

# ADV. SANJAY J. PAWAR

B.Com, LL.B. · Techno-Legal Consultant | Real Estate & Redevelopment Legal Advisory

+91 79775 39712 | advsanjaypawar@gmail.com | advpawar.com | linkedin.com/in/sanjaypawar

## THE DIFFERENCE

### Why My Background Makes Me the Right Fit

The biggest cause of disputes in housing projects — new construction or redevelopment — is not bad intent. It is **poor documentation**: inconsistent figures, vague terms, and clauses that mean different things to different people. I spent 30 years in corporate audit catching exactly these kinds of gaps. Now I apply that discipline to every legal document I draft or vet.

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| 01 | <b>30 Years Across Four Business Verticals</b><br>Before practising law, I was a senior corporate professional in <b>IT Audit, Risk Control, and Compliance</b> — implementing large-scale projects across <b>Refinery, Retail, Healthcare, and Telecom</b> . In every vertical, my job was to ensure complex systems, contracts, and data were internally consistent — and that risks were caught before they became crises. |
| 02 | <b>Corporate Training in Risk &amp; Compliance</b><br>I have conducted <b>corporate training programs in Risk Management, Audit, and Compliance</b> — teaching professionals how to identify gaps, verify documentation, and protect organisations from liability. That exact discipline is now applied to every legal document I draft, review, or vet.  |
| 03 | <b>Audit Discipline Meets Legal Practice</b><br>When I review a Development Agreement, a PAAA, or an Agreement to Sell, I do not just check if the legal language is correct. I <b>verify that every number, every area statement, every payment milestone, and every timeline is consistent across all project documents</b> — the same way an auditor would before signing off on a corporate project.                      |

## CLIENTS

### Who I Work With

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| <b>For Builders &amp; Developers</b><br><b>New Construction Projects</b> <ul style="list-style-type: none"><li>→ Title due diligence, Agreement to Sell drafting and vetting</li><li>→ Allotment letters and booking documentation</li><li>→ Construction and vendor agreement drafting</li><li>→ Revenue clearances and land record verification</li><li>→ Cross-document consistency check across all buyer and project agreements</li></ul> | <b>For Housing Societies</b><br><b>Redevelopment Projects</b> <ul style="list-style-type: none"><li>→ Development Agreement and PAAA drafting and vetting</li><li>→ MCS Act Section 79A facilitation and approval</li><li>→ Managing Committee liability protection</li><li>→ General Body coordination and member query handling</li><li>→ Financial structure and corpus calculation review</li><li>→ Area statement consistency across architectural plans, DA, and PAAA</li></ul> |
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DOCUMENTATION & RISK

## Documentation Backed by Risk Management

In audit and compliance work, the rule is simple: *if it is not documented correctly, it did not happen*. A verbal promise about area, amenity, or timeline is worthless without airtight documentation. Below are the five most common documentation risks I identify and eliminate before any agreement is executed.

| RISK AREA   | WHAT GOES WRONG WITHOUT PROPER VERIFICATION  |
|---|--|
| <b>Vague Language</b><br><i>The 6 &amp; 9 Problem</i> | Think of the number <b>6</b> . Flip it upside down — it becomes <b>9</b> . The digit has not changed, but two people looking at it from opposite sides see something completely different, and both are convinced they are right.<br>Vague terms like <i>"approximately"</i> , <i>"as per plan"</i> , or <i>"similar specifications"</i> work the same way. The builder reads the clause one way. The buyer or society member reads it another. Neither is lying — the document simply was not precise enough to settle it. That gap becomes a dispute, and disputes become court cases.<br><b><i>I eliminate this at the drafting stage itself.</i></b> |
| <b>Missing Milestones</b>                             | Agreements without enforceable completion timelines give developers unlimited room to delay — with no financial or legal consequence for the other party.  |
| <b>Area Mismatches</b>                                | Discrepancies between architectural drawings, the Development Agreement, and the PAAA (or Agreement to Sell) quietly accumulate — and become full-blown litigation at the possession stage.  |
| <b>Payment Disconnects</b>                            | Corpus calculations or buyer payment schedules that do not align across documents create financial disputes that stall projects mid-construction.  |
| <b>Unclear Possession Terms</b>                       | Ambiguous handover conditions leave both sides with different expectations — and a dispute waiting to happen on Day 1 of possession.   |

HOW I WORK

## My Process

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| <p><b>01</b></p> <p><b>Pre-Documentation Review</b></p> <p>Before drafting a single clause, I review architectural plans, title documents, and all developer proposals. Every inconsistency is flagged and resolved before it enters a legal document.</p> | <p><b>02</b></p> <p><b>Precise, Risk-Verified Documentation</b></p> <p>I draft Development Agreements, PAAAs, Agreements to Sell, allotment letters, and financial schedules — each clause tested for ambiguity and verified for consistency across every other document in the project.</p> | <p><b>03</b></p> <p><b>Approval &amp; Clearance Support</b></p> <p>For societies: Managing Committee and General Body coordination, member query resolution, and MCS Act Section 79A approval. For builders: revenue clearances and complete documentation submission for swift processing.</p> |
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PRACTICE AREAS

## Core Expertise

| New Development  | Redevelopment (Society)   | Revenue & Litigation  |
|--|---|---|
| <ul style="list-style-type: none"> <li>→ Title due diligence &amp; land records</li> <li>→ Agreement to Sell drafting</li> <li>→ Allotment &amp; booking documents</li> <li>→ Construction &amp; vendor agreements</li> <li>→ Revenue clearance support</li> </ul> | <ul style="list-style-type: none"> <li>→ MCS Act Section 79A facilitation</li> <li>→ Development Agreement &amp; PAAA</li> <li>→ Financial structure review</li> <li>→ Committee liability protection</li> <li>→ General Body coordination</li> </ul> | <ul style="list-style-type: none"> <li>→ Title disputes &amp; 7/12 corrections</li> <li>→ Mutation proceedings</li> <li>→ Consumer court &amp; NI Act matters</li> <li>→ Sale deeds &amp; succession certificates</li> <li>→ Title searches &amp; property matters</li> </ul> |

**SCOPE OF WORK**

## Areas of Practice

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| <p><b>01</b><br/><b>Redevelopment — Documentation &amp; Compliance</b></p> <p>Complete documentation framework for society redevelopment projects — Development Agreements, PAAA, allotment schedules, and Managing Committee coordination from initiation to possession.</p> | <p><b>02</b><br/><b>Revenue Litigation</b></p> <p>Resolving title disputes, 7/12 corrections, and mutation proceedings before the Additional Collector, Tahsildar, and SDO across Panvel and the Raigad district.</p>               |
| <p><b>Risk-Verified Document Vetting</b></p> <p>Vetting of Development Agreements, PAAAs, Agreements to Sell, and financial schedules — each verified for internal consistency, ambiguity, and cross-document alignment before execution.</p>                                 | <p><b>MSME Debt Recovery</b></p> <p>Debt recovery for the MSME sector — applying audit discipline to trace financial trails, enforce compliance under the MSMED Act, and secure legal resolutions for blocked business capital.</p> |
| <p><b>05</b><br/><b>Consumer Dispute Resolution</b></p> <p>Representation before Consumer Disputes Redressal Commissions for real estate grievances — defective construction, delayed possession, unfair trade practices, and non-refund of booking amounts.</p>              |   |

***Documentation errors do not announce themselves. They surface in court — years later, costing crores. I find them before that.***