

PROJECT TRACKER

Last week Greater Noida

Next week Noida

CURRENT RESIDENTIAL PROJECTS IN GURGAON

Table with columns: Name, Location, Developer, Average size (sq ft), Type (BHK), Launch date, Date of possession, Status of completion, Launch price (₹/sq ft), Current price (₹/sq ft). Lists various projects in Gurgaon like 85 Avenue, Aakriti Vastus, Amstoria, etc.

Since the above information is gathered from various sources, HT Estates does not take responsibility for any omissions or errors. Readers are requested to do a thorough check while searching for properties. The list is not exhaustive

PREP EQUITY SOURCE: PROPEQUITY

Sample this flat



EXOTICA FRESCO

Where: Located In Sector 137, Noida Expressway

What: On offer are 2BHK, 3BHK and 4BHK apartments

USP: Exotica Fresco will soon be delivered. It is a two-side open project which has splendid view of greens around it.

COST: The price of the unit starts at ₹60 lakh approximately

NEW PROJECTS

Table listing new residential projects in Gurgaon, Noida, Greater Noida, and Faridabad with columns for Project, Developer, Location, Configuration, Launch date, Completion date, Current status, and Current price.

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Builder's block

Brand: Maxblis Construction Pvt. Ltd Location: Delhi/NCR Star rating: Maxblis has an enterprising vision and believes in astute professionalism.

Director: A veteran in the field of infrastructure development, Ajay Sharma has an experience of over 20 years in construction works.

Future projects: The Maxblis team is working on various upcoming projects in Tier II cities such as Jaipur, Ahmedabad etc

Vision & Mission

The company's vision is to maintain ethical and transparent business practices, quality construction, timely delivery, best value for money and a handsome returns

The importance of property registration

A document is required to be registered within four months from the date of its execution, and if it is not done, it may still be permitted subject to payment of the prescribed fine

Sunil Tyagi htestates@hindustantimes.com

htestates LEGAL REMEDIES

In transactions of immovable property such as sale, gift, leases, exchange, etc, stamping and registration is very important. The Registration Act, 1908 sets out important requirements that must be duly fulfilled in order for registration of legal documents to be valid in the eyes of law.



ing and registration of documents are two distinct aspects and are governed by separate acts. Certain documents that may require to be stamped under the Indian Stamp Act, 1899, may or may not require compulsory registration.

crucial and sweeping changes in the present Act, including a proposed amendment for making registration compulsory for lease deeds that are for a term of less than one year as well as making registration compulsory for powers of attorney and developer's agreements relating to the sale/development of immovable property across the country.

Place of registration: A legal document pertaining to immovable property is required to be registered in the office of the sub-registrar, within whose jurisdiction the property is situated. If the property is situated across two or more sub-districts, the document can be registered at the sub-registrar's office of either sub-district.



htestates LAW BOOK Sunil Tyagi

My aunt claims to have my deceased father's last Will in her possession. However, I feel that this Will might be fabricated and fraudulent - first, it is an unregistered document and second, a majority of the properties have been bequeathed to my aunt. How do I proceed?

I own a flat in a co-operative housing society in Mumbai. As I live in Delhi, this flat has been locked and unoccupied for many months. Recently, I received a notice from the society, demanding payment of 'non-occupancy charges' for this flat. What are these charges, and are they legal?

ice charges are to be paid by every member of a co-operative housing society, irrespective of whether such member is occupying his/her flat or not. The model bye-laws envisage that a member who is not occupying the flat is required to pay non-occupancy charges over and above the service charges, irrespective of whether the non-occupation is by way of keeping the flat locked or having being given on leave and licence/lease basis.

The model bye-laws of co-operative housing societies as applicable to the state of Maharashtra contains a clear provision on levy of non-occupancy charges as per the circulars/orders of the government of Maharashtra from time to time. Under these model bye-laws, serv-



htestates CHEQUE BOOK Harsh Roongta

My CIBIL score is shockingly low at 606. I am a salaried employee with an annual income of ₹10 lakh and a total work experience of five years. I had two credit cards out of which one is now active. I had a problem with one credit card as the bank had unnecessarily charged interest and other charges on my credit card, and the outstanding amount had shot upto ₹2 lakh. I settled that credit card last year by paying ₹1.12 lakh, which was way beyond my

principal amount. I am planning to apply for a home loan after four months. How can I improve my CIBIL score? Before granting you any loan, banks will obtain your credit report from any credit information bureau, including CIBIL. Your default will reflect in the report so obtained and will continue to stay on the credit bureau's

record for at least seven years as a result of which you will face difficulties in getting any loan or credit card even after clearing off your dues. Whether you pay the full amount due or the agreed amount within the stipulated time, your credit report would continue to show that you had delayed payments in the past. But if you have settled for less than the full dues, it will also show that the bank had to write off some amount. This has additional negative implications. With such delay and default, your credit score is

bound to be very low, making it difficult for you to get any credit facility from lenders. You can try and rebuild your credit history by taking a secured credit card (secured against FD) or loan against tangible movable security such as FD/jewellery/shares / units of mutual funds/ life insurance policy with high surrender value etc where the lender can give you a loan despite your adverse credit history. By being regular in the repayment of such loans, you will gradually improve your credit history. This is a slow process and it will take at

least a couple of years before your credit history gets repaired enough for you to be eligible for a regular loan or credit cards. Is it possible to make my sister a co-borrower for a home loan that I plan to take? What are some of the key factors that I must keep in mind? It is very unlikely that the lender will allow your sister to join you as co-borrower for the loan. Normally, lenders allow immediate kins like spouse, parents, sons as co-borrowers to the loan and a few lenders even allow

brothers as co-borrower. Most banks will provide a loan to brothers on a case-to-case basis, but it might be more difficult for a combination of brother and sister. If you can convince a bank that the income of the to-be-co-borrower of the two borrowers will constitute a single economic unit and is likely to remain so in the foreseeable future, then they may agree to allow a brother and sister to be co-borrowers. Harsh Roongta is CEO, Apna Paisa. He can be reached at ceo@apnapaisa.com

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