

OWN PROPERTY - INDEPENDENT PROPERTY DUE DILIGENCE REPORT

PROJECT REF: OP-AUD-TN34BUILD001

OFFICIAL GOVERNMENT RECORD SUMMARY (EXECUTIVE PREVIEW PAGE 1 OF 2)

STATE JURISDICTION: TAMIL NADU

Compiled directly from government filings lodged under Section 4 & 11 of RERA Act, 2016

DATE EXTRACTED: 05 Oct 2026

1. OFFICIAL PROJECT & BUILDER REGISTRATION PROFILE

|                             |                                                               |
|-----------------------------|---------------------------------------------------------------|
| Registered Project Name     | Lakshmi Panjappur Aura                                        |
| RERA Registration Number    | TN/34/BUILDING/0123/2024                                      |
| Builder / Developer Entity  | Lakshmi Tiruchirappalli Builders & Colonisers                 |
| 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. 21.42 Crore (Rs. 2142 Lakh) |
| Declared Development / Building Cost | Rs. 42.23 Crore (Rs. 4223 Lakh) |
| Total Certified Project Outlay       | Rs. 63.65 Crore                 |
| 70% Designated Escrow Bank           | Bank of Baroda                  |
| RERA Escrow Account Number           | 5033375157                      |
| Bank Branch IFSC Code                | BARB0INDORE                     |

3. TIMELINE AUDIT & OFFICIAL COMPLETION DEADLINE

|                                      |                                           |
|--------------------------------------|-------------------------------------------|
| Declared Construction Start Date     | 15-04-2024                                |
| RERA Registered Handover Deadline    | 30-11-2027                                |
| Physical Progress Verified on Record | 57% 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 "5033375157" (Bank of Baroda). 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 30-11-2027 with mandatory interest penalties under Rule 18 if delayed.
3. 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.

PAGE 1 OF 2 EXECUTIVE OFFICIAL RECORD PROCEED TO PAGE 2 FOR REDACTED RISK RADAR >>

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 

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, while legal filing stipulates 30-11-2027.  
Unadvertised gap of 

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 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 57%, but escrow withdrawal ratio filed with bank stands at 

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Legal drawdown limit under Section 4(2)(I)(D): 

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. 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 

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Registered loan consideration: 

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. Buyer mandatory Bank NOC condition: 

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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%2F34%2FBUILDING%2F0123%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)