

**BEFORE SHRI BALBIR SINGH, ADJUDICATING OFFICER,
THE REAL ESTATE REGULATORY AUTHORITY, PUNJAB
PLOT NO.3, BLOCK-B, FIRST FLOOR, SECTOR 18A, MADHYA MARG,
CHANDIGARH.**

Complaint No.ADC1484/2019 UR
Dated of Decision: 15.06.2021

Dr. Saurabh Kansal s/o Dr. A.P.Kansal r/o Baba Shri Chand Marg, opposite
Govt. Printing Press, Patiala, Punjab.

.....Complainant

Versus

1. Estate Officer, Patiala Urban Planning and Development Authority, Sirhind Road Baran, Patiala, Punjab.
2. M/s Omaxe Limited, Office of Patiala Urban Planning and Development Authority, Urban Estate, Phase II, Patiala.

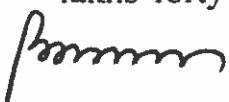
.....Respondent

Complaint under Section 31 of the Real Estate (Regulation and Development) Act 2016.

Present: Shri J.P. Singla, Advocate, representative for the complainant
Shri Bhupinder Singh, Advocate, representative for respondent no.1.
Shri Munish Gupta, Advocate, representative for respondent no.2.

ORDER

1. Dr. Saurabh Kansal filed this complaint against Patiala Urban Development Authority and Omaxe Limited alongwith documents alleging violation of Section 18 of the Real Estate (Regulation and Development) Act, 2016 (hereinafter referred to as "the Act") seeking refund, interest and compensation etc. As per the case of the complainant, a commercial site (SCO/Shop) No.23, Pocket II, measuring 120.24 Sq. yards was allotted to him vide allotment No. 1778 dated 5.4.2011 Annexure P1) and complainant paid a total amount of for a total sum of Rs.1,40,48,732/-(One Crore forty lakhs forty eight thousand seven hundred and thirty two rupees only). As



per allotment letter sale price of the commercial site in question was Rs.1,26,25,200/-. An amount of Rs.18,93,780/- which had already paid by the complainant was adjusted towards initial payment of 25% of the site in question and balance sale consideration to the tune of Rs.94,68,900/- could be either paid in lumpsum without any interest or in 4 equated half yearly installments alongwith interest @ 12% per annum as per schedule given below:-

Installment Number	Due date	Principal Amount	Interest	Total amount payable
Ist	5.10.2011	23,67,225.00	5,68,134.00	29,35,359.00
2nd	5.04.2012	23,67,225.00	4,26,150.00	27,93,325.00
3 rd	5.10.2012	23,67,225.00	2,84,067.00	26,51,292.00
4th	5.04.2013	23,67,225.00	1,42,033.50	25,09,258.50
	Total	94,68,900.00	14,20,335.00	1,08,89,235.00

It was claimed that as the development work was stayed in the Civil Writ Petition No.8100 of 2011 filed by some of the land owners in which status quo order was passed by the Hon'ble Punjab and Haryana High Court which remained in operation from 29.7.2011 to 26.09.2013, respondent no.1-PDA rescheduled the payment of installments by the auction purchasers which runs as under:-

Installment	Due Date	Amount of installment
Ist Installment	07.12.2013	29,35,359.00
IInd Installment	07.06.2014	27,93,325.00
IIIrd Installment	07.12.2014	26,51,292.00
IVth Installment	07.06.2015	25,09,258.00

Accordingly to the complainant further payment of the installments were made as under:-

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Amount	Book No.	Receipt No.	Dated 18,93,780
18,93,780	162	008091	05.05.2011
12,62,520	156	007782	05.04.2011
29,35,359	DD No.040019	-	24.04.2014
27,93,325	DD No.001137		07.06.2014
26,51,292	DD No.041678		08.12.2014
25,09,258	DD No.131450		08.06.2015
3,198	DD No.269226		06.11.2017

It was claimed that a total sum of Rs.1,40,48,732/- was paid by the complainant on account of sale consideration of the allotted commercial site; that as per Clause 4 of the allotment letter dated 5.4.2011 (Annexure P-1), the respondents were to deliver the possession of the plot to the allottee within 30 days from the completion of development work or on payment of 50% of the saleable price whichever was later; that the complainant had already deposited more than 50% of the total sale consideration of the SCO (commercial site) upto 7.6.2014; that neither the respondents completed development work nor they obtained completion certificate from the competent authority; that on account of the default on the part of the respondents in completing the project within stipulated time/condition of the allotment letter, the complainant opted to withdraw from the project and sought refund of the deposited amount with interest at the prescribed rate and compensation for mental harassment and costs by serving legal notice dated 19.8.2019 (Annexure P-2; that respondent no.1 replied to the legal notice through his letter dated 26.9.2019 (Annexure P/3) but failed to refund the deposited amount by taking ill founded pleas. Hence the present complaint.

2. The complaint was contested by both the respondents by filing separate written replies.



Patiala Urban Planning and Development Authority through its Estate Officer filed written reply taking up the objection that the RERA Act was not applicable to these proceedings, being prospective in nature. The answering respondent had applied for registration of the project under the Act but their application was rejected vide order dated 21.6.2018 (Annexure R1) on the ground that time frame for completion of the project had not been mentioned in the application. Said ground still existed as the matter in dispute was pending with Omaxe Ltd. before the Government and before the Hon'ble Punjab and Haryana High Court. The project in question being not registered with the RERA authority, the instant complaint was not maintainable; that the State of Punjab enacted the Punjab Regional and Town Planning and Development Act, 1995 with intent to develop the land in a planned manner in the State of Punjab and Section 43 of the Act empowered the authority to frame schemes for development of land owned by it or transferred to it by the State Government. Under the provisions of the above Act the Patiala Urban Planning and Development Authority in collaboration with Omaxe Ltd. under a joint development agreement in PPP Mode launched a scheme for development of 336.5 acres in Village Baran at Sirhind Road, Patiala and a bid form, terms and conditions for auction of commercial area on 5th and 6th days of April, 2011 were issued for the respective buyers to participate in the open auction. The complainant after going through the terms and conditions of allotment gave a bid for Commercial (site/Shop) no.23 measuring 120.24 Sq. yards in an open auction held on 5.4.2011 and became successful being the highest bidder and deposited 10% amount of the total price of the site as per terms of auction. Then in response to letter dated 15.4.2011 the complainant deposited an amount of Rs.18,93,780/- (Rupees Eighteen lakhs ninety three thousand

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seven hundred and eighty only) being 15% of the price of site in question; that allotment letter bearing no.1778 dated 23.05.2011 was issued to the complainant; that complainant vide his letter dated 12.6.2012 stated that 1st and 2nd instalments which were due on 5.10.2011 and 5.4.2012 were not being deposited by him due to pending stay/Court case of PUDA with the land owners and would deposit the same after the decision of the Court; that on the request of the complainant and other similar allottees respondent took a decision to reschedule the installments which were pending during the stay and intimated to the complainant vide letter dated 31.3.2014 (Annexure R-3); that thereafter complainant deposited total amount of Rs.1,40,45,534.50 (One Crore forty lacs forty five thousand five hundred thirty four and fifty paise only) on account installments as per schedule given vide letter dated 31.3.2014; that the complainant got served a legal notice dated 19.8.2019 (Annexure P-2) demanding refund of the money deposited by him; that the legal notice had been duly replied to the complainant vide letter dated 26.9.2019 (Annexure P/3); that the project in question was a joint venture of Patiala Urban Planning and Development Authority and M/s Omaxe Pvt. Ltd. under a Joint Development Agreement dated 16.11.2006; that M/s Omaxe had failed to develop the project as per terms and conditions of the Joint Development Agreement dated 16.11.2006; that PDA being a Public Authority was bound to safeguard the interest of general public repeatedly asked M/s Omaxe to develop the project as per agreed terms and conditions but to no avail and therefore having no other alternative, PDA issued a notice of termination upon M/s Omaxe for breach of terms and conditions of Joint Development Agreement vide letter dated 20.06.2011 (Annexure R4); that the matter was taken before the Hon'ble Punjab and Haryana High Court vide Civil Writ Petition No.8100 of 2011 by



some of the land owners challenging the Joint Development Agreement and acquisition process in which Hon'ble High was pleased to order of maintaining status quo and also ordered that no construction shall be raised till further orders and the said Writ Petition was ultimately dismissed as withdrawn vide order dated 26.9.2013; that the Residents Welfare Association of the present project also preferred Civil Writ Petition No.14348 of 2106 before the Hon'ble Punjab and Haryana High Court in which the matter regarding possession and development of the project of this case had been raised and was still pending adjudication, between the parties; that with a view to sort out the matter i.e. interse dispute of PDA and Omaxe was deliberated in various meetings of the negotiations committee of the Government and in the meeting held on 09.1.2019, it was decided as under:-

“After detailed discussion as no consensus could be reached, the developer submitted that the matter regarding apportionment of retained share of the developer Rs.53.00 Crores and delayed possession compensation demanded by the allottees which is pending in the Courts may be taken up by the Committee headed by the Chief Secretary, Punjab/Authority for an appropriate decision. The submission was accepted by the members.”

A copy of the proceedings of the meeting of the negotiation committee dated 09.01.2019 is enclosed as Annexure R/5.

That the entire matter was being monitored by the Hon'ble High Court the present complaint was not maintainable; that the complainant was not entitled to relief claimed in view of conditions of the allotment letter; that the refund of the amount deposited by the complainant could be done as per provisions of the said Act; that there was an arbitration clause to settle the



dispute in the allotment letter dated 23.5.2011 (Annexure P-1) and the matter was required to be referred to the Arbitrator for adjudication, under the provisions of Arbitration and Conciliation Act, 1996 and thus the present complaint was not maintainable. Rest of the averments as contained in the complaint were denied and prayer dismissal of complaint was made.

3. That respondent no.2 M/s Omaxe Limited in its written reply took the preliminary objections that the complaint had been filed by concealing relevant facts and impleading unnecessary party. The project in which the property in question existed was primarily of Patiala Urban Development Authority and the answering respondent was only granted development rights being the highest bidder in tenders floated by the above said authority, who was promoter. Since the answering respondent had been served cancellation notice by the PDA Patiala and further the development rights of answering respondent were under the scrutiny of Punjab and Haryana High Court in CWP No.13448 of 2016, the instant complaint against the answering respondent was not maintainable; that similar objection regarding filing of Civil Writ Petitions by some of the land owner and Resident Welfare Association had been taken by respondent no.1-Patiala Urban Planning & Development Authority and mentioned above and therefore need not be reproduced again; In the meantime the PDA issued a notice of termination upon the answering respondent vide Annexure R2 which had not been withdrawn despite of the fact that the same was duly replied. After disposal of CWP No.8100 of 2011, the answering respondent had been consistently following the PDA Patiala to commence development work but to no effect. Even the Residents Welfare Association also preferred a CWP bearing No.14348 of 2016 wherein issue for development had been raised and said CWP was still pending. In the said CWP the answering respondent filed a



detailed reply to the effect that they were willing to commence the development work in case the approval was granted by the PDA. In said CWP, the Hon'ble High Court passed an order dated 1.8.2017 Annexure R3 directing the PDA to seek instructions as to whether to carry out the development themselves or through respondent Omaxe Ltd or through third party. On 25.9.2017, counsel for PDA made a statement that inter-se dispute of PDA and Omaxe was pending before Special Committee constituted for looking into the matter headed by Chief Secretary, Government of Punjab and matter was adjourned thereafter, but, till date no decision had been taken by the Special Committee and orders dated 1.8.2017, 25.9.2017 and 16.1.2018 were Annexures R4 to R6. In these circumstances, it was evident that the non-development of the project was on account of the facts beyond the control of the answering respondent, as such the instant complaint against the answering respondent was bad for mis-joinder of party. As per the agreement, amount was also to be deposited with the PDA and not with the answering respondent, it being only a developer, as such, the instant complaint against the answering respondent was not maintainable. The project under reference was not registered with RERA Authority and registration was rejected vide Annexure R7 and as such the instant complaint was not maintainable. On merits, while reiterating the preliminary objections and denying the averments as contained in the complaint, prayer for dismissal had been made.

4. Complainant also filed rejoinders reiterating the averments of the complaint and controverting the allegations of the written replies filed by both the respondents.



5. That respective representatives for parties addressed arguments on the basis of the submissions made in their respective pleadings as summarized above and the elaboration there of shall be made in the discussion.
6. The admitted facts between the parties in the instant case are that the complainant participated in the bid for allotment of commercial site in the scheme launched by the Patiala Urban Planning and Development Authority, Patiala/Omaxe and he was allotted SCO No.,23 in pocket-1 measuring 120.24 Sq. yards vide allotment letter dated 23.5.2011 (Annexure P-1). It is also admitted by the respondent that the complainant deposited total amount of Rs.1,40,45,534.50 whereas complainant in his complaint stated that he had deposited total amount of Rs.1,40,48,732/- (the reason of difference of amount of Rs.3198/- seems that the same was paid by complainant on account of delayed interest; as 3rd installment was paid by the complainant on 8.12.2014 instead of 7.12.2014). It is also admitted fact that the possession of the plot was to be handed over to allottee within 30 days from the completion of development work or on payment of 50% of the saleable price whichever is later and if possession was not taken by the allottee within stipulated period, it would be deemed to have been handed over on expiry of said period. It is also an admitted fact that possession has not been delivered in the instant case to the complainant and the complainant made a request for refund of the amount paid by him vide legal notice dated 19.8.2019 (Annexure P2) due to delay in delivery of possession. It is also an admitted fact that the legal notice was replied by the respondent vide letter dated 26.9.2019 (Annexure P3). It is also a fact that the matter was taken before the Hon'ble High Court in two CWPs No,8100 of 2011 and 14348 of 2016; and in CWP No.8100 of 2011 status quo order in regard to construction was passed on 29.7.2011 which



remain in force till 26.9.2013 when the said CWP No.8100 of 2011 was disposed of.

7. The first point raised on behalf of respondent M/s Omaxe Limited was that the said company was only a developer as per joint development agreement dated 16.11.2006 executed with PDA Patiala and all ownership rights vested with PDA Patiala in regard to ownership of the project land and no agreement or any other document was ever executed between M/s Omaxe Limited and the complainant and as such no liability could be fastened against M/s Omaxe Limited being not privy to the contract between the complainant and the PDA Patiala.
8. On the other hand, the submission made on behalf of the complainant was that M/s Omaxe Limited was also liable being co-developers with the PDA Patiala as the project was to be developed as a joint venture by both the respondents and as such both the respondents were equally liable to refund the amount alongwith interest, compensation and litigation expenses.
9. It is admitted case of respondent no.2 itself that there was a joint development agreement between Omaxe Limited and PDA Patiala dated 16.11.2006. This fact has also been mentioned in the notice of termination of the said joint development agreement. Under the said joint development agreement, respondent no.2 M/s Omaxe Limited was legally bound to develop the project. Not only this in the allotment letter dated 23.5.2011 (Annexure P-1) it is specifically mentioned in clause 1(i) titled as Allotment of Commercial Site which runs as under:-

“(i) The PDA-Omaxe City Patiala (hereinafter referred to as said “Project”) is proposed to be developed on the land situated at Sirhind Road, village Baran (Patiala). The Patiala Urban Planning and Development Authority (PDA) has entered into a Joint Development Agreement dated



16.11.2006 for development of the said township project on Public-Private-Partnership basis with M/s Omaxe Ltd. a company registered under the Companies Act, 19556 having its registered office at 7 LSC Kalkaji, New Delhi-110019 (hereinafter referred to as "Developer").

Further Clause 3(2)(viii) under the Head for balance payment 75% is to the following effect:

(viii) All payments shall be made by a bank draft drawn in favour of Escrow Account PDA-Omaxe City Patiala payable at Patiala concerned at any local branch. Payment by cheque shall not be accepted. Details of plot number, area and project PDA-Omaxe City should be indicated both in the forwarding letter on the back of demand draft for avoiding any misuse."

10. In these circumstances when the project was a joint venture business of both the respondents and respondent no.2 M/s Omaxe Limited was also privy to the documents and the developmental work was to be carried out by the said respondent under the Joint Development Agreement dated 16.11.2006 and the amount of sale was to be deposited in the escrow account of project PDA-Omaxe City Patiala both the respondents were fully liable for any liability arising out of the project in question. Hence the contention on behalf of respondent no.2 M/s Omaxe Ltd. in this behalf is repelled.

11. The representatives of the respondents raised the objection that there was an arbitration clause No.,8 contained in allotment letter Annexure P1 according to which, the dispute between the parties was to be referred to the sold arbitrator and this Bench had no jurisdiction to adjudicate the controversy between the parties. On this point, reference is required to be made to Sections 79, 88 and 89 of the Act, which reads as under:-

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“79. No civil court shall have jurisdiction to entertain any suit or proceeding in respect of any matter which the Authority or the adjudicating officer or the Appellate Tribunal is empowered by or under this Act to determine and no injunction shall be granted by any court or other authority in respect of any action taken or to be taken in pursuance of any power conferred by or under this Act.

88. The provisions of this Act shall be in addition to and not in derogation of, the provisions of any other law for the time being in force.

“89. The provisions of this Act shall have effect, notwithstanding anything inconsistent therewith contained in any other law for the time being in force.”

12. A conjoint reading of Sections 79, 88 and 89 of the Act leaves no manner of doubt that despite there being arbitration clause, the remedy available to the complainant under the Act still subsists as it is in addition to remedy available before in any other forums. The argument is accordingly repelled.

13. The next point raised on behalf of the respondents was that the transaction pertained to the year 2011 and the RERA Act which came into force later on, was not applicable to the instant matter. It may be that the transaction pertained to the year 2011 but the present project was ongoing and had not been completed. It is also settled law that the Act would certainly regulate the existing contracts, even though it is prospective in nature, but, is retrospective also to some extent. On this point, reliance may be placed on the law laid down by the Hon'ble Bombay High Court in case titled as Neel Kamal Realtors Suburban Pvt. Ltd. and another Vs. Union of India and others bearing Writ Petition No.2737 of 2017 decided on 6.12.2017 wherein it has been held that unilateral contracts of the prior period not

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being in accordance with the provisions of the Act are not enforceable to that extent and the provision of the Act would be applicable to cover the ongoing project.

14. The other objection taken on behalf of the respondent was that the project in the case in hand remained unregistered because the application of respondent no.1 filed in this behalf was rejected by the RERA authority vide order dated 21.6.2018 (Annexure R1) and therefore, the present complaint was not maintainable. Reliance in this behalf was placed upon the order passed by Real Estate Regulatory Authority, Punjab in case titled **Sh. Gurmandeep Singh Vs. PDA Omaxe, Patiala, Complaint No.92 of 2018**. The argument, however, is without merit inasmuch as despite the project in question being unregistered, the present complaint before this Bench is maintainable in view of the decision dated 24.07.2019 of Hon'ble Real Estate Appellate Tribunal, Punjab in complaint titled **M/s Silver City Construction Ltd. Vs. State of Punjab and others, Appeal No.49 of 2018** in which it was held as under:-

“We frame the following question of law that falls for our consideration:-

Whether Real Estate Regulatory Authority, Punjab under sub section 1 of Section 20 of the Real Estate (Regulation and Development) Act, 2016 (hereinafter referred to as the Act of 2016 for brevity) has jurisdiction to hear and decide the complaints in relation to the projects which have not been registered by the promoters thereof, as required by Section 3 of Act of 2016?

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The upshot of the above discussion is that the question of law framed by us above will have to be answered in the affirmative. We accordingly hold that



Real Estate Regulatory Authority, Punjab has jurisdiction to hear and decide the complaints in relation to the projects which have not been registered by the promoters thereof as required by Section 3 of the Real Estate (Regulation and Development) Act, 2016.

The argument is accordingly repelled.

15. The further argument on behalf of the respondents was that the dispute regarding the project of this case remained pending before the Hon'ble Punjab and Haryana High Court in the two writ petitions, out of which one was still pending in which the question of development of the project of the case in hand was sub-judice and moreover the dispute of the development of the project of this case between the respondents inter se was also referred to High Powered Committee constituted by the Government and the proceedings of the same were also placed before the Hon'ble High Court and observations were made thereon and therefore the present complaint was not maintainable and the delay in the project was beyond the control of the respondents.
16. On the other hand the argument on behalf of the complainant was that the earlier writ petition had already been decided and it is the subsequent writ petition which was still pending, no stay order was passed and moreover the complainant was not party and the complaint was maintainable as the project had been delayed considerably and was still incomplete and the complainant was entitled to refund.
17. No doubt CWP No.8100 of 2011 was filed by the land owners against the respondent qua the project of the case in hand and order dated 26.9.2013 was passed by the Hon'ble High Court; and apparently in the said petition status quo order regarding development/construction was passed on



29.7.2011 which remained in force upto 26.9.2013 when the said writ petition was dismissed as withdrawn. So far as the second writ petition filed by the Residents Welfare Association regarding the development of the project of this case by the respondents and the taking up of the dispute regarding development of the project, on the basis of joint development project agreement, by the High Powered Committee appointed by the Government is concerned no doubt the proceedings of the said Committee and the order passed by the Hon'ble High Court, do make it clear that the said dispute between the respondents inter se on the basis of the joint development project agreement and notice of termination of the same by respondent no.1 is still sub-judice and has not assumed finality. But it is admitted that no stay order has been passed by the Hon'ble High Court. Moreover the present complaint is not seeking the relief of possession of the site of SCO in question but wants to withdraw from the project because of non-completion of the same within the stipulated period. Therefore, the pendency of the said litigation in the Hon'ble High Court has no bearing on the present litigation between the parties.

18. The further argument on behalf of the respondents was that the complainant had breached the condition of the allotment by seeking withdrawal from the project and therefore the respondent was entitled to deduct 10% of the total sale consideration as per Clause 7(viii) of the allotment letter. The argument advanced by the respondent's does not hold much water. The allotment letter dated 23.5.2011 (Annexure P1) was issued by the respondents. In compliance to terms and conditions of the allotment and the subsequent letter of rescheduling the payment of instalment as per letter dated 31.3.2014 of the respondent no.1 consequent upon the status quo order regarding construction of the project, issued by the Hon'ble High Court and its



operation upto 26.9.2013 the complainant diligently paid all the instalments including the delay interest for one instalment and total amount of Rs.1,40,48,732/- was paid by the complainant. Thus as per admitted case of both the parties the complainant has not breached any terms and conditions of the allotment letter dated 23.5.2011. Therefore, the respondent cannot deduct 10% of the total sale consideration because the said clause 7 (viii) of the allotment letter can be invoked only if allotment condition is breached by the complainant, which is not the case in hand. It may be that due to interse dispute between the respondents regarding the joint development agreement and notice of termination by respondent no.1 the development of the project was stalled due to litigation and reconciliatory efforts at the initiative of Government by constituting High Powered Committee and in fact the project which ought to have been completed as per the stipulated period dragged on and there is hardly any scope of its completion in near future despite lapse of more than nine years from its inception. Therefore, the complainant can validly opt to withdraw from the project as he is not expect to wait for completion of project indefinitely.

19. In view of the above discussion the complainant is entitled to refund of Rs.1,40,48,732/- from the respondents.
20. So far as the question of interest is concerned, as the amount has been retained by the respondents in the circumstances as mentioned above, which remained available with the respondents for using the same and earning profits and interest on the same, the complainant certainly is entitled to interest on the said amount. I, therefore, direct that the respondents shall pay the interest on the above said amount at the rate of 7% per annum from the date of payments till realization.



21. Since the complainant had to seek the remedy under the existing law and for that obviously he had to suffer mental agony and had to incur expenses to pursue his claim by way of engaging representative. The compensation has not been defined under this Act; however, it has been defined under some other statutes such like Workman Compensation Act, Land Acquisition Act etc. etc. In my opinion, in the instant case, the compensation can be granted under the heads pecuniary and non-pecuniary and Section 72 of the Act speaks about the factors to be taken into consideration while adjudicating the quantum of compensation. No exact amount can be assessed on this count, but, keeping in view all the factors enunciated under Section 72 of the Act, in the instant case, the extent of mental agony and harassment can also be gauged in view of the facts and circumstances of the case and as such, I am of the considered view that the complainant is held entitled for compensation under all the heads i.e. mental agony, litigation expenses etc to the tune of Rs.75,000/-.

22. In view of above discussions and observations, the complaint is accepted against respondents to the following extent and heads:-

1.	Principal amount	Rs. 1,40,48,732/- /-
2.	Simple interest	At the rate of 7% per annum on the above said amount from the date of respective payments till realization
3.	On account of mental agony and litigation expenses	Rs.75,000/-

The respondents are directed to pay the above said amount to the complainant within sixty days from the date of this order. In case, any amount has already been received by the complainant from the respondent in this matter on account of delay in delivery of possession shall stand adjusted against the above said amount. Arguments in this case were concluded on 09.06.2021 and the



judgment was reserved which has been pronounced today. File be consigned to record room after due compliance of notifying the parties of this order well in time.

Dated:15.06.2021

Balbir Singh

(Balbir Singh)
Adjudicating Officer
Real Estate Regulatory Authority