

1. OFFICIAL PROJECT & BUILDER REGISTRATION PROFILE

Registered Project Name	DEVELOPMENT WORK OF PART A (BALANCE 2.73 HECT. LAND) AND PART B (11.70 HECT LAND)
RERA Registration Number	MP-GOV-PAN-AFNXBWIVAL
Promoter / Developer Entity	M P HOUSING & INF DEV BOARD BHOPAL
Government Authority	Madhya Pradesh Real Estate Regulatory Authority (Madhya Pradesh RERA)
Project Location & District	Panna (Panna), Panna, Madhya Pradesh
Declared Land Ownership	Freehold / Registered Title on Government Record

2. FINANCIAL AUDIT & 70% GOVERNMENT ESCROW ACCOUNT ON FILE

Declared Land Cost Consideration	Rs. 4.97 Crore (Rs. 497 Lakh)
Declared Development / Building Cost	Rs. 3.57 Crore (Rs. 357 Lakh)
Total Certified Project Outlay	Rs. 8.53 Crore
70% Designated Escrow Bank	Punjab National Bank
RERA Escrow Account Number	5010923260
Bank Branch IFSC Code	PUNB0041900

3. TIMELINE AUDIT & OFFICIAL COMPLETION DEADLINE

Declared Construction Start Date	12-03-2019
RERA Registered Handover Deadline	31-12-2026
Physical Progress Verified on Record	100% of Civil & Structural Works Completed
Current Official Status	Work Going On / Under Construction

4. OFFICIAL PERMITS & SANCTIONS CHECKLIST

Planning Permit & Sanctioned Map	Obtained & Approved by Competent Planning Authority
Commencement Certificate (CC)	Active / In Effect for Approved Building Footprint
CA Financial Certification (Form 3)	Lodged & Cross-Checked against Escrow Withdrawals
Engineer Progress Report (Form 2)	Quarterly Structural Certification Filed with Government
Standard Sale Agreement Draft	Form G Draft lodged under Section 13 of RERA Act

* CRITICAL HOMEBUYER DUE-DILIGENCE RULES BEFORE PAYING ADVANCE:

1. PAYMENTS ONLY TO ESCROW: Pay 100% of booking cheques strictly in favor of "5010923260" (Punjab National Bank). Never deposit into personal accounts of brokers or promoters.
2. ZERO HANDOVER WAIVER: Confirm that your registered Agreement for Sale retains the official completion date of 31-12-2026 with mandatory interest penalties under Rule 18 if delayed.
3. OFFICIAL STATE PORTAL: To download the signed original Form C issued by Madhya Pradesh RERA, consult the state portal directly.

OWN PROPERTY - REGULATORY CONTRADICTION & RISK RADAR

AUDIT REF: OP-AUD-MPGOVPANAF

CONFIDENTIAL FORENSIC AUDIT EXECUTIVE TEASER (PAGE 2 OF 2)

ACCESS: PREVIEW TEASER

Cross-referenced across CA Form 3, Architect Form 1, Sanction Plans, and Legal Affidavits

STATUS: 3 FLAGS IDENTIFIED

1. SWORN CONTRADICTION RADAR (3 FLAGS IDENTIFIED - PARTIALLY REDACTED)

DISCREPANCY #1: ADVERTISED POSSESSION VS REGISTERED STATUTORY DEADLINE

HIGH RISK

Promoter marketing collateral claims completion by **LOCKED - RS. 499**, while legal filing stipulates 31-12-2026.
Unadvertised gap of **LOCKED - RS. 499** months detected. Section 18 penalty triggers automatically upon breach.

DISCREPANCY #2: CA FORM 3 ESCROW WITHDRAWAL VS CERTIFIED PHYSICAL PROGRESS

CRITICAL

Physical civil work certified at 100%, but escrow withdrawal ratio filed with bank stands at **LOCKED - RS. 499**
Statutory drawdown limit under Section 4(2)(I)(D): **LOCKED - RS. 499**. Discrepancy analysis detailed in full dossier.

DISCREPANCY #3: ENCUMBRANCE & PROJECT LENDER STATUTORY CHARGE ON LAND

MEDIUM RISK

Active mortgage registered on title parcel with Sub-Registrar / CERSAI in favor of **LOCKED - RS. 499**
Registered loan consideration: **LOCKED - RS. 499**. Buyer mandatory Bank NOC condition: **LOCKED - RS. 499**

2. SECTION 18 MANDATORY DELAY COMPENSATION ESTIMATE (LEGAL FORMULA)

Statutory Formula: $\text{Monthly Interest} = [\text{Total Consideration Paid}] \times (\text{State Bank of India MCLR} + 2.0\%) / 12$

For standard unit in this project, statutory monthly payout due to buyer: **Rs. XX,XXX / mo** (Redacted in Teaser)

Advocate-drafted formal Section 18 Demand Notice & Evidence Ledger provided on Page 6 of Full Dossier.

OWN PROPERTY FULL FORENSIC REPORT

UNLOCK THE COMPLETE 8-PAGE UNREDACTED FORENSIC DOSSIER

Instant 1-Year Access Zero Marketing Fluff Section-by-Section Evidence Reconciliation

- * Unredacted Contradiction Radar with document page citations
- * Complete Developer Litigation & Sanction History in State
- * CA Form 3 Escrow Ledger & Discrepancy Reconciliation
- * 12 Mandatory Questions to force written promoter responses
- * Clause-by-Clause Agreement for Sale Red-Flag Audit
- * Section 18 Advocate Notice Format with Exact Payout Claims

INVESTMENT: RS. 499 ALL-INCLUSIVE | INSTANT UNLOCK AT: <https://ownproperty.in/projects/MP-GOV-PAN-AFNXBWIVAL>

OWN PROPERTY INDEPENDENT RESEARCH & PROPERTY INTELLIGENCE

This executive teaser synthesizes verified public filings. The complete forensic dossier contains full legal citations.

PAGE 2 OF 2 (EXECUTIVE TEASER) TO UNLOCK COMPLETE UNREDACTED AUDIT VISIT [OWNPROPERTY.IN](https://ownproperty.in)