGH

[Encumbrance Verification]

Verify Encumbrance Status
Obtain a fresh Encumbrance Certificate from the Sub-Registrar office covering at least the last 30 years. Verify all charges are properly released.
- 9

HIGH

[Litigation Check]

Conduct Court Search
Search for pending cases related to this property at the relevant district court, high court, and revenue tribunals.
- 10

MEDIUM

[Professional Review]

Engage Property Lawyer
Engage an experienced property lawyer to review all documents and provide a legal opinion on the title.
- 11

MEDIUM

[Site Verification]

Physical Property Inspection
Conduct a physical inspection of the property to verify boundaries, existing structures, encroachments, and actual possession.
- 12

LOW

[Tax Verification]

Verify Tax Payments
Verify property tax payments are current and there are no outstanding dues with the local municipal authority.

FRAUD & AUTHENTICITY ANALYSIS

Fraud Probability: 20%

LOW

Document Authenticity Scores

layout approval	100%	No issues
property tax receipt	100%	No issues
land tax receipt	100%	No issues
property tax receipt	100%	No issues

Fraud Indicators

- LOW

Empty Extracted Data
All documents have empty extractedData fields, which may indicate incomplete or missing information
- LOW

Duplicate Document Types
Multiple documents of the same type (property_tax_receipt) are present, which may indicate redundancy or error
- No fraud indicators were detected. All documents appear authentic based on available analysis. The document data appears to be incomplete, with empty extractedData fields and duplicate document types. However, there is no strong evidence of fraud, and the risk level is assessed as low.

PROFESSIONAL OPINION

CRITICAL RISK

The property analysis reveals significant concerns that may prevent a safe transaction. The ownership chain is incomplete, and there are breaks in the ownership history. The document consistency score is 0%, indicating multiple discrepancies across documents. The encumbrance analysis could not be completed, and there are medium litigation risks. The title risk score is 19, classified as 'Very High Risk.' The trust score is 43, indicating a high-risk classification. While the fraud probability is low, the overall analysis suggests that the property carries very high risk, and critical issues pose a serious threat to a potential buyer. It is essential to seek legal counsel before proceeding with any further steps.

Key Findings

1. Incomplete ownership chain with breaks in the ownership history
2. 0% document consistency score indicating multiple discrepancies across documents
3. Encumbrance analysis could not be completed
4. Medium litigation risks
5. Very High Risk title risk score of 19
6. High-risk trust score of 43
7. Missing critical supporting documents, including sale deed, encumbrance certificate, and mutation certificate

Recommendations

1. Obtain complete chain of title documents and search Sub-Registrar records for missing transactions
2. Conduct a thorough title search at the Sub-Registrar office
3. Have all documents verified by a legal professional and obtain certified copies from the Sub-Registrar office
4. Request all missing documents from the seller before proceeding with the purchase
5. Obtain and register a sale deed to establish a clear ownership transfer
6. Seek legal counsel to review the property's title and provide guidance on mitigating risks

Caveats

- The analysis is based on incomplete data and may not reflect the property's actual risk profile
- The buyer should exercise extreme caution when proceeding with the transaction
- Independent legal verification is essential to ensure a safe and secure transaction

This opinion is AI-generated and does not constitute legal advice.

LEGAL DISCLAIMER

DISCLAIMER: This Property Intelligence Report is generated using AI-powered document analysis and is intended for informational purposes only. It does not constitute legal advice, a legal opinion, or a title guarantee.

The accuracy of this report depends on the quality and completeness of the documents provided. AYILAND does not guarantee the completeness, accuracy, or reliability of the analysis.

This report should NOT be used as a substitute for professional legal due diligence conducted by a qualified advocate or legal professional. Property transactions involve complex legal considerations that require human expert review.

Users are strongly advised to:

1. Consult a qualified property lawyer before making any purchase decision
2. Conduct independent verification of all findings
3. Obtain a professional title search from the relevant Sub-Registrar office
4. Verify encumbrance certificates directly from government authorities
5. Check for any pending litigation at the relevant courts

Ayiland, its developers, and affiliates shall not be held liable for any decisions made based on this report.

Report ID: TT-1784133289732-B029CB31 | Generated: 15 July 2026 | AYILAND v4.1.0

Zero Data Retention: Documents are automatically deleted after analysis.