

OWN PROPERTY - INDEPENDENT PROPERTY DUE DILIGENCE REPORT

REPORT REF: OP-AUD-TN34BUILD

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: 04 Oct 2026

1. OFFICIAL PROJECT & BUILDER REGISTRATION PROFILE

|                             |                                                               |
|-----------------------------|---------------------------------------------------------------|
| Registered Project Name     | TVS Emerald Thoraipakkam Aura                                 |
| RERA Registration Number    | TN/34/BUILDING/0474/2024                                      |
| Promoter / Developer Entity | TVS Emerald Chengalpattu Constructions & Developers           |
| Government Authority        | Tamil Nadu Real Estate Regulatory Authority (Tamil Nadu RERA) |
| Project Location & District | Thoraipakkam, Chengalpattu, 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. 21.70 Crore (Rs. 2170 Lakh) |
| Declared Development / Building Cost | Rs. 32.51 Crore (Rs. 3251 Lakh) |
| Total Certified Project Outlay       | Rs. 54.21 Crore                 |
| 70% Designated Escrow Bank           | Bank of Baroda                  |
| RERA Escrow Account Number           | 5037420262                      |
| Bank Branch IFSC Code                | BARB0INDORE                     |

3. TIMELINE AUDIT & OFFICIAL COMPLETION DEADLINE

|                                      |                                           |
|--------------------------------------|-------------------------------------------|
| Declared Construction Start Date     | 15-08-2024                                |
| RERA Registered Handover Deadline    | 30-11-2026                                |
| Physical Progress Verified on Record | 65% 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 "5037420262" (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 30-11-2026 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.

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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 

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, while legal filing stipulates 30-11-2026.  
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 65%, but escrow withdrawal ratio filed with bank stands at 

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

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. 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 

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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)

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/TN%2F34%2FBUILDING%2F0474%2F2024>

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)