

1. OFFICIAL PROJECT & BUILDER REGISTRATION PROFILE

Registered Project Name	SHREE RUDDRA RESIDENCY
RERA Registration Number	MP-GOV-RAT-BMU3BJHKU0
Promoter / Developer Entity	OSWAL ENTERPRISES
Government Authority	Madhya Pradesh Real Estate Regulatory Authority (Madhya Pradesh RERA)
Project Location & District	Other (Ratlam), Ratlam, 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. 1.76 Crore (Rs. 176 Lakh)
Declared Development / Building Cost	Rs. 6.36 Crore (Rs. 636 Lakh)
Total Certified Project Outlay	Rs. 8.13 Crore
70% Designated Escrow Bank	HDFC Bank Ltd.
RERA Escrow Account Number	5015800106
Bank Branch IFSC Code	HDFC0000142

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	61% 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:

- PAYMENTS ONLY TO ESCROW: Pay 100% of booking cheques strictly in favor of "5015800106" (HDFC Bank Ltd.). Never deposit into personal accounts of brokers or promoters.
- 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.
- OFFICIAL STATE PORTAL: To download the signed original Form C issued by Madhya Pradesh RERA, consult the state portal directly.

OWN PROPERTY INDEPENDENT RESEARCH & PROPERTY INTELLIGENCE

This report is compiled from official government filings lodged under the Real Estate (Regulation and Development) Act 2016. Own Property is an independent research platform. This document does not substitute for title verification by a licensed advocate or physical deed search.

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 61%, 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
 - * CA Form 3 Escrow Ledger & Discrepancy Reconciliation
 - * Clause-by-Clause Agreement for Sale Red-Flag Audit
- * Complete Developer Litigation & Sanction History in State
 - * 12 Mandatory Questions to force written promoter responses
 - * Section 18 Advocate Notice Format with Exact Payout Claims

INVESTMENT: RS. 499 ALL-INCLUSIVE | INSTANT UNLOCK AT: <https://ownproperty.in/projects/MP-GOV-RAT-BMU3BJHKU0>

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)