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Gift registry of a hypothecated property possible?

about a year ago 2 Replies

Report



Amit Srivastava

Points: 28

Dear Experts,
A mother has 2 sons. She is a housewife by profession. She purchased a land and asked the elder son to be a co-applicant in taking and repaying a loan for construction of house. The son supports her and become the co-applicant. Then continuously from last 12 yrs. he is paying the loan. Now mother wants to do a gift registry to the same elder son.
My Question is can she do the gift registry directly of the mortgage property? (as the person (i.e. his son) to whom the property will be transferred is the same co applicant in taking loan from bank and based on his financial repayment capacity the loan is disbursed by bank.)
Will there be any condition from bank that first repay the whole loan and they do gift registry?
Please guide on the same as how this Gift registry can be done.

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With regards
Amit Srivastava

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about a year ago



● Shashi Dhara ▾

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She can gift it to her son even loan is not cleared adeed of gift is drafted and it shall be registered in sub registrar office as sale deed is registered. Contact deed writer or advocate. He will guide u.

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● SHIRISH PAWAR,
7738990900 ▾

Advocate

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For registering gift deed you have to pay stamp duty and registration charges as per state government policy.

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