

Redemption, Clog and Subrogation Master

Preserve the equity of redemption, redemption amount, document return, subrogation and release evidence.

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Dedicated Finin2min Summary - Chapter in 2 Minutes

- Preserve the equity of redemption, redemption amount, document return, subrogation and release evidence.
- Apply the current official Act and transaction-date State stamp, registration, land, tenancy, RERA and procedural law.

Current statutory text / controlled source map

This module is an implementation, amendment or source-control publication. Read it with the official consolidated Act, current Gazette/State instruments and transaction-date law.

Section-by-section provision map

Provision	Subject / status	Finin2min clause-by-clause decode and implementation
Module	Redemption, Clog and Subrogation Master	Preserve the equity of redemption, redemption amount, document return, subrogation and release evidence. Convert the module into a source-controlled transaction checklist and retain approval and implementation evidence.

Finin2min implementation explanation

Classify the property interest, parties, authority, consideration, possession and intended legal result. Complete title, encumbrance, litigation and State-law diligence. Select the correct instrument, stamp, registration and perfection route. Block payment or possession until closing conditions and evidence are complete.

Practical examples and calculations

Scenario: A property transaction is approved commercially before legal classification is complete. The professional file must identify the statutory transaction, authority, title, form, consideration, possession, registration, third-party rights and remedies before execution.

Calculation/control	Method	Evidence
Consideration/value	Reconcile stated price, market value, taxes, retention, debt and non-cash consideration.	Agreement, valuation and ledger
Stamp and fees	Apply State instrument classification, market value, duty, surcharge and registration fee.	Current State schedule and adjudication
Exposure	Quantify encumbrances, arrears, interest, possession loss, cure cost and remedy value.	Searches, statements and legal model

Practical transaction application

1. Classify the transaction and every interest. 2. Complete title, authority, encumbrance, litigation, land-use and possession diligence. 3. Map the Act and State overlays to the instrument. 4. Reconcile consideration, taxes, possession and completion. 5. Preserve closing and enforcement evidence.

Authority, consent and execution controls

Confirm legal identity, capacity, title, board/partner/trustee/co-owner/lender consents, power-of-attorney scope, execution, attestation, witnessing and document custody.

Stamp duty and registration alerts

Apply current State instrument classification, market value, duty, surcharge, registration fee, adjudication and impounding rules. Registration does not cure defective title or prohibited transfer.

Evidence and document-retention checklist

Retain title chain, searches, authority, valuation, tax and KYC records, executed instrument, witness evidence, registration receipt, consideration, possession, originals handover and notices.

Performance, delivery and payment controls

Define conditions precedent, long-stop date, escrow/retention, possession condition, risk transfer, taxes, apportionments, originals handover and post-closing filings.

Breach, loss, mitigation and remedy framework

Separate invalidity, rescission, specific performance, injunction, possession, redemption, foreclosure/sale, damages, restitution and indemnity. Prove causation, market value and mitigation.

Limitation and forum controls

Select relief-specific limitation and forum: civil/Commercial Court, RERA, DRT/DRAT, NCLT, consumer, revenue or arbitration. Compute notice, cure, termination, appeal and enforcement clocks.

Arbitration and mediation interface

Assess arbitrability, rights in rem, statutory forums, third-party interests, interim protection, lis pendens, possession and limitation. Preserve source and evidence during settlement.

Company, partnership, GST and tax overlays

Apply entity authority, charges, RERA, GST, TDS, capital gains, valuation, FEMA, benami, PMLA/KYC, insolvency moratorium and secured-creditor priority.

Finin2min Q&A;

First classify the transaction and title. The common failure is execution or payment before State stamp/registration and third-party rights are verified. A contract does not always transfer title. Maintain a reproducible source, title, authority, closing and remedy file.

Chapter-specific decision flowchart

Classify transaction -> verify title/capacity -> select section and State overlay -> check form/stamp/registration -> close and preserve evidence -> manage breach, remedy and limitation.

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Finin2min decision flow - verify current official and State law before reliance

Official source: <https://www.indiacode.nic.in/bitstream/123456789/2338/1/A1882-04.pdf>

Legal-use note: verify current official and State law and obtain matter-specific advice before execution, registration, enforcement or litigation.