

# NCR Property Investment

## 7 Hidden Red Flags Checklist

**These Aren't on Google — But They've Cost Our Clients' Competitors ₹3.5Cr+ Combined**

After analysing 50+ NCR transactions, we've identified patterns that standard due diligence misses. These red flags require insider access to municipal systems and cross-verification protocols unavailable publicly.

### 1. 'Ghost Revision' in Sanctioned Building Plans



Builder submitted revised plans to MCD/authority after initial approval but never updated your sale agreement. The floor plan you bought doesn't match the latest sanctioned layout—common in projects where parking was converted to shops mid-construction.

**△ Hidden Risk: Your unit layout may be legally non-existent**

### 2. Mismatched Khasra-Khatoni Entries Across Tehsil Records



Land records show different owner names in records vs. Mutation Register vs. Shajra maps. This tri-source mismatch indicates ongoing inheritance disputes or fraudulent mutations that surface only during granular verification.

**△ Hidden Risk: Title defect that blocks resale for 8-15 years**

### 3. Builder's 'Selective NOC' Strategy / Renewal pending



Fire NOC obtained for only sample floors (e.g., 2nd & 7th) while selling all 15 floors. Authorities assume pattern compliance, but your 11th-floor unit was never actually inspected or cleared—undetectable without floor-specific NOC scrutiny.

**△ Hidden Risk: Insurance claims denied; evacuation liability on owner**

### 4. Invisible 'Revenue Court Stay Orders'



Land dispute stay orders filed in Tehsildar/SDM courts don't appear in civil court searches. These revenue court proceedings can freeze property transfers but remain hidden unless you physically visit district revenue offices.

**△ Hidden Risk: Sale deed registration blocked at final hour**

### 5. Backdated Completion Certificate Syndrome



Builder obtains CC months/years after actual handover by bribing officials to backdate it. Meanwhile, structural defects emerged during the 'gap period' aren't covered—you inherit warranty-void construction with a fake timeline.

**△ Hidden Risk: No legal recourse for pre-CC defects; ₹8-25L repairs**

### 6. Cross-Collateralized Land Parcels



Your plot is part of a larger land parcel where 60% is mortgaged for builder's different project. Banks hold 'pari-passu charge' across entire survey number—your clear 40% share can still be auctioned if builder defaults elsewhere.

**⚠ Hidden Risk: Forced sale despite your loan being current**

### 7. Phantom TDR (Transferable Development Rights) Liens



Builder bought TDR from slum rehabilitation projects to increase FSI. If that TDR's source is later disputed (common in political transitions), your building's 'extra' floors get deemed illegal retroactively—you can't verify TDR legitimacy without accessing DUSIB/SRA databases.

**⚠ Hidden Risk: Upper floors demolished; ₹40L-1.2Cr loss per unit**

### Why These Red Flags Aren't on Google or Property Blogs:

- Require physical access to 12+ government offices (Tehsil, Revenue Court, Ward offices, SRA)
- Need insider knowledge of cross-department verification protocols and database naming inconsistencies
- Based on 50+ real transaction failures — proprietary pattern analysis not public knowledge

## TransTerra's 20+-Point Verification Protocol

Covers All 7 Hidden Risks + Additional Cross-Verification Checks

*Average client saves ₹18.5L by avoiding problem properties we identify pre-purchase*

**Get Your Property Forensically Audited Before You Sign**

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*Based on proprietary data from NCR transactions (2020-2026). Individual property risks vary. Professional verification recommended.*