

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

By

CA. (Dr.) Rajkumar Adukia  
Author of more than 300 books,  
Business Growth and Motivational Coach,  
Member IFRS SMEIG London 2018-2020  
Ex director - SBI mutual fund, BOI mutual fund  
Ph. D , LL.B, LLM (Constitution), FCA,FCS, MBA, MBF , FCMA, Dip Criminology, Dip in IFR(UK) Justice (Harvard) , CSR, Dip IPR, Dip Criminology ,dip in CG , Dip Cyber, dip data privacy B. Com , M. Com., Dip LL & LW  
Student of – MA (psychology), MA (Economics), IGNOU PGDCR, PGCAP etc  
Chairman western region ICAI 1997, Council Member ICAI 1998-2016

## **Introduction:**

It is a general rule to be cautious while investing in real estate since there are many emotional decisions involved it is necessary to take every step wisely. Whether a person is buying an apartment or consenting to the redevelopment of society, the most stressful task is finding a reliable builder.

The role of builders in real estate is fundamental as he is the one bridging all the gap between the investor's need and successful project. Even though the implementation of the Real Estate (Regulation and Development) Act, 2016 have been successful in bringing transparency and increasing the efficiency of real estate project, it certainly becomes the prime duty of every person dealing in real estate to take all precautionary measures at the preliminary stage as well in all stages thereafter to avoid the future difficulty.

**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 the context of redevelopment, hiring outside guidance perhaps a project management consultant / an architect for a feasibility report is a smart investment. The society members can compare that with the builder’s feasibility report which will make it easier to decide upon selecting that builder.

**I. Checking with 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<br>2. Non-agriculture permission  | a. The Revenue Department<br><a href="https://rfd.maharashtra.gov.in/en">https://rfd.maharashtra.gov.in/en</a>   |
| 3. Building layout approval document (the person may seek information regarding the site inspection from the Building Proposal Office of Municipal Corporation)<br>4. structural engineer approved structural plans submitted by the promoter<br>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<br><a href="https://portal.mcgm.gov.in/irj/portal/anonymous">https://portal.mcgm.gov.in/irj/portal/anonymous</a> )                                     |
| 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.<br>d. Commencement certificate                    | e. The Building Proposal Office<br><a href="https://autodcr.mcgm.gov.in/bpamsc/lient2/Login.aspx">https://autodcr.mcgm.gov.in/bpamsc/lient2/Login.aspx</a>   |
| 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<br><a href="https://portal.mcgm.gov.in/irj/portal/anonymous">https://portal.mcgm.gov.in/irj/portal/anonymous</a> |
| 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<br><a href="http://environmentclearance.nic.in/">http://environmentclearance.nic.in/</a>   |

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

## II. 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.

### **III. 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.

### **IV. 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 a number of documents this is where the help of real estate agents can be crucial.

### **V. Negotiating for good:**

“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. They must remember that even though they are getting a new apartment free of cost, the builder is also getting his profitable consideration out of that redeveloped area. 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.

### **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](http://www.harayanarera.gov.in)
19. [www.harayanarera.gov.in](http://www.harayanarera.gov.in)
20. <http://www.hprera.in/WebSite/Home>
21. <https://jharera.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

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



Sewa -  
Central  
Public <https://cpwdsewa.gov.in/>  
Works  
Department  
(CPWD)  
Central  
Government  
Employees  
Welfare  
Housing <https://www.cgewho.in/>  
Organisation  
(CGEWHO)

-  
Central  
Public  
Health and  
Environment  
al <http://cpheeo.gov.in/>  
Engineering  
Organisation  
(CPHEEO)

Central  
Public  
Works <https://cpwd.gov.in/>  
Department  
(CPWD)  
Complaint  
Registration  
and  
Monitoring <https://cpwdsewa.gov.in/>  
System,  
CPWD

Environment  
Protection in  
Government <http://epgc.gov.in/>  
Colonies,

Directorate  
of Estates  
Geo Portal  
for Urban  
Mission,  
Ministry of <http://geourbanmissions.gov.in/>  
Housing and  
Urban  
Affairs

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

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

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

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

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

Maharashtra  
Urban  
Infrastructure  
Fund  
(MUIF),  
Mumbai  
Maharashtra  
Housing and  
Area  
Development  
Authority  
Nagar Vikas  
Vibag,  
Maharashtra

<http://www.muidcl.com/>

<https://www.mhada.gov.in/en>

<https://urban.maharashtra.gov.in/>

Commissioner and  
Director of  
Municipal  
Administration

<http://cdma.telangana.gov.in/>

(C&DMA),  
Telangana  
Mission for  
Elimination  
of Poverty in  
Municipal  
Areas

<https://tmepma.cgg.gov.in/home.do;jsessionid=F2F27458EE88DAB1E46748EB79586BCB>

Government  
of  
Telangana  
Public  
Health &  
Municipal  
Engineering  
Department

<https://publichealth.telangana.gov.in/home.do;jsessionid=5C57287B6FBF0A3C674FB7DF9BEEF61F>

(PHMED),  
Telangana  
Telangana  
Municipal  
Development  
Project  
(TGMDP)  
Delhi Urban  
Art

<http://mdp.telangana.gov.in/SocialSafeguards.html>

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



Directorate  
of Boilers,  
Tamil Nadu  
Online  
Repository  
of Urban  
News -  
TNIUS,  
Coimbatore  
Tamil Nadu  
Institute of  
Urban  
Studies  
Tamil Nadu  
Institute of  
Urban  
Studies  
(TNIUS),  
Coimbatore  
Tamil Nadu  
Regulation  
of Rights  
and  
Responsibili  
ties of  
Landlords  
and Tenants  
Act 2017  
Tamil Nadu  
Urban  
Infrastructur  
e Financial  
Services  
Ltd.  
Directorate  
of Estates,  
Government  
of Madhya  
Pradesh  
Directorate  
of Town and  
Country  
Planning  
(MPTOWN  
PLAN),  
Government

<http://www.boilers.tn.gov.in/>

<http://www.tniusnews.org/cgi-sys/suspendedpage.cgi>

<http://www.tnius.org/cgi-sys/suspendedpage.cgi>

<http://www.tniuscbe.org/cgi-sys/suspendedpage.cgi>

<https://www.tenancy.tn.gov.in/>

<http://www.tnudf.com/>

<https://sampada.mp.gov.in/>

<http://mptownplan.gov.in/>

of Madhya Pradesh, Bhopal. e-Nagar Palika, Government of Madhya Pradesh Directorate of Housing, Government of Meghalaya Meghalaya Urban Development Agency (MUDA) State Investment and Project Management and Implementation Unit, Shillong, Meghalaya EMS Housing Scheme Monitoring System, Idukki, Kerala Housing Commission Town planning Department Government of India Stationery Office, Kolkata Haldia

<https://www.mpenagarpalika.gov.in/irj/portal/anonymous>

<http://meghousing.gov.in/>

<http://mudashillong.gov.in/>

<https://sipmiu.nic.in/>

<http://emshousingkerala.gov.in/>

<http://www.hsgcomr.kerala.gov.in/>

<http://townplanning.kerala.gov.in/>

<http://giso.gov.in/>

Development Authority Haldia <https://www.hda.gov.in/>

Development Authority (HDA), West Bengal Kolkata Metropolitan Development Authority New Town Kolkata <http://www.kmdaonline.org/>

Development Authority Jaipur <https://www.nkdamar.org/Pages/index.aspx>

Development Authority Town Planning Department, Govt. of Rajasthan Moradabad <https://jda.urban.rajasthan.gov.in/content/raj/udh/jda---jaipur/en/home.html>

Development Authority, Uttar Pradesh Urban Transport Directorate, Uttar Pradesh <http://ctp.rajasthan.gov.in/>

Uttar Pradesh Housing and Development Board Town and Country Planning Department, Uttar Pradesh <https://mdamoradabad.org/>

e- <http://uputd.gov.in/>

Housing and Development Board Town and Country Planning Department, Uttar Pradesh <https://www.upavp.in/>

Uttar Pradesh <http://uptownplanning.gov.in/>

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. <http://e-nagarsewaup.gov.in/ulbapps/>

odisha eMunicipality, Housing and Urban Development Department, Odisha Public Health Engineering Organisation (PHEO), Odisha Online Application for Individual Household <https://rhodisha.gov.in/>

<http://www.smartcitybhubaneswar.gov.in/>

<http://kbc.nic.in/>

<https://www.ulbodisha.gov.in/or/emun/home>

<https://www.pheoodisha.gov.in/>

<http://oasys.bih.nic.in/>

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

## **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://appligr.maharashtra.gov.in/NGDRS\\_MH/Citizenentry/generalinfoentry/70672950673628](https://appligr.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/mahabhumulink>
- D. **Download facility for digital 7/12; 8A and property card** etc  
<https://digitalsatbara.mahabhumi.gov.in/DSLRL>, digitized document  
downloaded at 15 rs.
- E. **PR Card application status**  
[https://digitalsatbara.mahabhumi.gov.in//pc\\_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
- 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. chattisgarh
  - III. kerala
  - IV. orissa
  - V. assam
  - VI. himachal pradesh
  - VII. lakshdweep
  - VIII. bihar

- IX. jharkhand
- X. rajasthan
- XI. maharashtra  
<https://mahabhunakasha.mahabhumi.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 through 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 "Aaple 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/](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://aapleabhilekh.mahabhumi.gov.in//erecords/> -

**M. Below records available**

- 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. Akarphod patrak (Deputy SLR officer)
- XXIII. JKP (Deputy SLR Officer)
- XXIV. Akkarband (Vadivibhajan) (deputy SLR officer)
- XXV. Akkarband (Gut Consolidation) (Deputy SLR Officer)
- XXVI. Akkarband (Acer Guntha) Deputy Slr Officer
- XXVII. Yogna Patrak – consolidation scheme- durusti scheme- shudhi patrak (Deputy SLR officer)
- XXVIII. Consolidation 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!