

Mortgage, Charge and Security Registration Master

Classify mortgage instrument, title-deed deposit memorandum, charge, release and lender perfection across Registration, Stamp, TPA, ROC and CERSAI.

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Dedicated Finin2min Summary - Chapter in 2 Minutes

- Classify mortgage instrument, title-deed deposit memorandum, charge, release and lender perfection across Registration, Stamp, TPA, ROC and CERSAI.
- Verify current State amendments, section 69 Rules, fees, portal and office jurisdiction.

Current statutory text / controlled source map

This is a source-control, amendment, State-deployment or implementation module. Apply it with the official Central Act, current State amendments, section 69 Rules, Gazette notifications, fee tables, portal instructions and transaction-date case law.

Section-by-section provision map

Provision	Subject / status	Finin2min decode, implementation and evidence
Module	Mortgage, Charge and Security Registration Master	Classify mortgage instrument, title-deed deposit memorandum, charge, release and lender perfection across Registration, Stamp, TPA, ROC and CERSAI. Apply current Central and State sources and preserve the source pack.

Finin2min implementation explanation

Classify the document and operative rights. Build the Central and State source pack. Verify title, authority, stamp, property description, time, office, presenter, identity and execution. Reconcile the final registered record and preserve remedies.

Practical examples and calculations

Scenario: A property instrument is commercially agreed before document classification, State rules, stamp, authority, office jurisdiction and presentation mechanics are complete. Registration must be treated as a controlled legal closing, not a clerical step.

Control	Method	Evidence
Transaction value	Reconcile consideration, debt, non-cash value, guideline value and taxes.	Agreement, valuation and ledger
Registration clock	Map execution, presentation, appearance, completion and remedy dates.	Chronology and receipts
Exposure	Quantify title/stamp/fee defects, delay, litigation, interest and cure cost.	Risk register and legal model

Practical transaction application

Classify document; capture State sources; verify title/authority/stamp; compute time, fee and office; present and register; reconcile final record and remedies.

Authority, consent and execution controls

Confirm parties, entity authority, approvals, power of attorney, execution date, witnesses, attestation, identity and admission.

Stamp duty and registration alerts

Apply current State instrument classification, market value, duty, fee, concessions, adjudication, impounding and prohibited-document controls.

Evidence and document-retention checklist

Retain source pack, title/property, authority, final instrument, stamp/fee, identity, portal/office receipts, endorsement, certificate, registered copy and remedy chronology.

Performance, delivery and payment controls

Use closing conditions, escrow/retention, originals handover and post-registration filings; compare executed, uploaded and registered versions.

Breach, loss, mitigation and remedy framework

Separate refusal, title, stamp, fraud, execution and data issues; select appeal/application/suit, specific relief, injunction, damages or criminal response.

Limitation and forum controls

Compute presentation, delay, Registrar, section 77 and substantive relief clocks; select civil, commercial, RERA, revenue, writ or ADR route.

Arbitration and mediation interface

ADR may resolve contract issues but cannot replace statutory registration functions or adjudicate all title/public-record questions.

Company, partnership, GST and tax overlays

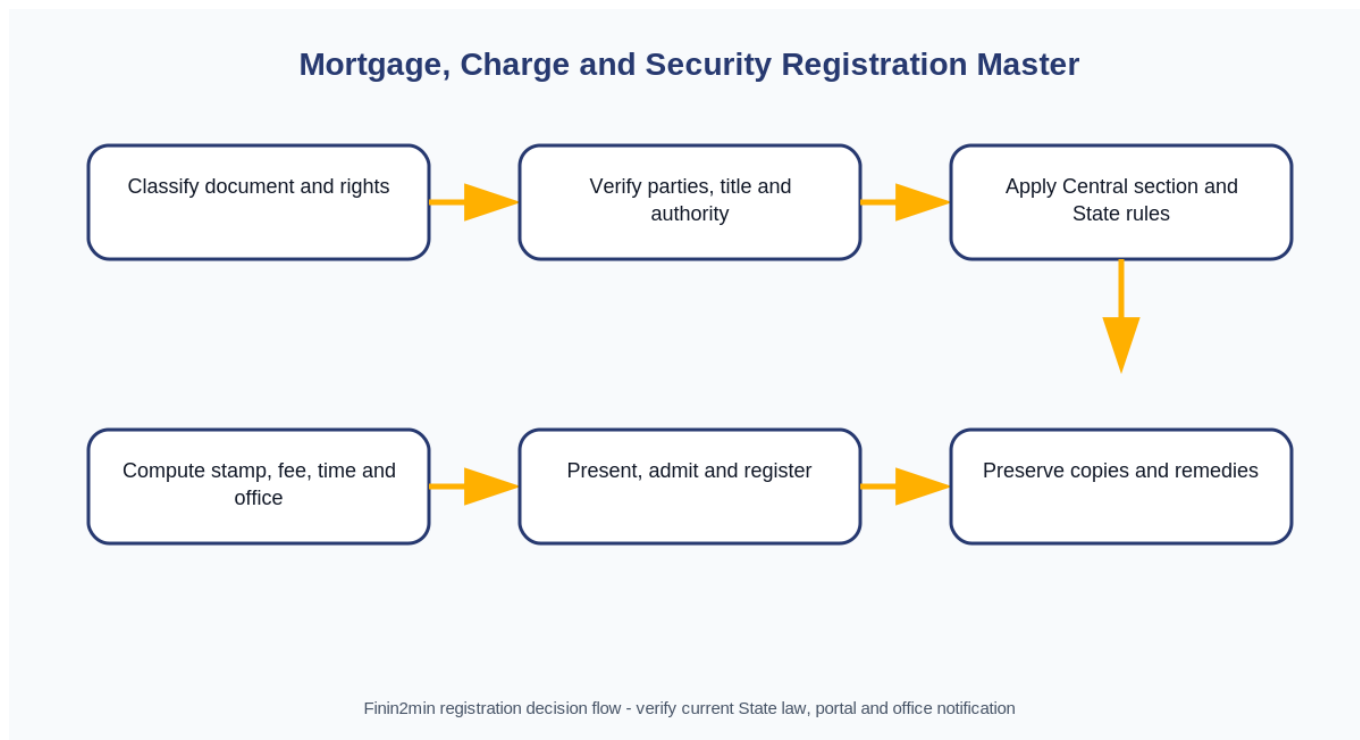
Apply entity authority, charges, TPA, RERA, Stamp, TDS, capital gains, valuation, GST, FEMA and insolvency.

Finin2min Q&A;

Registration is not title insurance. State rules and portal controls are essential. Preserve the exact source and evidence pack.

Chapter-specific decision flowchart

Classify -> verify title/authority -> apply Central and State law -> compute stamp/time/office -> present/register -> preserve record/remedies.



Official source: <https://www.indiacode.nic.in/bitstream/123456789/2190/5/A1908-16.pdf>

Legal-use note: verify current Central and State law, rules, fee table, portal and office jurisdiction before reliance.