HomeBuyerSaath

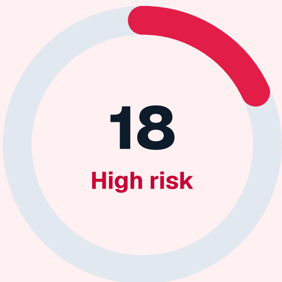
INDEPENDENT RERA RISK VETTING

DETAILED PROJECT REPORT

Skyline Heights — Tower B

Northwind Realty LLP · Kharadi, Pune

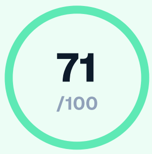
MAHARERA REGISTRATION	PROMOTER	PROJECT STAGE
P51800012345	Northwind Realty LLP	Under construction · 62%
PREPARED FOR	**EVALUATION DATE**	**SAFETY VERDICT**
—	15 Aug 2026	18/100 · High risk



PUBLIC-RECORD SAFETY

High risk

Registration, complaints & litigation on the public MahaRERA record.



BUYER READINESS

Ready

Buyer-ready on the signals we can see — still verify the documents below.

Our combined verdict: Public-record dispute risk is high risk, but buyer readiness is ready — this is not a blind green. Proceed only after the documentary confirmations in this report.

What matters most for you right now

1 to act on

Prioritised for where **Skyline Heights — Tower B** is today — Under construction · 62%. The full detail follows below.

1. **Possession is overdue**

   Committed for 30 Jun 2025 — overdue by ~14 month(s). You're owed interest for every month of delay (Sec 18).

   → Calculate your Section 18 delay-interest claim before paying further.

2. **27 buyer complaints on record**

   A high complaint volume at MahaRERA for this project.

   → Read the complaints and speak to existing buyers before committing.

3. **Pay no more than 10% upfront**

   Don't pay more than 10% of the price before a registered Agreement for Sale (Sec 13).

Buyer readiness — dimension by dimension

The buyer-side risk the public-record Safety Score doesn't capture. Higher is safer.

RERA registration health — **85/100**

Active and within the registered timeline.

Construction & approval readiness — **67/100**

62% construction on the public record.

RERA disclosure discipline — **50/100**

No quarterly compliance filings (Form 1/2/3 or sold-inventory disclosure) are visible from this source — verify on the MahaRERA page.

Financial / encumbrance safety — **80/100**

No registered charge is declared on the project land.

Before you pay a token or sign

The confirmations to get in writing first — tailored to what this project is missing.

1 Confirm the RERA number & phase

Amenities and timelines can differ by tower/phase — make sure you're checking the exact one you're buying.

→ Verify P51800012345 covers your building, and which amenities are registered under this phase (not a future one).

2 CC covers your exact floor

If the Commencement Certificate is cleared only to a lower level, your flat can't legally be built yet.

→ Ask for the CC and confirm in writing that it covers your wing and floor.

3 Agreement for Sale reviewed

It fixes possession date, charges, cancellation and your obligations — one-sided clauses are where buyers lose the most.

→ Have an advocate review the actual draft and negotiate the flagged clauses before signing.

4 Form 3 / escrow status

Shows funds collected vs spent, and whether 70% of collections is ringfenced in the RERA-designated account.

→ Ask for the latest Form 3 (CA) certificate and bank-account disclosure before any construction-linked payment.

5 Pay no more than 10% upfront

RERA Section 13 bars a builder from taking more than 10% before a registered Agreement for Sale.

→ Keep any pre-agreement token small, and ideally refundable, until these confirmations are in hand.

Copy-ready email to the builder

Subject: Documents & confirmations required before booking/signing — Skyline Heights — Tower B (P51800012345)

Dear Sales / CRM Team,

I am evaluating Skyline Heights — Tower B under MahaRERA registration P51800012345. Before making any booking or payment, or signing the Agreement for Sale, please share the following documents and confirmations in writing:

1. Latest Commencement Certificate, and written confirmation of whether it covers my exact wing, floor and flat.
2. Sanctioned layout plan, and confirmation of which amenities/common areas are

registered under this project's RERA phase (not a future/larger phase).
3. Latest Form 1, Form 2 and Form 3, including project cost incurred, amount collected, withdrawals, and the RERA-designated bank account disclosure.
4. Final itemised cost sheet — agreement value, GST, stamp duty & registration, parking, floor rise, club/amenity charges, legal/document charges, CAM, maintenance, corpus and deposits, each shown separately.
5. Draft Agreement for Sale, and confirmation that the possession date, delay interest, force-majeure, cancellation and plan-change clauses comply with RERA buyer protections.

Kindly provide the above before I proceed further.

Regards,
{Your name}

PERSONALIZE THIS REPORT FOR YOUR FLAT

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01 Executive summary

Skyline Heights — Tower B by Northwind Realty LLP scores **18/100**on HomeBuyerSaathi's Public-record Safety Score — a **high risk** record built from public MahaRERA data. The key drivers:

- **RERA registration status:** Possession deadline extended 2 time(s).
- **Delay vs registered possession:** 43 months past the originally registered possession date.
- **Buyer complaints:** 27 complaint(s) across 240 units (11%).
- **Possession realism:** Deadline passed with ~38% of construction still pending.
- **Construction progress:** 62% complete · 10/18 slabs.

✓ Strengths

No clear positives on current public signals.

Concerns

- ⚠ Possession deadline extended 2 time(s).
- ⚠ Possession is past the originally registered date.
- ⚠ 27 buyer complaints on record.

Project stage & type — what it means for you

Under construction · 62%

Under construction — 62% built. Watch pace vs deadline and whether your floor is legally cleared.

TOP RISKS AT THIS STAGE

- ⚠ Construction pace vs the registered/revised possession date — is it on track or slowing?
- ⚠ The CC may not yet cover your floor — upper floors aren't legally approved.
- ⚠ Escrow burn vs cost still to incur; slow sales raise stall risk.
- ⚠ Accumulating complaints / litigation.

YOUR CHECKLIST

- ☐ Cross-check construction % and the latest Form 1 against the builder's stage claims; do a site visit.
- ☐ Confirm the CC covers your floor before paying construction-linked demands.
- ☐ Check the latest Form 3 escrow balance vs the cost still to incur.
- ☐ Read complaints and any orders; talk to existing buyers in the project.

6 critical MahaRERA red flags

We auto-check what the public data shows; the rest are quick checks to run on the MahaRERA page before you book.

Future-phase amenities

Verify

Are the pool, clubhouse and play area registered under your phase — not a future one?

Risk: If tied to a future phase, the builder can legally delay them for years or swap them for another tower.

Check the phase-wise registration on the project's MahaRERA page.

Agreement deviates from RERA model

Verify

Does the builder's Agreement for Sale match the model form filed with RERA?

Risk: Builders file deviations from MahaRERA's model Agreement for Sale to weaken buyer protections — heavier penalties on you, longer possession grace, easier forfeiture on cancellation.

Compare the builder's agreement with the model form filed on MahaRERA.

Conditional Commencement Certificate

Verify

Does the CC cover your floor?

Risk: If the CC is cleared only to a lower floor and FSI clearances stall, your flat legally cannot be built.

The Detailed Report reads the exact sanctioned floor from the CC document.

Sanctioned vs brochure layout

Verify

Does the sanctioned layout match the sales brochure?

Risk: Section 14 bars plan changes without 2/3 consent — but builders add 'new phases' on adjacent land to raise density and block light.

Compare the brochure with the Sanctioned Layout Plan on MahaRERA.

Active litigation

Clear

Any disputes on the project's litigation tab?

Risk: A title dispute, tenant-clearance fight or court stay can freeze construction and lock your money for years.

None on record.

70:30 escrow account

Verify

Is 70% of collections going to the designated escrow account?

Risk: Diverting funds to a corporate/subsidiary account is the #1 reason projects stall mid-way.

No Form 3 (CA) certificate found on the record yet — ask for it and the designated-account disclosure to confirm 70% is ringfenced.

RERA compliance & your rights

Where this project sits on the RERA lifecycle — the documents mandated at this stage (on record vs not found), and the legal timelines the builder must meet, with your remedy if they breach.

SELF-DECLARATION COMPLIANCE

Weak

A RERA obligation is being breached — read the details before you commit any money.

MahaRERA has said it can't verify every builder self-declaration — scrutiny is largely complaint-driven. We check them against the public record so you don't have to wait for a problem to surface.

✓	2	3	4
Phase 1	**Phase 2**	**Phase 3**	**Phase 4**
Registration	Construction	Completion	Handover

This project is in **Phase 2 — Construction**. **0 of 10** documents mandated by this stage are on the public MahaRERA record, and we see **1 SLA breach** against RERA timelines.

RERA timelines & your rights

Possession by the committed date Sec 18

Breach

Committed for 30 Jun 2025 — overdue by ~14 month(s). The revised date is already beyond RERA's 1-year extension cap.

Your remedy: You can withdraw for a full refund + interest, or stay and claim monthly interest (≈ SBI MCLR + 2%) for every month of delay.

Quarterly progress disclosure Sec 11

Know your right

No quarterly compliance filings (Form 1/2/3 or sold-inventory disclosure) are visible from this source — verify on the MahaRERA page.

70% collections in escrow, audited by Form 3 Sec 4(2)(l)

Know your right

No Form 3 on the public record — ask for the escrow audit before paying.

No more than 10% before a registered Agreement for Sale Sec 13

Know your right

A builder can't take more than 10% of the price before executing and registering your Agreement for Sale.

Plan/amenity changes need 2/3 buyer consent Sec 14

Know your right

Layout, structural or sanctioned-amenity changes require the written consent of two-thirds of buyers.

Mandated documents by phase

PHASE 1 · REGISTRATION

Commencement Certificate (CC) Not on record

Proves the builder may legally start construction, and up to which floor.

→ Ask the builder for it — it isn't on the public MahaRERA record.

Sanctioned plans & layout Not on record

The approved design — your flat must match it.

→ Ask the builder for it — it isn't on the public MahaRERA record.

Legal title report Not on record

Confirms clear, unencumbered ownership (≈30-year title search).

→ Ask the builder for it — it isn't on the public MahaRERA record.

Land Ownership Document Not on record

Confirms the builder owns the land it is building on.

→ Ask the builder for it — it isn't on the public MahaRERA record.

Encumbrance / charge declaration Not on record

Whether the land carries a bank charge, loan or dispute.

→ Ask the builder for it — it isn't on the public MahaRERA record.

Form B (promoter declaration) Not on record

The builder's statutory affidavit on title, timeline and escrow.

→ Ask the builder for it — it isn't on the public MahaRERA record.

PHASE 2 · CONSTRUCTION

Form 1 — Architect's certificate Not on record

Quarterly: structure matches the sanctioned plans.

→ Ask the builder for it — it isn't on the public MahaRERA record.

Form 2 — Engineer's certificate Not on record

Quarterly: construction quality & structural safety.

→ Ask the builder for it — it isn't on the public MahaRERA record.

Form 3 — CA's certificate Not on record

Audits cost incurred; gates 70% escrow withdrawals.

→ Ask the builder for it — it isn't on the public MahaRERA record.

Standard Agreement for Sale Not on record

Mandatory model agreement; deviations weaken your protection.

→ Ask the builder for it — it isn't on the public MahaRERA record.

PHASE 3 · COMPLETION

Occupancy Certificate (OC) `Not yet due`

The legal green light for possession — civic services certified.

Fire NOC `Not yet due`

Fire-department clearance for the building.

Pollution / environment consent `Not yet due`

MPCB / environment clearance.

Lift / elevator license `Not yet due`

Lift operation license.

PHASE 4 · HANDOVER

Society registration certificate `Demand at handover`

Birth of your RWA — the builder must facilitate it within 3 months of 51% booking.

→ Demand this at possession / handover.

Conveyance deed `Demand at handover`

Transfers land + common areas to the society — due within 3 months of OC.

→ Demand this at possession / handover.

As-built drawings `Demand at handover`

Operational blueprints — handed to the society within 30 days of common-area handover.

→ Demand this at possession / handover.

Audited accounts & corpus handover `Demand at handover`

Maintenance accounts and the unused corpus fund transferred to the society.

→ Demand this at possession / handover.

"Not on record" means the document wasn't found in the public MahaRERA filing — ask the builder for it; it isn't proof the builder failed to obtain it. Phase-4 (handover) documents are buyer-side and rarely on the portal — demand them at possession. Informational, not legal advice.

02 Key signals

RERA STATUS **Extended**	REGISTERED POSSESSION **31 Dec 2022**	REVISED POSSESSION **30 Jun 2025**	EXTENSIONS **2**
CONSTRUCTION **62%**	COMPLETION / OC **CC ✓ · OC ✗**	TOTAL UNITS **240**	COMPLAINTS **27**

03 Construction progress

POSSESSION REALITY CHECK

RERA-registered for **31 Dec 2022**, revised to **30 Jun 2025**. At the current build pace (~62% done), a realistic handover is around **Sept 2027**.

Estimate from construction progress vs. a healthy ~3%/month pace. Get any earlier verbal promise from the builder in writing.

Stage completion 62% overall

BUILDER'S QUARTERLY RERA UPDATES — **No filings on record**

No quarterly compliance filings (Form 1/2/3 or sold-inventory disclosure) are visible from this source — verify on the MahaRERA page.

04 Project financials (Form 3)

Form 3 financials weren't available to extract for this project. Where filed, they cover estimated cost, cost incurred, amount collected, withdrawals and the RERA escrow balance.

06 Legal & compliance

COMPLAINTS FILED	ORDERS PASSED	LITIGATION
27	2	0 case(s)

08 How the safety score is built

Transparent, additive risk factors from public data — they total 82/100 of risk, which sets the safety score at 18/100. The more risk points, the lower the safety.

RERA registration status 30 / 35

Possession deadline extended 2 time(s).

Source: MahaRERA registration certificate

Delay vs registered possession 25 / 25

43 months past the originally registered possession date.

Source: Registered possession date

Construction progress 6 / 15

62% complete · 10/18 slabs.

Source: Quarterly progress report (Form 1)

Buyer complaints 10 / 15

27 complaint(s) across 240 units (11%).

Source: Complaints on the MahaRERA record

Order compliance 5 / 10

1 order(s) passed but not complied with.

Source: MahaRERA orders on the project

Litigation 0 / 10

None on record.

Source: Litigation disclosed on the project

Possession realism 7 / 12

Deadline passed with ~38% of construction still pending.

Source: Progress vs the registered deadline

Sales absorption 0 / 5

Not available.

Source: Sold-inventory disclosure (Form 3)

Disclosure discipline 0 / 8

Document record not available from this source.

Source: Quarterly filings (Form 1/2/3)

Registration validity 0 / 10

Not assessed.

Source: Registration certificate validity

09 What to do next — questions to ask

1. Get the committed (revised) possession date in writing, and the delay interest you're owed under Section 18.
2. Ask for the latest Form 1 (architect) certificate and a site visit to verify floors actually built.
3. Read the MahaRERA complaints and any orders, and speak to existing buyers in the project.
4. Get the latest Form 3 (CA) certificate — funds collected vs cost incurred, and the RERA escrow balance.
5. Verify the title report and encumbrance certificate, and confirm a major bank has approved (APF) the project.
6. Confirm whether the Occupancy Certificate (OC) has been received before taking possession.