

THE CRUCIAL DECISION OF HOME BUYER'S FOR THE SUCCESSFUL EXECUTION OF THERE DREAM PROJECT

By - CA. (Dr.) Rajkumar Adukia

Mobile No.: 9820061049/9820061039

Email rajkumar@cadrrajkumaradukia.com

Investing in real estate is a monumental decision that requires careful consideration and thorough research. By following the outlined steps and being proactive about due diligence, buyers can significantly enhance their chances of successfully executing their dream projects. As the saying goes, "It's wiser to be cautious than to be hasty," so equip yourself with knowledge and approach this exciting venture with confidence.

At the end of this article as a bonus the author has given about recent trends in India in terms of real estate investment. The Indian real estate market is evolving rapidly, shaped by changing buyer preferences, technological advancements, and government initiatives. Investors who stay informed about these trends and adapt their strategies accordingly can capitalize on the opportunities presented in this dynamic landscape. Whether looking for residential, commercial, or innovative property solutions, the key is to focus on long-term growth potential and sustainability.

Introduction:

Investing in real estate is often one of the most significant decisions people make in their lives. It's a journey filled with excitement but can also be fraught with anxiety, especially when emotions run high. Whether you're buying an apartment or considering the redevelopment of a community, the most daunting task often lies in finding a trustworthy builder.

The role of builders in real estate is fundamental; they bridge the gap between the investor's needs and the successful execution of a project. The introduction of the Real Estate (Regulation and Development) Act, 2016 (RERA) has brought much-needed transparency and efficiency to the sector. However, it remains essential for buyers to exercise due diligence at every stage of their investment journey to avoid potential pitfalls down the line.

The present article discusses all due diligence to be taken by a person at the time

of investing in the real estate project.

Due diligence in real estate is mostly like an investigative process where the result will decide whether a particular real estate project is safe and wise to invest in it or not. The decision of which builder is to approach and confirming the same reduces almost 90% of the stress though the rest may depend upon the other factors for instance delay in project completion for unavoidable reasons.

There are several ways wherein the credibility of the builder can be ensured but the first thing first is-

Prepare a checklist:

They say “well plan is half done”, well this goes correct in every situation. It is always advisable to prepare a checklist mentioning all the documents and details to be asked from the builder to ensure his credibility. Now the builder may be an individual or a company or a partnership firm so apart from necessary identity details he must be insisted on producing the income tax filling return of directors of company or partners in case of a firm, in addition to this the copy of balance sheet may be asked to know the financial strength of the builder. Other such necessary details it is wise to ask the builder for a feasibility report. The report will contain the whole as to how the builder would develop the property.

In cases of redevelopment, hiring an independent project management consultant or architect for an additional feasibility assessment can be a smart move. This allows community members to compare reports, leading to a more informed decision.

Verifying approval plan:

One may ensure upon the building approval which the builder have got it from the local authorities. The grant of approval of local authority implies that the building in which you are planning to invest has gotten a green signal and that there are no issues related to it. The authorities granting an construction approval such as municipal corporation/planning/development authority’s website may be visited by the person that generally maintain the citizen inquiry icon. Since the approval and building plan is granted green signal only after certain NOCs and submission of required document

the below list will assist the buyer to make an enquiry.

List of documents	List of Authorities
1. ownership certificate/Extract 2. Non-agriculture permission	a. The Revenue Department https://rfd.maharashtra.gov.in/en
3. Building layout approval document (the person may seek information regarding the site inspection from the Building Proposal Office of Municipal Corporation) 4. structural engineer approved structural plans submitted by the promoter 5. Occupancy certificate/ Building Completion Certificate	b. The Development Authority/ or the local Municipal Authority (in case of Mumbai district this may be obtained from Bombay Municipal Corporation https://portal.mcgm.gov.in/irj/portal/anonymous)
c. intimation of disapproval" (building permit)- the IOD requires NOCs from various government authorities and the Final clearance to build (Commencement Certificate) will only be given once the company obtains all NOCs and meet all IOD conditions. d. Commencement certificate	e. The Building Proposal Office https://autodcr.mcgm.gov.in/bpam/client2/Login.aspx
6. NOC from Tree Authority	f. Tree Authority Committee/ Water and Drain Department/ Sewage Department/ Electrical Department/ Traffic and Co-ordination department/ Chief Fire Officer under Municipal Corporation https://portal.mcgm.gov.in/irj/portal/anonymous
7. The Environmental clearance	g. The Ministry of Environment, Forest and Climate Change / the State Environment Impact Assessment Authority (SEIAA)/ State level expert Appraisal Committee http://environmentclearance.nic.in/

8. The Ancient Monument Approval	h. The Archeological survey of India http://asiegov.gov.in/
9. The Establishment consent	i. The Pollution control board https://mpcb.gov.in/node
10. NOC by Airport Authority of India	j. The Civil Aviation Department https://www.civilaviation.gov.in/
11. Borewell registration certificate	k. The Central Ground Water Authority http://cgwa-noc.gov.in/LandingPage/index.htm
12. NOC if project near the costal area	l. The Coastal Zone Management Authority https://mczma.gov.in/
13. The Lift Escalator Installation Approval	14. The Public Work Department https://pwd.maharashtra.gov.in/

I. Credentials of builder:

The smartest and the simplest way of checking the efficiency builder is by looking at the project he has recently worked on. The factors such as timely completion of project or impressive plan, well execution can add up to the credibility of the builder. Since the enactment of RERA 2016 has made all the developers/builders to registered the real estate project on its online portal maintained by state real estate regulators, it will be easy for buyers to check all the necessary details which they may be needed to decide upon his selection. The portal also publishes the court cases filed by home buyers concerning the project.

Other than this an independent research may be carried out by the buyers by checking the builder's website, completed projects by him, and the kind of associations he has registered himself with. Basically, there are certain builder associations the code of conduct of which is binding upon the builders associated with it. Associations such Confederation of Real Estate Developers Association of India (CREDAI) and Builders Associations of India (BAI) provides a list of builders enlisted with them. The same may be looked upon by the buyers in their builder hunt process.

II. The construction quality of the project:

This may be checked by investigating upon the ready project built by the builder, as already mentioned above by accessing the online portal of state real estate regulators where the builder has likely submitted the quality assurance certificate.

III. Hiring the Real Estate Agent/Broker:

Although with the advent of digitization of record investigation into real estate projects for purchasing property have become less difficult it is always beneficial to take outside help. Since investing in property involves a review of n number of documents this is where the help of real estate agents can be crucial.

IV. Master the art of Negotiating:

“Never negotiate out of fear, but never be afraid to negotiate.”

In terms of redevelopment of society or perhaps in all kinds of real estate buying the process of negotiating with the builder is as stressful as planning a wedding. The buyer has to be very attentive while negotiating the terms which eventually govern the agreement. In the context of societies redevelopment also the members should insist upon the managing committee to stick to the mutually decided terms and conditions. Remember, while you may receive a new apartment at no additional cost, the builder also stands to gain significantly from the project. The member should take active participation in deciding the terms of a development agreement. A lot

can be said at this stage since the possible attitude of the builder can make or break the deal.

Real Estate Agreement:

The terms and clauses enumerated in the agreement decide the faith of the real estate project. Buyers need to ensure that all the decided terms and conditions are rightly contained in an agreement, this goes true with the development agreement also. The fact that a person is giving his everything into the dream apartment, one cannot afford to be ignorant. It is advisable to check with the model agreement provided under the real estate laws and guidelines issued from time to time. The one-sided nature of the real estate agreement would only invite difficulty in its fair execution. In this aspect, the buyers are expected to be sufficiently knowledgeable about the real estate laws, their rights, and duties that will help in the long run. Some relevant factors such as total promised area, parking space, balcony; additional amenities; the height of the flat, three-phase meter; bore well should not be compromised. In the context of a development agreement, the society must insist upon the individual agreement with each member, the condition of vacating place only after obtaining the necessary approval and executing the permanent alternate accommodation agreement etc. In the process of selection of builder, a draft of real estate agreement may be asked to ensure upon the above factors and they may conclude.

To sum up the article, these parameters are the foremost and the most crucial in the successful execution of the dream of real estate buyers, hence it is stress that the buyers must educate themselves in the sense of their right pertaining the knowing and asking details as a part of precautionary method in real estate investing process. As they say, it's wiser to be cautious than to be hasty or rash and so do something you may later regret.

Recent Developments in Real Estate

In recent years, the real estate sector has seen significant advancements. The rise of digital platforms has made property searches more transparent, and buyers can now access virtual tours and comprehensive project details online. Additionally, green building practices are gaining momentum, with many builders now

incorporating sustainable materials and energy-efficient designs into their projects.

Moreover, the pandemic has shifted buyer preferences, leading to increased demand for properties in suburban areas and a focus on larger living spaces that accommodate remote work. Understanding these trends can help buyers align their investments with future market demands.

Take a look at some interesting recent trends in India in terms of real estate investment -

1. Growing Demand for Residential Properties

- **Shift to Suburban Living:** The COVID-19 pandemic has led many buyers to seek larger homes in suburban areas, driven by the need for space for remote work and a desire for a healthier lifestyle. This trend has resulted in increased demand for residential properties outside major metropolitan cities.
- **Affordable Housing:** There is a strong focus on affordable housing, supported by government initiatives such as the Pradhan Mantri Awas Yojana (PMAY), which aims to provide housing for all by 2022. Developers are increasingly catering to first-time homebuyers with budget-friendly options.

2. Rise of Co-Living and Co-Working Spaces

- **Co-Living Spaces:** As urban migration continues, co-living arrangements are becoming popular among millennials and young professionals seeking affordable and flexible housing options. These setups often provide amenities and foster a community lifestyle.
- **Co-Working Spaces:** The demand for flexible office spaces has surged due to the rise of remote work. Investors are increasingly looking at co-working spaces as a viable investment option, with many large companies opting for flexible leases.

3. Technological Integration

- **PropTech Boom:** The integration of technology in real estate (PropTech) is

transforming the industry. Innovations like virtual property tours, AI-driven property management systems, and blockchain for transactions are gaining traction, making the buying process more efficient and transparent.

- **Smart Homes:** There is a growing demand for smart home features, such as automation systems for lighting, security, and energy management, reflecting buyers' preferences for modern living.

4. Sustainable and Green Buildings

- **Sustainable Development:** There is a rising awareness about environmental sustainability among buyers and developers. Many new projects are incorporating eco-friendly materials and energy-efficient designs, with an emphasis on reducing carbon footprints.
- **Government Incentives:** The Indian government is promoting green building practices through various incentives, encouraging developers to adopt sustainable construction methods.

5. Investment in Commercial Real Estate

- **E-commerce Growth:** The exponential growth of e-commerce has fueled demand for logistics and warehousing spaces. Investors are increasingly looking to invest in properties that cater to this sector.
- **Retail Sector Resilience:** As consumer behavior shifts, there is a trend towards investing in retail properties that accommodate experiential shopping, with a focus on entertainment and food experiences.

6. NRI Investments

- **Increased NRI Interest:** Non-Resident Indians (NRIs) are showing increased interest in the Indian real estate market, driven by favorable exchange rates and the desire to invest in their home country. This trend is especially strong in the residential sector.

7. Regulatory Reforms and RERA Compliance

- **Transparency and Accountability:** The implementation of the Real Estate

(Regulation and Development) Act (RERA) has enhanced transparency in the real estate sector. Buyers are now more cautious and informed, leading to a more stable market environment.

- **Streamlined Approvals:** Government initiatives aimed at streamlining project approvals and enhancing ease of doing business are encouraging investments in real estate.

8. Emerging Tier II and III Cities

- **Investment in Smaller Cities:** As urbanization continues, many investors are looking beyond Tier I cities to Tier II and III cities. These areas offer more affordable land prices and growing demand for housing, making them attractive investment opportunities.
- **Infrastructure Development:** Government focus on infrastructure projects, such as improved transport and connectivity in smaller cities, is further boosting real estate investments in these regions.

9. Post-Pandemic Shift in Preferences

- **Health and Wellness:** The pandemic has heightened awareness about health and wellness, leading buyers to prioritize properties with amenities that promote physical and mental well-being, such as parks, fitness centers, and spacious layouts.
- **Flexible Living Spaces:** The trend towards multifunctional spaces that can adapt to various needs (e.g., work-from-home setups) is becoming increasingly important to buyers.

Few websites to refer:

1. The Revenue Department <https://rfd.maharashtra.gov.in/en>

2. The Development Authority/ or the local Municipal Authority (in case of Mumbai district this may be obtained from Bombay Municipal Corporation <https://portal.mcgm.gov.in/irj/portal/anonymous>)
3. The Building Proposal Office
<https://autodcr.mcgm.gov.in/bpamsclient2/Login.aspx>
4. Tree Authority Committee/ Water and Drain Department/ Sewage Department/ Electrical Department/ Traffic and Co-ordination department/ Chief Fire Officer under Municipal Corporation
<https://portal.mcgm.gov.in/irj/portal/anonymous>
5. The Ministry of Environment, Forest and Climate Change / the State Environment Impact Assessment Authority (SEIAA)/ State level expert Appraisal Committee<http://environmentclearance.nic.in/>
6. The Archeological survey of India<http://asiegov.gov.in/>
7. The Pollution control board <https://mpcb.gov.in/node>
8. The Civil Aviation Department<https://www.civilaviation.gov.in/>
9. The Central Ground Water Authority<http://cgwa-noc.gov.in/LandingPage/index.htm>
10. The Coastal Zone Management Authority<https://mczma.gov.in/>
11. The Public Work Department<https://pwd.maharashtra.gov.in/>
12. <https://rera.ap.gov.in/RERA/Views/Home.aspx>
13. <https://rera.ap.gov.in/>
14. <http://123.63.38.197/>
15. <https://rera.cgstate.gov.in/>
16. <https://rera.goa.gov.in/reraApp/home>
17. <https://gujrera.gujarat.gov.in/>
18. www.harayanarera.gov.in
19. www.harayanarera.gov.in
20. <http://www.hprera.in/WebSite/Home>
21. <https://jhartera.jharkhand.gov.in/>
22. <https://rera.karnataka.gov.in/home?language=en>
23. <https://rera.kerala.gov.in/>
24. <http://www.reat.mp.gov.in/contact-us>

- 25.<https://maharera.mahaonline.gov.in/>
- 26.<http://udpamizoram.nic.in/RERA.html>
- 27.<https://rera.odisha.gov.in/>
- 28.<https://www.rera.punjab.gov.in/index.html>
- 29.<https://rera.rajasthan.gov.in/>
- 30.<https://rera.rajasthan.gov.in/Tribunal>
- 31.<https://www.rera.tn.gov.in/>
- 32.<http://rera.telangana.gov.in/>
- 33.<https://rera.tripura.gov.in/>
- 34.<http://www.uhuda.org.in/>
- 35.<https://www.up-rera.in/index.aspx>
- 36.<http://rera.chbonline.in/>
- 37.<https://rera.delhi.gov.in/>
- 38.<http://prera.py.gov.in/>
- 39.Other

<u>Ministry of Housing and UrbanAffair</u> <u>s</u> <u>Atal Mission for Rejuvenatio n and Urban Transformati on (AMRUT),</u> <u>Govt. of India</u> <u>Building Materials and</u> <u>Technology Promotion Council (BMTPC)</u> <u>CPWD</u>	http://mohua.gov.in/
	http://amrut.gov.in/content/
	https://www.bmtpc.org/

<u>Sewa -</u>	
<u>Central</u>	
<u>Public</u>	https://cpwdsewa.gov.in/
<u>Works</u>	
<u>Department</u>	
<u>(CPWD)</u>	
<u>Central</u>	
<u>Government</u>	
<u>Employees</u>	
<u>Welfare</u>	
<u>Housing</u>	https://www.cgewho.in/
<u>Organisation</u>	
<u>(CGEWHO)</u>	
<u>-</u>	
<u>Central</u>	
<u>Public</u>	
<u>Health and</u>	
<u>Environment</u>	
<u>al</u>	http://cpheeo.gov.in/
<u>Engineering</u>	
<u>Organisation</u>	
<u>(CPHEEO)</u>	
<u>Central</u>	
<u>Public</u>	
<u>Works</u>	https://cpwd.gov.in/
<u>Department</u>	
<u>(CPWD)</u>	
<u>Complaint</u>	
<u>Registration</u>	
<u>and</u>	
<u>Monitoring</u>	https://cpwdsewa.gov.in/
<u>System,</u>	
<u>CPWD</u>	
<u>Environment</u>	
<u>Protection in</u>	
<u>Government</u>	
<u>Colonies,</u>	http://epgc.gov.in/
<u>Directorate</u>	
<u>of Estates</u>	
<u>Geo Portal</u>	
<u>for Urban</u>	
<u>Mission,</u>	
<u>Ministry of</u>	http://geourbanmissions.gov.in/
<u>Housing and</u>	
<u>Urban</u>	
<u>Affairs</u>	

<u>Global</u>	
<u>Housing</u>	
<u>Technology</u>	
<u>Challenge - India</u>	https://ghtc-india.gov.in/
<u>(GHTC - India)</u>	
<u>Ministry of Micro,</u>	
<u>Small & Medium Enterprises</u>	https://msme.gov.in/
<u>Housing and Urban Developmen</u>	
<u>t</u>	https://www.hudco.org/
<u>Corporation Limited</u>	
<u>(HUDCO)</u>	
<u>Land and Developmen</u>	
<u>t Office,</u>	
<u>Ministry of Urban Developmen</u>	
<u>t</u>	https://ldo.gov.in/
<u>National Capital Region Planning Board</u>	
<u>(NCRPB)</u>	http://ncrpб.nic.in/
<u>National Cooperative Housing Federation of India</u>	
<u>(NCHFI)</u>	https://www.nchfindia.net/
<u>National Institute of Urban Affairs</u>	
<u>(NIUA)</u>	http://www.niua.org/
<u>National Projects Construction</u>	

<u>Corporation Limited (NPCC)</u>	http://npcc.gov.in/
<u>National Real Estate Development Council</u>	http://naredco.in/
<u>National Building Organisation (NBO)</u>	http://nbo.nic.in/
<u>National Buildings Organisation (NBO), Building Related Information and Knowledge System</u>	http://briks.gov.in/
<u>National Rural Infrastructure Development Agency (NRIDA)</u>	https://pmgsy.nic.in/
<u>National, Urban, Livelihoods, Mission, NULM North Eastern Region Urban Development Programme (NERUDP)</u>	http://nulm.gov.in/
<u>Phase-I Pradhan Mantri Awas Yojana-Urban :</u>	https://pmayuclap.gov.in/

<u>CLSS Awas</u>	
<u>Portal</u>	
<u>(CLAP)</u>	
<u>State</u>	
<u>Institute for</u>	
<u>Urban</u>	http://www.siudmysore.gov.in/
<u>Developmen</u>	
<u>t (SIUD)</u>	
<u>Swachh</u>	
<u>Bharat</u>	
<u>Mission -</u>	http://swachhbharaturban.gov.in/
<u>Urban</u>	
<u>Poverty</u>	
<u>Eradication</u>	
<u>Mission</u>	https://www.kudumbashree.org/
<u>(Kudumbash</u>	
<u>ree)</u>	
<u>Pradhan</u>	
<u>Mantri</u>	
<u>Awas</u>	
<u>Yojana</u>	https://pmay-urban.gov.in/
<u>(Urban) -</u>	
<u>Housing for</u>	
<u>All</u>	
<u>Pradhan</u>	
<u>Mantri</u>	
<u>Awas</u>	http://pmaymis.gov.in/
<u>Yojana</u>	
<u>(Urban) -</u>	
<u>MIS Portal</u>	
<u>Smart Cities</u>	
<u>Mission</u>	
<u>Govt. of</u>	https://smartcities.gov.in/
<u>India</u>	
<u>Unified</u>	
<u>Traffic and</u>	
<u>Transportati</u>	
<u>on</u>	http://uttipec.nic.in/
<u>Infrastructur</u>	
<u>e Centre</u>	
<u>(UTTIPEC)</u>	
<u>Urban</u>	
<u>Developmen</u>	
<u>t</u>	https://udd.uk.gov.in/
<u>Directorate,</u>	
<u>Uttarakhand</u>	

<u>Web Based Project Monitoring System -</u>	
<u>Central Public Works Department (CPWD)</u>	https://cpwdpms.gov.in/
<u>Commissioner and Director of Municipal Administration (C & DMA), Andhra Pradesh Amaravati Metropolitan Region Development Authority, Andhra Pradesh Directorate of Town and Country Planning, Government of Andhra Pradesh National Academy of Construction, Hyderabad, Andhra pradesh PHMED - Public Health and Municipal Engineering Department, Andhra pradesh</u>	https://cdma.ap.gov.in/
	https://crda.ap.gov.in/APCRDAV2/views/Home.aspx
	http://dtcp.ap.gov.in/dtcpweb/DtcpHome.html
	http://nac.edu.in/
	http://www.appublichealth.gov.in/home.do;jsessionid=C31F1DFFD0EBABBFD4849E4F27FBBE2B

<u>Portal of Tribal Welfare Department,</u>	https://aptribes.gov.in/
<u>Andhra Pradesh</u>	
<u>Assam</u>	
<u>Urban Infrastructure Investment Program (AUIIP)</u>	http://auipp.nic.in/
<u>Directorate of Municipal Administration, Govt. of Assam</u>	https://dma.assam.gov.in/
<u>Bangalore Metropolitan Task Force (BMTF)</u>	http://bmtf.gov.in/
<u>Karnataka Urban Infrastructure Development and Finance Corporation (KUIDFC)</u>	http://www.kuidfc.com/
<u>Bathinda Development Authority (BDA), Bathinda, Punjab</u>	http://bdabathinda.in/en
<u>CIDCO</u>	
<u>New Towns - City and Industrial Development Corporation of Maharashtra Limited</u>	http://cidconewtowns.gov.in/

Maharashtra Urban Infrastructure Fund (MUIF), Mumbai	http://www.muidcl.com/
Maharashtra Housing and Area Developmen t Authority Nagar Vikas Vibag, Maharashtra	https://www.mhada.gov.in/en
https://urban.maharashtra.gov.in/	
<u>Commission er and Director of Municipal Administrati on (C&DMA), Telangana Mission for Elimination of Poverty in Municipal Areas (MEPMA), Government of Telangana Public Health & Municipal Engineering Department (PHMED), Telangana Telangana Municipal Developmen t Project (TGMDP) Delhi Urban Art</u>	http://cdma.telangana.gov.in/
	https://tmepma.cgg.gov.in/home.do;jsessionid=F2F27458EE88DA B1E46748EB79586BCB
	https://publichealth.telangana.gov.in/home.do;jsessionid=5C57287 B6FBF0A3C674FB7DF9BEEF61F
	http://mdp.telangana.gov.in/SocialSafeguards.html

<u>Commission (DUAC)</u>	https://www.duac.org/
<u>Hindustan Prefab Limited, New Delhi Department of Architecture , Haryana Online Building Plan Approval System (HOBPAS), Government of Haryana Devbhoomi</u>	http://hindprefab.in/Home.aspx https://architecturehry.gov.in/ https://haryanabpas.gov.in/OBPASPORTAL/
<u>Uttarakhand Land Records Directorate Of Municipaliti es, Gujarat Gujarat Social Infrastructur e Developmen t Society (GSIDS) Open Government Data Portal of Surat Municipal Corporation Settlement Commission er and Director of Land Records</u>	https://bhulekh.uk.gov.in/public/public_ror/Public_ROR.jsp https://communi.gujarat.gov.in/ https://gujhd.gujarat.gov.in/ https://smartcities.data.gov.in/ https://www.landrecords.gujarat.gov.in/

<u>Directorate of Boilers, Tamil Nadu</u>	http://www.boilers.tn.gov.in/
<u>Online Repository of Urban News - TNIUS,</u>	http://www.tniusnews.org/cgi-sys/suspendedpage.cgi
<u>Coimbatore Tamil Nadu Institute of Urban Studies</u>	http://www.tnius.org/cgi-sys/suspendedpage.cgi
<u>Tamil Nadu Institute of Urban Studies (TNIUS), Coimbatore</u>	http://www.tniuscbe.org/cgi-sys/suspendedpage.cgi
<u>Tamil Nadu Regulation of Rights and Responsibili ties of Landlords and Tenants Act 2017</u>	https://www.tenancy.tn.gov.in/
<u>Tamil Nadu Urban Infrastructur e Financial Services Ltd.</u>	http://www.tnudf.com/
<u>Directorate of Estates, Government of Madhya Pradesh</u>	https://sampada.mp.gov.in/
<u>Directorate of Town and Country Planning (MPTOWN PLAN), Government</u>	http://mptownplan.gov.in/

<u>of Madhya Pradesh,</u>	https://www.mpenagarpalika.gov.in/irj/portal/anonymous
<u>Bhopal.</u>	
<u>e-Nagar Palika,</u>	
<u>Government of Madhya Pradesh</u>	
<u>District Directorate of Housing,</u>	
<u>Government of Meghalaya</u>	http://meghousing.gov.in/
<u>Meghalaya Urban Development Agency (MUDA)</u>	http://mudashillong.gov.in/
<u>State Investment and Project Management and Implementation Unit,</u>	https://sipmiu.nic.in/
<u>Shillong, Meghalaya EMS Housing Scheme Monitoring System,</u>	http://emshousingkerala.gov.in/
<u>Idukki, Kerala Housing Commission erate Town planning Department Government of India Stationery Office,</u>	http://www.hsgcomr.kerala.gov.in/
<u>Kolkata Haldia</u>	http://giso.gov.in/

<u>Development Authority</u>	https://www.hda.gov.in/
<u>Haldia Development Authority (HDA), West Bengal</u>	https://www.hda.gov.in/
<u>Kolkata Metropolitan Development Authority</u>	http://www.kmdaonline.org/
<u>New Town Kolkata Development Authority</u>	https://www.nkdamar.org/Pages/index.aspx
<u>Jaipur Development Authority Town Planning Department, Govt. of Rajasthan</u>	https://jda.urban.rajasthan.gov.in/content/raj/udh/jda---jaipur/en/home.html
<u>Moradabad Development Authority, Uttar Pradesh</u>	http://ctp.rajasthan.gov.in/
<u>Urban Transport Directorate, Uttar Pradesh</u>	http://uputd.gov.in/
<u>Uttar Pradesh Housing and Development Board</u>	https://www.upavp.in/
<u>Town and Country Planning Department, Uttar Pradesh</u>	http://uptownplanning.gov.in/
<u>e-</u>	

<u>Municipalities - eServices to citizens and Employees of Urban Local Bodies of Uttar Pradesh Official Portal of Rural Housing Schemes of Odisha Smart City Bhubaneswar, Odisha Special Area Development Project for Kalahandi, Bolangir and Koraput Districts of Odisha.</u>	http://e-nagarsewaup.gov.in/ulbapps/ https://rhodisha.gov.in/
<u>eMunicipality, Housing and Urban Development Department, Odisha Public Health Engineering Organisation (PHEO), Odisha Online Application for Individual Household</u>	http://www.ulbodisha.gov.in/or/emun/home https://www.pheoodisha.gov.in/ http://oasys.bih.nic.in/

<u>Latrine</u>	
<u>(IHHL),</u>	
<u>Bihar</u>	
<u>Official</u>	
<u>website of</u>	
<u>Land</u>	https://landrevenue.mizoram.gov.in/
<u>Revenue and</u>	
<u>Settlement</u>	
<u>Department</u>	
<u>Regional</u>	
<u>Centre for</u>	
<u>Urban and</u>	
<u>Environment</u>	
<u>al Studies</u>	http://rcueshyd.gov.in/
<u>(RCUES),</u>	
<u>Osmania</u>	
<u>University,</u>	
<u>Hyderabad</u>	
<u>e-Awas :</u>	
<u>Accommoda</u>	
<u>tions</u>	
<u>Management</u>	
<u>and</u>	
<u>Allotment</u>	https://eawas.chd.gov.in/
<u>System of</u>	
<u>Chandigarh</u>	
<u>Administrati</u>	
<u>on</u>	

EASE OF DOING INITIATIVES OF MAHARASHTRA

1. All land titles or deed records have been digitized at the Sub-Registrar's Office (SRO) <http://igrmaharashtra.gov.in/>
 - A. **iSarita 2.0 IGR Application**

https://appl1igr.maharashtra.gov.in/NGDRS_MH/Citizenentry/generalinfoentry/70672950673628

- B. **Property valuation** (general information about all the space rates)
<http://igrmaharashtra.gov.in/eASR/frmMap.aspx>
- C. **Land records maharashtra** <https://mahabhumi.gov.in/mahabhumi/link>
- D. **Download facility for digital 7/12; 8A and property card etc**
<https://digitalsatbara.mahabhumi.gov.in/DSLR>, digitized document downloaded at 15 rs.
- E. **PR Card application status**
https://digitalsatbara.mahabhumi.gov.in//pc_status Application incoming number is to put
- F. **Integrated property registration portal**
<https://registeringproperty.mahabhumi.gov.in/>
- G. **E mojani** check mojani application status
<https://emojni.mahabhumi.gov.in/emojni/mojani/pgLogin.aspx>
- H. **Public data entry for property registration and mutation (update) land records** [https://pdeigr.maharashtra.gov.in/frmLogin facilities such as 1. Marriage registration 2. E registration 3. E filing 4 7/12 mutations 5 e property card](https://pdeigr.maharashtra.gov.in/frmLogin)
- I. **Village digital notice boards**
<https://digitalsatbara.mahabhumi.gov.in/aaplichawdi>
- J. mutation dashboard
- K. **bhu nakasha** <https://bhunaksha.nic.in/bhunaksha/index.jsp> available for **12 states**
 - I. andhra pradesh
 - II. chhattisgarh
 - III. kerala
 - IV. orissa
 - V. assam
 - VI. himachal pradesh
 - VII. lakshdweep
 - VIII. bihar

- IX. jharkhand
 - X. rajasthan
 - XI. maharashtra
- <https://mahabhunakasha.mahabhum.gov.in/bhunaksha/27/index.jsp>
- XII. uttarpradesh

2. To check the encumbrances <http://igrmaharashtra.gov.in/>
3. Service delivery standards have been introduced to provide maps within a specific time frame though an online portal
<https://aaplesarkar.maharashtra.gov.in/en/>
4. Disputes related to land have been mandated to be adjudicated within 1 year as per amendment of Maharashtra Act No XI of 2016
<http://eqjcourts.gov.in/startup/default.php>
5. The grievances related to land can be reported through "Aapple Sarkar" portal
<https://aaplesarkar.maharashtra.gov.in/en/>
6. Land dispute information has been made available online through e-DISNIC software https://services.ecourts.gov.in/ecourtindia_v6/
7. Registration Act has been amended with insertion of Section 89 A, according to which, every court shall send copies of order affecting any immovable property and every recovery officer shall send copies of order or interim order attaching or releasing any immovable property to the concerned Sub-Registrar
<https://bombayhighcourt.nic.in/libweb/acts/Stateact/2012acts/2012.10.pdf>
8. Title search can be conducted online without requirement of any physical visit (for Paid search)
<https://esearchigr.maharashtra.gov.in/portal/esearchlogin.aspx>

L. Central Registry of Securitisation Asset Reconstruction and Security Interest (CERSAI) section 8 company located in new delhi <https://cersai.org.in/CERSAI/home.prg> created to check frauds in lending against equitable mortgages, in which people would take multiple loans on the same asset from different banks. Searches such as

- a. asset based search

- b. debtor based search
 - c. AOR based search available with payment of 10 rs.
9. **Tax dues on property** can be checked online on MCGM's website
<https://ptaxportal.mcgm.gov.in/CitizenPortal/#/login>
10. **eStepIn for online registration slot booking at SROs** launched
<http://igrmaharashtra.gov.in/>
11. **eRegistration system launched for online registration of leave and license rent agreements** <http://igrmaharashtra.gov.in/>
12. **eSecure Bank Treasury Receipt (eSBTR) for payment of Stamp Duty)**
<http://igrmaharashtra.gov.in/> Dept of registration and stamps duty online payment <https://gras.mahakosh.gov.in/echallan/igr/>
13. **eASR for online statement of rates** launched in Aug 2014
<http://igrmaharashtra.gov.in/>
14. **E records** <https://aappleabhiilekh.mahabhumi.gov.in//erecords/> -

M. Below records availbale

- I. Old mutation (Tahsil Office)
- II. Satbara (tahsil office)
- III. 8A (tahsil office)
- IV. K.D.E. Patrak (Tahsil Office)
- V. Ka. Da. E. Patrak-Hakk Nondni Register (Tahsil office)
- VI. Inam patrak (Tahsil office)
- VII. Bot khat (Tahsil Office)
- VIII. Sud register (Tahsil Office)
- IX. Khasra patrak (Tahsil Office)
- X. Khasra phalni patrak (Tahsil Office)
- XI. Jod takta A (Tahsil Office)
- XII. Kul register(Tahsil Office)
- XIII. Old phalni (Tahsil Office)
- XIV. Pere patrak (Tahsil Office)
- XV. Record of rights panji (1954-55) (Tahsil Office)
- XVI. Bandobasti misal (Tahsil Office)

- XVII. Wajab-ul arj (Tahsil Office)
- XVIII. Nista patrak (Tahsil Office)
- XIX. Hakk nondinin register (Tahsil Office)
- XX. Tippan (deputy SLR officer)
- XXI. Gunakar book (Deputy SLR officer)
- XXII. Akaphod patrak (Deputy SLR officer)
- XXIII. JKP (Deputy SLR Officer)
- XXIV. Akkarband (Vadivibhajan) (deputy SLR officer)
- XXV. Akkarband (Gut Consolidiation) (Deputy SLR Officer)
- XXVI. Akkarband (Acer Guntha) Deputy Slr Officer
- XXVII. Yagna Patrak – consolidation scheme- durusti scheme- shudhi patrak (Deputy SLR officer)
- XXVIII. Consolidiation jawab (Deputy SLR Officer)
- XXIX. Fiel book original (Deputy SLR Officer)
- XXX. Vaslevar book (Deputy SLR Officer)
- XXXI. Table pavti (Deputy SLR Officer)
- XXXII. Consolidation scheme 9(1) and 9(2) maps (Deputy SLR Officer)
- XXXIII. Kacch sud (Deputy SLR Officer)
- XXXIV. Shetwar patrak (Deputy SLR Officer)
- XXXV. Revision book (Deputy SLR Officer)
- XXXVI. Fodi tippan book (Deputy SLR Officer)
- XXXVII. Pot hissa tippan book (Deputy SLR Officer)
- XXXVIII. Wajib – ul arj (Deputy SLR Officer)
- XXXIX. Resurvey akarband (Deputy SLR Officer)
- XL. Resurvey gunakar book (Deputy SLR Officer)
- XLI. Pot hissa patrak (Deputy SLR Officer)
- XLII. Bandobast misal (Deputy SLR Officer)
- XLIII. Bandobast akarband (Deputy SLR Officer)
- XLIV. Nistar patrak (Deputy SLR Officer)
- XLV. CSO Enquiry register (Deputy SLR Officer)
- XLVI. CSO Property Card (Deputy SLR Officer)

- XLVII. CSO Property register (Deputy SLR Officer)
- XLVIII. CSO field book (Deputy SLR Officer)
- XLIX. CSO city survey (Deputy SLR Officer)
- L. CSO town planning scheme (Deputy SLR Officer)
- LI. Enquiry Register (city survey office)
- LII. Property card (city survey office)
- LIII. Property register (city survey office)
- LIV. Field book (city survey office)
- LV. Vaslevar book (city survey office)
- LVI. Town planning scheme (city survey office)

- **currently available for below districts:**

- a. akola
- b. amravati
- c. dhule
- d. gondiya
- e. Mumbai suburban
- f. Nandurbar
- g. Nashik
- h. Palghar
- i. Thane
- j. Washim

Hoping you find this article informative and useful, to find out more of such information stay tuned to my next article.

Thank you!