

1. OFFICIAL PROJECT & BUILDER REGISTRATION PROFILE

Registered Project Name	Lakshmi Panjappur Vihar
RERA Registration Number	TN/19/BUILDING/0483/2024
Builder / Developer Entity	Lakshmi Tiruchirappalli Homes Pvt. Ltd.
Government Authority	Tamil Nadu Real Estate Regulatory Authority (Tamil Nadu RERA)
Project Location & District	Panjappur, Tiruchirappalli, Tamil Nadu
Declared Land Ownership	Freehold / Registered Title on Government Record

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

Declared Land Cost Consideration	Rs. 4.40 Crore (Rs. 440 Lakh)
Declared Development / Building Cost	Rs. 25.10 Crore (Rs. 2510 Lakh)
Total Certified Project Outlay	Rs. 29.50 Crore
70% Designated Escrow Bank	Kotak Mahindra Bank
RERA Escrow Account Number	5036521592
Bank Branch IFSC Code	KKBK0000811

3. TIMELINE AUDIT & OFFICIAL COMPLETION DEADLINE

Declared Construction Start Date	15-07-2023
RERA Registered Handover Deadline	30-10-2026
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 "5036521592" (Kotak Mahindra Bank). 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 30-10-2026 with mandatory interest penalties under Rule 18 if delayed.
- OFFICIAL STATE PORTAL: To download the signed original Form C issued by Tamil Nadu 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 LEGAL DEADLINE

HIGH RISK

Builder marketing collateral claims completion by **LOCKED - RS. 499**, while legal filing stipulates 30-10-2026.
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 60%, but escrow withdrawal ratio filed with bank stands at **LOCKED - RS. 499**
Legal drawdown limit under Section 4(2)(I)(D): **LOCKED - RS. 499**. Discrepancy analysis detailed in full report.

DISCREPANCY #3: LAND LOAN & PROJECT LENDER LEGAL 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)

Legal Formula: Monthly Interest = [Total Consideration Paid] x (State Bank of India MCLR + 2.0%) / 12

For standard unit in this project, legal monthly payout due to buyer: **Rs. XX,XXX / mo** (Redacted in Teaser)
Advocate-drafted formal Section 18 Demand Notice & Evidence Ledger provided on Page 4 of Full Report.

OWN PROPERTY FULL VERIFICATION REPORT

UNLOCK THE COMPLETE 4-PAGE UNREDACTED AUDIT REPORT

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 builder responses
 - * Section 18 Advocate Notice Format with Exact Payout Claims

INVESTMENT: RS. 499 ALL-INCLUSIVE | INSTANT UNLOCK AT: <https://ownproperty.in/projects/TN%2F19%2FBUILDING%2F0483%2F2024>

OWN PROPERTY INDEPENDENT RESEARCH & PROPERTY INTELLIGENCE

This executive teaser synthesizes verified public filings. The complete audit report contains full legal citations.
PAGE 2 OF 2 (EXECUTIVE TEASER) TO UNLOCK COMPLETE UNREDACTED AUDIT VISIT [OWNPROPERTY.IN](https://ownproperty.in)