



Real Estate Regulatory Authority, Punjab

First Floor, Block-B, Plot No. 3, Sector-18 A, Madhya Marg, Chandigarh – 160018
Phone No. 0172-5139800, email id: pschairrera@punjab.gov.in & pachairrera@punjab.gov.in

Before the Bench of Sh. Rakesh Kumar Goyal, Chairman.

- | | | |
|--|----|--|
| 1. Complaint No. | :- | GC No. 0107/2023UR |
| 2. Name & Address of the complainant (s)/ Allottee | :- | Sh. Shailesh Jindal
1-A, Officer Enclave Phase-2,
Kheri Gujran Road, Patiala, Punjab – 147001. |
| 3. Name & Address of the respondent (s)/ Promoter | :- | Estate Officer, PUDA, Patiala
Punjab Urban Planning and Development Authority
PUDA Complex, Urban Estate
Phase-II, Patiala, Punjab - 147001 |
| 4. Date of filing of complaint | :- | 13.04.2023 |
| 5. Name of the Project | :- | Fountain Chowk, Mall Road, Patiala |
| 6. RERA Registration No. | :- | Un-registered |
| 7. Name of Counsel for the complainant, if any. | :- | Ms. Manju Goyal, Advocate for the complainant. |
| 8. Name of Counsel for the respondent, if any. | :- | Sh. Bhupinder Singh & Sh. Balwinder Singh,
Advocates for the respondent. |
| 9. Section and Rules under which order is passed | :- | Section 31 of the RERD Act, 2016 r.w. Rule 36 of
Pb. State RERD Rules, 2017. |
| 10. Date of Order | :- | 24.03.2026 |

Order u/s. 31 read with Section 40(1) of Real Estate (Regulation & Development) Act, 2016 r/w Rules 16, 24 and 36 of Pb. State Real Estate (Regulation & Development) Rules, 2017

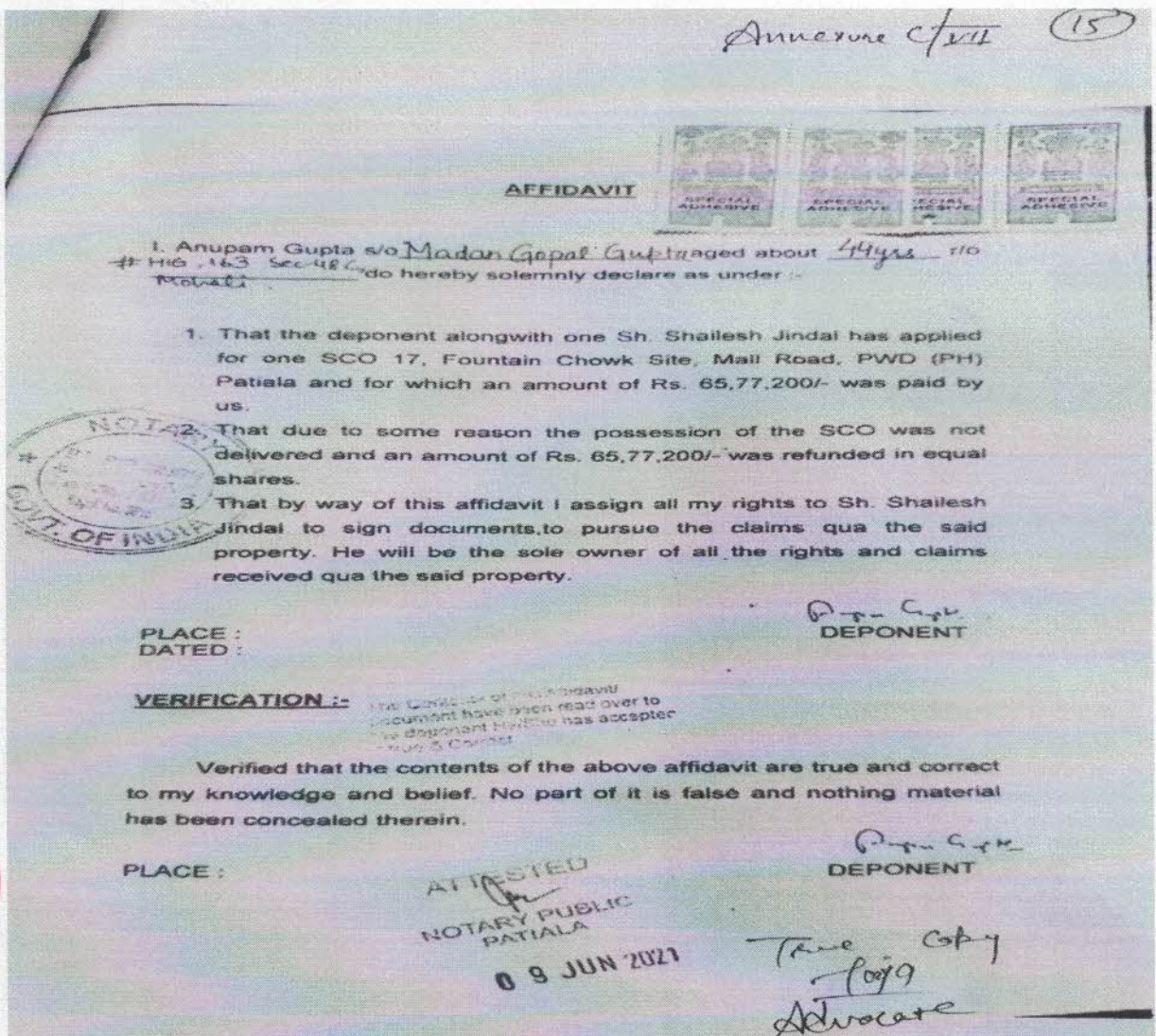
The present complaint dated 13.04.2023 has been filed u/s. 31 of the Real Estate (Regulation & Development) Act, 2016 (hereinafter referred as the 'RERD Act, 2016') read with Rule 36 of the Punjab State Real Estate (Regulation & Development) Rules, 2017 (hereinafter referred as the 'Rules') **seeking possession complete in all respects, along with interest** before the Real Estate Regulatory Authority, Punjab (hereinafter referred as 'Authority') relating to an unregistered project namely "Fountain Chowk", Mall Road, Patiala against PUDA.

2. The brief gist of the complaint is that the complainant, Sh. Shailesh Jindal, had applied for allotment of SCO No. 17 situated at Fountain Chowk Site, Mall Road, PWD (PH), Patiala under the OUGVL Scheme floated and advertised by the respondent, namely Punjab Urban Planning and Development Authority, and in pursuance of the demand notices issued by the respondent from time to time, the complainant alongwith the co-allottee deposited a total amount of ₹65,77,200/- towards the sale consideration of the said commercial unit, strictly in accordance with the terms and conditions of the auction and brochure. For ready reference, the payments details are as under:-



Sr. No.	Mode of Payment	Instrument No.	Date	Amount Paid (Rs.)	Remarks
1	Cheque	039669	26.04.2016	3,96,000/-	Initial payment towards SCO No. 17
2	Demand Draft	039689	27.04.2016	20,40,000/-	Part payment of earnest money
3	Cheque	036507	23.11.2016	41,41,200/-	Payment made against demand notices issued by respondent
Total				₹65,77,200/-	

2.1 That despite receipt of the substantial amount and compliance of all formalities on the part of the complainant, the respondent failed to issue the allotment letter and did not offer possession of the allotted SCO within any reasonable time, compelling the complainant to repeatedly approach the respondent through personal visits and written communications seeking clarification and delivery of possession; that instead of fulfilling its contractual and statutory obligations, the respondent vide office order dated 12.11.2018 declared that the project site under the said scheme had been notified as a protected monument by the competent Department and consequently the possession of the allotted unit could not be delivered, and thereafter refunded only the principal amount of Rs.65,77,200/- on 22.11.2018 [(i.e. Rs.32,88,600/- of Sh. Anupam Gupta (co-allottee) & Rs.32,88,600/- of Sh. Shailesh Jindal (present complainant))] deposited by the complainant without payment of any interest; It is further averred that the project was never registered with the Authority and was ultimately abandoned. The co-allottee Sh. Anupam Gupta has relinquished his rights in favour of Sh. Shailesh Jindal to pursue the present claim. For ready reference, the relevant annexure is annexed as Annexure C/V of the complaint:-



2.2 It is also stated that an earlier complaint was dismissed in view of the judgment of the Hon'ble Supreme Court in **Newtech Promoters & Developers Pvt. Ltd. vs. State of U.P.** and others dated 11.11.2021 with liberty to file afresh after registration of the project; that the said refund without interest is arbitrary, illegal and contrary to the provisions of Section 18(1)(b) of the Real Estate (Regulation and Development) Act, 2016 as well as the Punjab RERA Rules, 2017, in as much as the respondent had retained the hard-earned money of the complainant for more than two years, thereby causing financial loss, deprivation of legitimate returns, loss of business opportunity and mental harassment; that the inability of the respondent to deliver possession due to subsequent declaration of the site as protected monument cannot absolve it of its statutory liability to compensate the allottee by way of interest for the period during which the amount remained with it; and therefore, the **complainant is legally entitled to interest** on the deposited amount from the respective dates of deposit till the date of actual refund. For ready reference, the relief claimed by the complainant is as under:-

"Prayer:

That in terms of the provisions contained in section 18(1)(b) of the Act, the allottees are entitled to refund of amount along with interest in cases where promoter is unable to give possession of the apartment, plot or building.

- (i) *The complainant accordingly are entitled for interest as Punjab RERA Rules, 2017, for the period during which their amounts were held by the respondent.*
- (ii) *The complainant prays for payment of interest as per the terms & conditions of brochure i.e 12 % for the period during which their amounts were held by the respondent and also in terms of section 18 of the act."*

3. In reply, the respondent has raised preliminary objections that the present complaint is barred by the principle of *res judicata* as earlier Complaint No. AdC0124/2021UR seeking identical relief was dismissed on 14.01.2022 by the Authority and on 25.02.2022 by the Adjudicating Officer, with liberty to file fresh complaint after registration of the project. The said orders were never challenged and have attained finality. It is further contended that since the project has not been registered under the Act due to peculiar circumstances, the liberty granted cannot be exercised and therefore the complaint is not maintainable.

3.1. In this regard, records have been perused which revealed that earlier these types of complaints were dismissed being not maintainable, on the common ground of having been filed in respect of project not registered with the Real Estate Regulating



Authority. Subsequently, in the judgment of the Real Estate Appellate Tribunal, Punjab, delivered in **Appeal No.60 of 2022 titled Aman Sethi and another Vs. M/s Dara Buildtech and other connected appeals, dated 25.04.2021**, wherein, it has been held that the complaint against an unregistered project would be maintainable. For ready reference relevant extract of the same is as follows:-

“28. We are also of the opinion and observe at the cost of repetition that the Authority wrongly interpreted the judgment of the Hon’ble Supreme Court. The retroactive operation of the Act, as observed by the Hon’ble Supreme Court and as the language of the statute also suggests would protect a developer from registration and consequences of the Act, only in a situation, where the project stood completed with a completion certificate but to establish a fact, whether a project is ongoing or complete to resultantly liberate the promoter of the consequences of the Act are matters of fact to be determined during the course of proceedings initiated by an aggrieved person. The non-applicability of the Act cannot be a presumption to be derived from a fact simplicitor of a project not being registered.

29. The proceedings under Section 59 of the Act is a course available to the Authority in addition to the one that a determination of a complaint would warrant. It is not desirable to ask an allottee/complainant to file a separate complaint to invoke Section 59 of the Act. This is a provision empowering the Authority to penalize a defaulting promoter, once any complaint is filed on issues pointing out deficiencies and default of a promoter, the Authority after entering upon a complaint has to decide from itself, whether a course prescribed under Section 59 has to be resorted to. A separate complaint qua this aspect is not essential.”

Therefore, the ground on which the complaint was dismissed was no longer valid and the present complaint is maintainable before this Authority.

4. On merits, it is admitted that auction was held on 27.04.2016 and the complainants were successful bidders who deposited 25% of the bid amount totalling Rs.65,77,200/- [(i.e. Rs.32,88,600/- of Sh. Anupam Gupta (co-allottee) & Rs.32,88,600/- of Sh. Shailesh Jindal (present complainant)]. It is submitted that at the time of auction, the Act had not fully come into force. It is further stated that the project land was subject matter of CWP No.7956 of 2016 before the Hon’ble Punjab and Haryana High Court, and vide order dated 12.05.2016 status quo was directed regarding Kothi No.11-A situated on the site. Subsequently, letter dated 04.05.2017 was received from the Director, Cultural Affairs, Archaeology and Museums, Punjab



proposing protection of the buildings and land. Thereafter, notification dated 23.08.2018 was issued declaring the site as protected monument under the Punjab Ancient and Historical Monuments and Archaeological Sites and Remains Act, 1964. In view of the notification, the writ petition was disposed off on 01.10.2018.

5. The respondent has further pleaded that the Empowered Committee of the State of Punjab in its meeting dated 19.06.2018 decided to refund the earnest money to auction purchasers, and order dated 02.11.2018 was issued to refund the amount. It is contended that the refund was made pursuant to government directions and due to *force majeure* circumstances beyond control. It is also pleaded that no Letter of Intent, allotment letter or agreement for sale was ever executed, and since the amount has already been refunded and accepted, no cause of action survives. It is also contended that the State Government has not been impleaded though necessary.

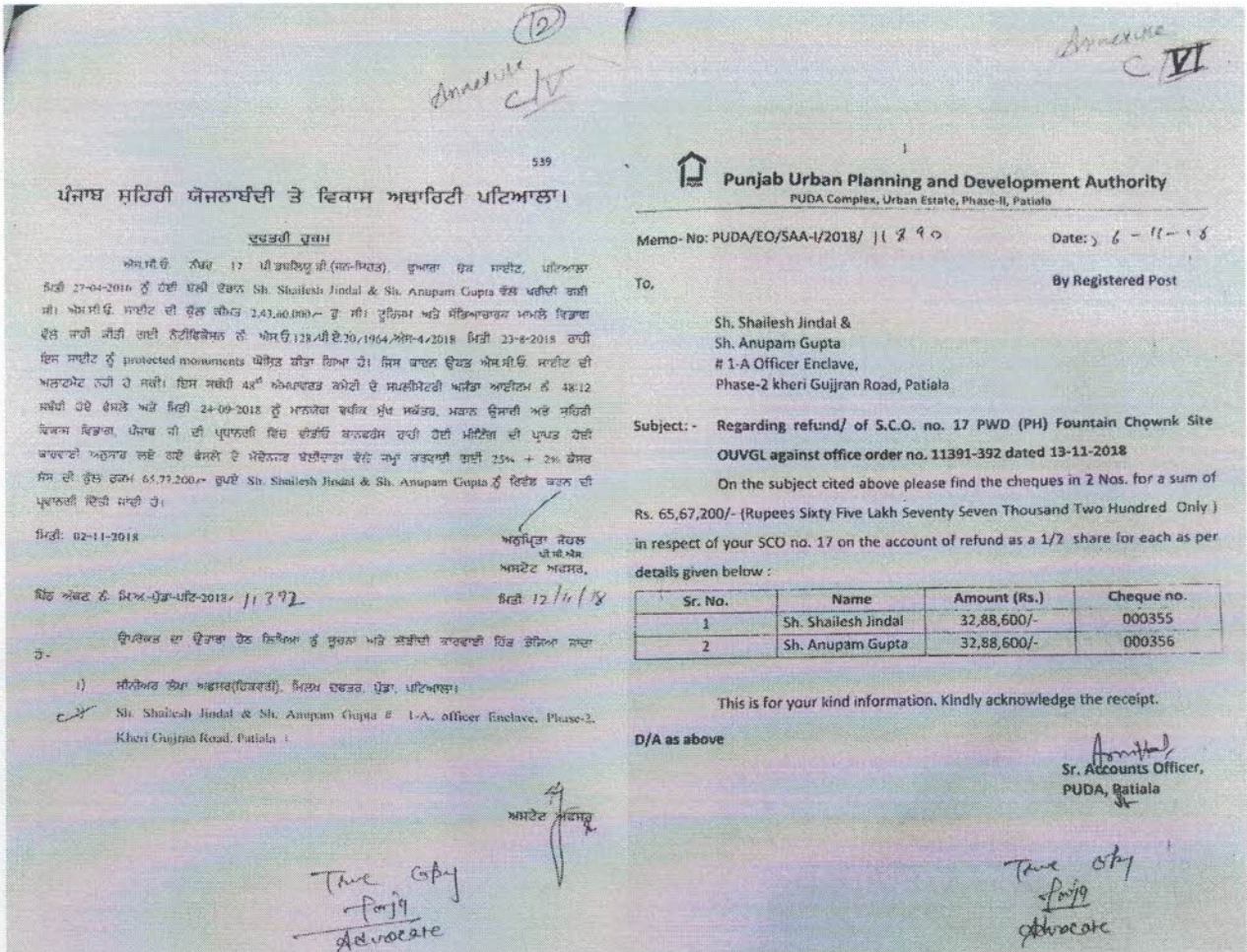
6. The violations and contraventions contained in the complaint were given to the representative of the respondents to which they denied and did not plead guilty. The complaint was proceeded for further inquiry.

7. That representatives for parties addressed arguments on the basis of their submissions made in their respective pleadings as summarised above. I have duly considered the documents filed and written & oral submissions of the parties i.e., complainant and respondents.

8. From the pleadings and documents, the following facts are undisputed: that auction was held on 27.04.2016; that the complainants deposited Rs.24,36,000/- on 27.04.2016 and Rs.41,41,200/- on 23.11.2016 totalling Rs.65,77,200/-; that possession was never offered; that notification dated 23.08.2018 declared the site a protected monument; that refund order dated 02.11.2018 was passed; and that refund of Rs.66,77,200/- was paid on 22.11.2018 without interest [(i.e. Rs.32,88,600/- of Sh. Anupam Gupta (co-allottee) & Rs.32,88,600/- of Sh. Shailesh Jindal (present



complainant)]. For ready reference, the relevant annexure C/VI of the complaint is attached herewith:-



8.1 The complainant has argued that once the respondent failed to hand over possession, the case squarely falls within Section 18(1)(b) of the Act entitling allottee to refund with interest. It is argued that retention of money from April 2016 till November 2018 without interest is arbitrary and unjust enrichment. It is further contended that the project having been abandoned, the Authority retains jurisdiction as the cause of action arose from a real estate project.

9. It is evident that substantial amounts were deposited on 27.04.2016 and 23.11.2016 and remained with the respondent until 22.11.2018. The inability to deliver possession was not attributable to any fault of the allottee. Even if the declaration of protected monument constitutes a supervening event, the allottee cannot be made to suffer loss of use of money. The principle underlying Section 18 of the Act is that where promoter fails to complete or is unable to give possession, the allottee is entitled to refund with interest. The fact that formal agreement for sale was



not executed does not obliterate the contractual relationship arising from auction and acceptance of 25% consideration.

9.1 The Respondent has sought to justify the delay in refund by invoking the plea of *force majeure*. While such a plea may, in appropriate circumstances, explain the inability to deliver possession within the stipulated period, it does not automatically extinguish the liability of the promoter to compensate the allottee for retention of funds. The mere existence of circumstances beyond control as pleaded in this case cannot absolve the promoter from the statutory obligation to account for the money held during the intervening period. **The condition of *force majeure* could have been pleaded in case the complainant had asked for the possession in these facts and circumstances but this plea is not available for non-payment of interest on the amount by the promoter in case of cancellation of the commercial unit. It is held that the promoter is liable to pay interest on the amount received by it although delivery could not be effected due to facts and circumstances going beyond the control of promoter after auction.**

9.2 The liability of promoter regarding not following the due procedure before auction for the project leading to *force majeure* condition is not being decided since these facts are not applicable for present case relating to payment of interest on the amount received. The refund was ordered on 02.11.2018 and cheques issued on 22.11.2018. Thus, the respondent retained Rs.24,36,000/- from 27.04.2016 to 22.11.2018 and Rs.41,41,200/- from 23.11.2016 to 22.11.2018. Equity and statutory intent require that reasonable interest be awarded for this period. However, claim of 12% interest as per brochure cannot be accepted in absence of specific contractual clause placed on record providing for such rate in case of refund by authority. The applicable rate under the Punjab RERA Rules, 2017 is SBI highest MCLR plus two percent for the relevant period. Section 18 of the Act, 2016 reads as under:-

“18. (1) If the promoter fails to complete or is unable to give possession of an apartment, plot or building,—

(a) in accordance with the terms of the agreement for sale or, as the case may be, duly completed by the date specified therein; or



(b) due to discontinuance of his business as a developer on account of suspension or revocation of the registration under this Act or for any other reason, he shall be liable on demand to the allottees, in case the allottee wishes to withdraw from the project, without prejudice to any other remedy available, to return the amount received by him in respect of that apartment, plot, building, as the case may be, with interest at such rate as may be prescribed in this behalf including compensation in the manner as provided under this Act:

Provided that where an allottee does not intend to withdraw from the project, he shall be paid, by the promoter, interest for every month of delay, till the handing over of the possession, at such rate as may be prescribed.”

10. Accordingly, this complaint is **partly allowed**. The respondent is directed to pay interest @ 10.80% (i.e. 8.80% SBI's Highest MCLR Rate applicable as on 15.02.2026 + 2%) as per Rule 16 of the Punjab State Real Estate (Regulation & Development) Rules, 2017 on Rs.24,36,000/- from 27.04.2016 till 22.11.2018 and on Rs.41,41,200/- from 23.11.2016 till 22.11.2018, which remained with the respondent until the refund was processed. The period for payment of interest will be considered from the next month in which payment was effected by the allottee to the previous month of the date in which payment has been effected by the promoter. Therefore, the calculation of interest from the dates of payment upto the date of refund (22.11.2018) is calculated as follows:-

Sr. No.	Payment made on	Interest payable from	Principal Amount paid	Interest calculated till	Rate of Interest	Delay in months	Interest due
1	27.04.2016	01.05.2016	24,36,000/-	31.10.2018	@ 10.80%	30 Months	6,57,720/-
2	23.11.2016	01.12.2016	41,41,200/-	31.10.2018	(i.e. 8.80% SBI's Highest MCLR Rate applicable as on 15.02.2026 + 2%)	23 Months	8,57,233/-
TOTAL			65,77,200/-				15,14,953/-

11. In view of the foregoing discussion, it is observed that the Respondent had already disbursed the total principal amount of ₹65,77,200/- in two equal instalments of ₹32,88,600/- each to the complainant, Sh. Shailesh Jindal, and the co-allottee, Sh. Anupam Gupta. For ready reference, the letter dated 26.11.2018 issued by the Respondent to the complainant, along with



cheques in favour of both the complainant and the co-allottee, is attached hereunder:-

Annexure C VI



Punjab Urban Planning and Development Authority
PUDA Complex, Urban Estate, Phase-II, Patiala

Memo- No: PUDA/EO/SAA-I/2018/ 11890

Date: 6-11-18

To,

By Registered Post

Sh. Shailesh Jindal &
Sh. Anupam Gupta
1-A Officer Enclave,
Phase-2 kheri Gujran Road, Patiala

Subject: - Regarding refund/ of S.C.O. no. 17 PWD (PH) Fountain Chowk Site OUVGL against office order no. 11391-392 dated 13-11-2018

On the subject cited above please find the cheques in 2 Nos. for a sum of Rs. 65,67,200/- (Rupees Sixty Five Lakh Seventy Seven Thousand Two Hundred Only) in respect of your SCO no. 17 on the account of refund as a 1/2 share for each as per details given below :

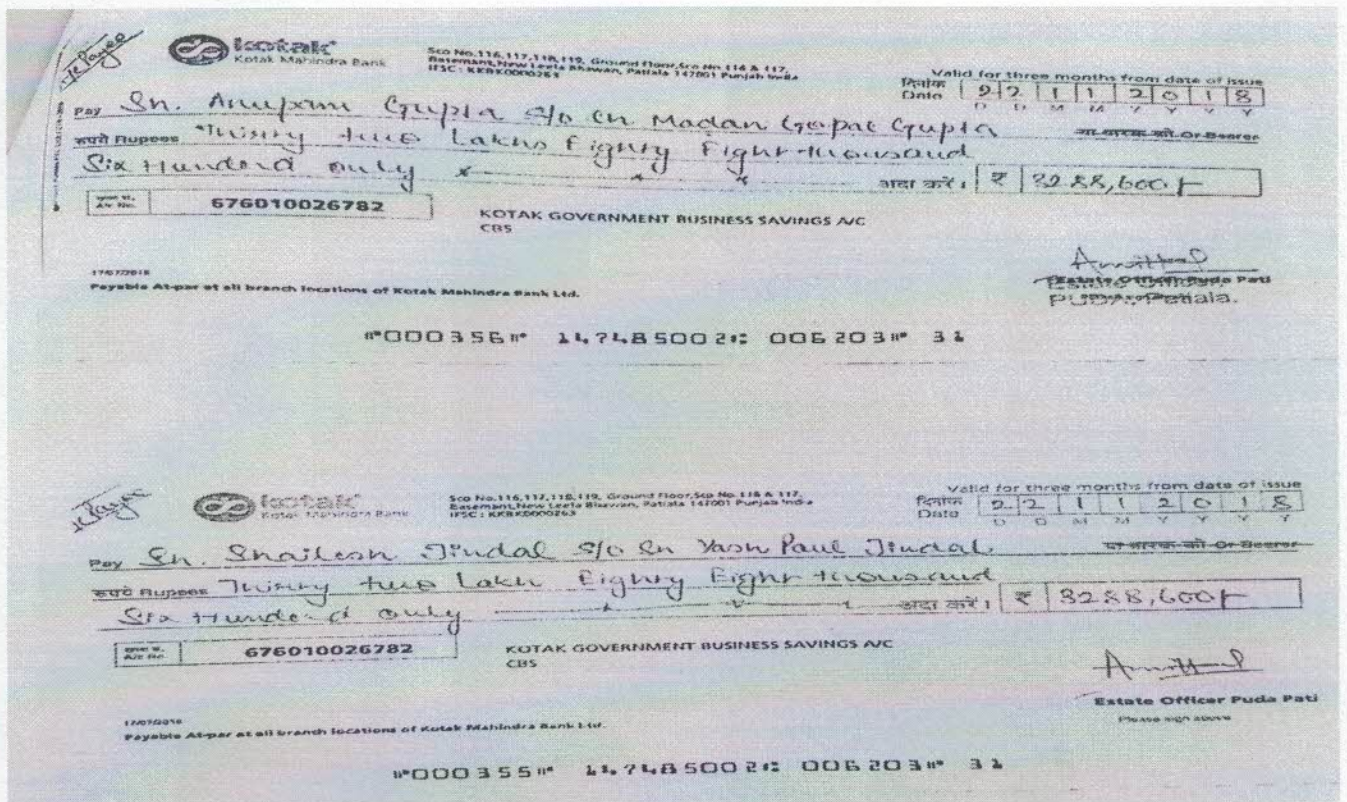
Sr. No.	Name	Amount (Rs.)	Cheque no.
1	Sh. Shailesh Jindal	32,88,600/-	000355
2	Sh. Anupam Gupta	32,88,600/-	000356

This is for your kind information. Kindly acknowledge the receipt.

D/A as above

Amritpal
Sr. Accounts Officer,
PUDA, Patiala

Tare Singh
Advocate



11.1 The complainant has placed reliance upon an affidavit purportedly executed by the co-allottee, Sh. Anupam Gupta, wherein it is stated that he assigns



all rights to the complainant, Sh. Shailesh Jindal, to sign documents, pursue claims, and act as the sole owner of all rights and claims pertaining to the said property. However, a perusal of the said affidavit reveals that the same was executed on 09.06.2021. On the basis of this unregistered affidavit attested by Notary, the claim of Sh. Anupam Gupta as co-allottee has also been determined on the basis of pleadings, information and documents filed by Sh. Shailesh Jindal on behalf of both the co-allottee in the interest of expeditious adjudication of justice to the facts of this case.

11.2 Crucially, the interest presently under consideration accrued during a period prior to the execution of the aforesaid affidavit. During that period, both the complainant and the co-allottee continued to remain joint allottees with equal legal and financial standing. The mere execution of a unilateral affidavit, in the absence of any legally enforceable supporting documentation such as a registered Transfer Deed, Conveyance Deed, or any other legally recognized instrument evidencing transfer of rights, cannot be regarded as having the legal effect of retrospectively divesting the co-allottee of financial entitlements which had already accrued prior to the execution of the said document. In the eyes of law, an affidavit is merely a declaration of fact or intention and cannot substitute a registered instrument required under law to transfer vested rights or financial interests arising from immovable property or related claims.

11.3 A careful examination of the record further reveals that the Respondent had discharged the principal liability by treating both parties as equal stakeholders throughout the duration of the investment. The interest amounting to ₹15,14,953/- constitutes an adjunct to the principal and pertains to a period during which both the complainant and the co-allottee possessed concurrent legal and financial interests in the allotment. The act of the Respondent in refunding the principal amount in two equal proportions clearly reflects the recognition of equal entitlement of both parties during the relevant period.



11.4 Since the interest accrued during a period when the co-allottee retained his legal status as an allottee, the interest must necessarily follow the same principle of distribution as the principal amount.

11.5 It is a settled principle that the fruits of an investment must be distributed in accordance with the ownership structure prevailing at the time of accrual. **Accordingly, in order to maintain consistency with the earlier refund of the principal amount and to meet the ends of justice, the Respondent is hereby directed to disburse the accrued interest amounting to ₹15,14,953/- in two equal shares, i.e., 50% to the complainant, Sh. Shailesh Jindal, and 50% to the co-allottee, Sh. Anupam Gupta.** The recovery certificate to be issued should specifically mention this direction for the Land Revenue Recovery Authorities.

12. The Hon'ble Supreme Court, in its judgment in the matter of ***M/s. Newtech Promoters and Developers Pvt. Ltd. Vs. State of U.P. and Others (Civil Appeal Nos. 6745-6749 of 2021)***, has upheld that the refund to be granted u/s. 18 read with Section 40(1) of the Real Estate (Regulation & Development) Act, 2016 is to be recovered as Land Revenue alongwith **interest** and/or penalty and/or compensation.

13. In view of the aforesaid legal provisions and judicial pronouncement, it is hereby directed that the above amount shall be recovered as Land Revenue as provided u/s 40(1) of the RERD Act, 2016. The total amount due towards interest on the already refunded principal amount (*i.e., on ₹24,36,000/- for the period from 27.04.2016 to 22.11.2018 and on ₹41,41,200/- for the period from 23.11.2016 to 22.11.2018, which remained with the Respondent until the refund was processed*), has been calculated at ₹15,14,953/- i.e. Rs.7,57,476/- each to Sh. Anupam Gupta and Sh. Sahilesh Jindal. Accordingly, the Respondent is directed to pay the said amount within a period of **90 days** from the date of receipt of a copy of this order.

14. The amount of ₹15,14,953/- as interest on the already refunded principal amount (*i.e., on ₹24,36,000/- for the period from 27.04.2016 to 22.11.2018 and on*



₹41,41,200/- for the period from 23.11.2016 to 22.11.2018, which remained with the Respondent until the refund was processed), as determined vide this order u/s. 31 of the Real Estate (Regulation & Development) Act, 2016 has become payable by the respondent to the complainant and the respondent is directed to make the payment within 90 days from the date of receipt of this order as per Section 18 of the Real Estate (Regulation & Development) Act, 2016 read with Rules 17 of the Punjab Real Estate (Regulation & Development) Rules, 2017. The amount of ₹15,14,953/- determined as interest upon the already refunded amount is held “Land Revenue” under the provisions of Section 40(1) of the RERD Act, 2016. The said amounts are to be collected as Land Revenue by the Competent Authorities as provided/authorized in the Punjab Land Revenue Act, 1887 read with section 40(1) of the Real Estate (Regulation and Development) Act, 2016.

15. The Secretary of this Authority is hereby directed to issue a “Debt Recovery Certificate” after 90 days, for an amount of ₹15,14,953/- as interest on the already refunded principal amount [(i.e., on ₹24,36,000/- for the period from 27.04.2016 to 22.11.2018 and on ₹41,41,200/- for the period from 23.11.2016 to 22.11.2018, which remained with the Respondent until the refund was processed)], till the amount is paid of Rs.7,57,476/- each to Sh. Anupam Gupta and Sh. Shailesh Jindal separately. The Secretary will send the Debt Recovery Certificate to the jurisdictional Deputy Commissioner of the District being Competent/ jurisdictional Authority as mentioned in the Punjab Land Revenue Act, 1887 after 90 days of the issuance of this order to be recovered as arrears of “Land Revenue”. The Recovery Certificate will mention the amounts separately to be paid to each of them. It is clarified that Recovery Certificate will make Sh. Anupam Gupta as decree holder of Rs.7,54,476/- separately and Sh. Shailesh Jindal for Rs.7,54,476/- separately decree holders. The complainant(s) & the respondent are directed to inform the Secretary of this Authority regarding any payment received or paid respectively so as to take the same in to account before sending “Recovery Certificate” to the Competent Authority for recovery. **Further, Sh. Shailesh Jindal &**



Sh. Anupam Gupta are held to be Decree Holders (as per directions given in Para 9 of the present order) and the Respondent i.e. PUDA, Patiala as judgment debtor for the purposes of recovery under this order.

16. The respondent/promoter shall communicate the full particulars of such adjustment, if any, to the allottee within 90 days from the date of this order, with a copy to the Secretary of the Authority, so that the same may be duly considered before issuance of the Recovery Certificate. In case any adjustment of dues is effected within the stipulated period, the promoter shall also intimate the Secretary, RERA, who shall thereafter draw the certificate of recovery of arrears accordingly, to be recovered as land revenue under the Punjab Land Revenue Act, 1887. It is further clarified that the amount of ₹15,14,953/- is payable in terms of Section 18 of the Real Estate (Regulation and Development) Act, 2016, and the promoter is expected to discharge this liability expeditiously and voluntarily as part of its contractual and statutory duties towards the allottee. The determination of this amount and its recoverability as arrears of land revenue is only an additional remedy available to the allottee in the event of non-compliance with this order and does not absolve the promoter from making payment immediately or adjustment on its own. Accordingly, the promoter shall not take the plea that the amount shall be paid only through recovery proceedings as land revenue; rather, it must act proactively to comply with this order in letter and spirit, failing which recovery proceedings under the Punjab Land Revenue Act, 1887 shall follow without further reference.

17. It is also seen that the present complaint pertains to a project which is not registered with this Authority. In this regard, Secretary of this Authority is hereby directed to get a report from Legal/Admin Section on the following points and put the same before this bench for taking appropriate action under the Act:-

- i. Whether any proceedings u/s. 59 of the Act, to which the present complaint pertains is ***pending adjudication OR Filed*** by any other Bench of this Authority?

OR

- ii. Whether this Authority has received any application for registration of the un-registered project?



Accordingly, Registry of this Authority is also directed to send a copy of this order to the Secretary for taking necessary action as ordered above and putting up the same separately before the same bench where proceedings are going on or otherwise before this Bench, to avoid multiplicity.

18. A copy of this order be supplied to both the parties under Rules and file be consigned to record room.

Chandigarh
Dated: 24.03.2026





(Rakesh Kumar Goyal),
Chairman,
RERA, Punjab.

No. 482-488 Di. 24/3/2026.

A copy of the above order may be sent by the Registry of this Authority to the followings:-

1. Sh. Shailesh Jindal, 1-A, Officer Enclave Phase-2, Kheri Gujran Road, Patiala, Punjab – 147001.
2. **Sh. Anupam Gupta s/o Sh. Madan Gopal Gupta, r/o HIG 163, Sector 48-C, Mohali (for its information and necessary action)**
3. Estate Officer, PUDA, Patiala, Punjab Urban Planning and Development Authority, PUDA Complex, Urban Estate Phase-II, Patiala, Punjab - 147001
4. The Secretary, RERA, Punjab
5. Director (Legal), RERA, Punjab
6. The Complaint File.
7. The Master File.


(Sawan Kumar),
P.A. to Chairman,
RERA, Punjab.