

1. OFFICIAL PROJECT & BUILDER REGISTRATION PROFILE

Registered Project Name	THE EXPRESS CITY D BLOCK
RERA Registration Number	MP-GOV-RAT-CLRNKQYBV
Promoter / Developer Entity	K P VENTURE
Government Authority	Madhya Pradesh Real Estate Regulatory Authority (Madhya Pradesh RERA)
Project Location & District	Ratlam (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. 6.65 Crore (Rs. 665 Lakh)
Declared Development / Building Cost	Rs. 10.75 Crore (Rs. 1075 Lakh)
Total Certified Project Outlay	Rs. 17.41 Crore
70% Designated Escrow Bank	HDFC Bank Ltd.
RERA Escrow Account Number	5013790082
Bank Branch IFSC Code	HDFC0000142

3. TIMELINE AUDIT & OFFICIAL COMPLETION DEADLINE

Declared Construction Start Date	12-06-2018
RERA Registered Handover Deadline	31-12-2025
Physical Progress Verified on Record	60% 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 "5013790082" (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 31-12-2025 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 31-12-2025. 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 60%, 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: Monthly Interest = [Total Consideration Paid] x (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-RAT-CLNRKQYBV>