



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.

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|-----|--|----|---|
| 1. | Complaint No. | :- | GC No. 0274/2025 |
| 2. | Name & Address of the complainant (s)/ Allottee | :- | Ms. Anupama Dandora W/o Sh. Rajeev Sharma, House No.415, Sector 21, Panchkula (Haryana) – 134112.
(Email:- adsartajkhan@gmail.com) |
| 3. | Name & Address of the respondent (s)/ Promoter(s) | :- | 1. M/s. Royale Empire through partner, Flat No. F-202, Royale Empire, Peermushalla- SAS Nagar (Punjab).

2. Sh. Prince Garg S/o Sh. Jeewan Garg, Flat No. F-202, Royale Empire, Peermushalla- SAS Nagar (Punjab).

3. M/s HDFC Bank Ltd., through Branch Manager, Branch Office, SCO- 153-155, Sector 8C, Chandigarh- 160009. |
| 4. | Date of filing | :- | 11.07.2025 |
| 5. | Name of the Project and Address | :- | The Royale Empire |
| 6. | RERA Registration No. of Project | :- | Un-registered |
| 7. | Name of Counsel for the complainant, if any. | :- | Sh. Mohammad Sartaj Khan, Advocate. |
| 8. | Name of Counsel(s) for the respondents, if any. | :- | Sh. Udit Mendiratta & Sh. Vishesh Jain for the Respondents No. 1 & 2 and Sh. Adhiraj Bhandari & Sh. Shubh Karam for the Respondent No.3 |
| 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 | :- | 06.04.2026 |

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 has been filed by the complainant under the provisions of the Real Estate (Regulation and Development) Act, 2016 seeking redressal of her grievance arising out of non-delivery of possession of the allotted unit in the respondent's project and award of interest u/s 18(1)(b) of RERA Act, 2016.

2. The case of the complainant, as set out in the complaint, is that the complainant booked one residential flat in "Royale Empire" Housing Project situated at Peermuchhalla, Zirakpur, S.A.S. Nagar, Mohali on 01.10.2010 by paying booking amount of ₹5,15,000/-. The respondent no.1 vide letter dated



06.11.2010 allotted flat No.403 in Block-I against the said booking amount. An Agreement to Sell was signed between the parties on 06.11.2010 acknowledging the allotment of flat No.403 in Block-I with a covered area of 1490 Sq. FT. and super area of 1800 Sq. Ft. for consideration of Rs.34,15,000/-. The balance consideration Rs.29,15,000/- [Rs.34,15,000/- (-) Rs.5,15,000/-] was to be paid through bi-monthly installment of Rs.3,00,000/- each and the last installment of Rs.2,00,000/- to be paid on possession. As per clause-7, the possession of completed flat was to be offered within 18-21 months from date of booking. This comes to 01.04.2012 to 01.07.2012. An amount of Rs.21,10,000/- has been paid upto 30.09.2011 by the complainant partly through own sources and partly through bank finances from HDFC Bank [Respondent No.3]. The project is not registered with Pb. RERA Authorities.

3 During preliminary hearings, the complainant added HDFC bank as respondent no.3 on 28.08.2025. Notices to the respondents were issued on 25.09.2025. Notice to the respondent no.1 & 2 were served through dasti. None attended on behalf of respondent no.1 & 2. An interim order dated 27.01.2026 passed in this case stating that the conduct of the respondents is willful non-compliant. The said interim order reads as under:-

“No one appeared on behalf of the respondent and no reply has been filed till date, despite the last and final opportunity having been granted till 29.01.2026 and extended up to the present date of hearing. The conduct of the respondent clearly reflects willful non-compliance with the directions of this Authority under the provisions of the Real Estate (Regulation and Development) Act, 2016. It is made abundantly clear that if the respondent fails to file its reply on or before 28.02.2026, with an advance copy of the same to the complainant, the matter shall be heard and argued conclusively on the next date of hearing, and the respondent’s right to file its reply shall stand closed/forfeited without any further reference. No further opportunity will be given. A copy of this order be sent to both the complainant and the respondent through speed post as well as email for their information and necessary compliances.

Now to come up on 30.03.2026 for arguments, in case reply is not filed before the next date of hearing.

‘Annexure-A’ had already filed by the complainant and a copy of the same also given to the counsel opposite. Both the parties will exchange their forms as per stipulation mentioned in ‘Annexure-A’. The respondent is hereby given an opportunity to submit its comments regarding the authenticity,



correctness and accuracy of information contained 'Annexure-A' once filed and shared by the complainant. In case, any party does not submit the information in 'Annexure A', the information submitted by other party will be presumed to be true and correct.

Respondents be informed accordingly.

4. The respondent no.1 & 2 have filed an application on 30.03.2026 raising preliminary objections regarding maintainability of the complaint. It has been pleaded that the complaint is not maintainable as a civil suit bearing No. CS/718/2023 between the parties is pending before the Civil Courts at Derabassi. A copy of record of proceedings dated 12.07.2023 in the said case before the Civil Courts at Derabassi has been placed on record. The respondent no.3 has filed its reply dated 27.03.2026 seeking directions to pay the entire awarded amount first to them upto the balance outstanding amount as on date. It has been noticed that an amount of Rs.15,95,000/- out of sanctioned loan amount of Rs.29,00,000/- was disbursed and a tripartite agreement was signed on 05.12.2010. The repayment plan was EMI of Rs.31,065/- for 165 months. In response to query, it was informed that an amount of Rs.3,00,000/- approximately is pending as on date.

5. The issue of non- maintainability of the complaint by the respondent is being taken up for deliberation at the first instance. It has been contended by the respondent no.1 & 2 that a case in respect of this property is pending before the Civil Courts Derrabassi [CS/718/2023] and once a case is pending towards any property a similar case can not be filed for same property before any other forum. The complete pleading including the copy of suit filed, issues involved, reply filed and the present status of the case has not been disclosed or filed by the respondent no.1 & 2 before this authority. However, it has filed copy of civil court's record dated 12.07.2023. The operative part reads as under:-

"From the perusal of the documents it is adduced that the plaintiff are raising construction of their project Royale Empire. It is alleged by the plaintiff that the defendant is causing hindrance in the construction of the plaintiff's project "Royale Empire".



Clearly, a prima facie case is made out in favor of the plaintiff. In case the defendant succeed in their nefarious acts, irreparable loss will be caused to the plaintiff. The balance of convenience is, also, tilted in favour of the plaintiff except in due course of law.

As such, the issuance of notice to the defendant before grant of injunction is dispensed with and ex-parte injunction is granted in favour of the plaintiff. The defendant is restrained from causing any kind of hindrance in the peaceful construction of the project of "Royal Empire" of the plaintiff firm except in due course of law.

Compliance of Order 39 rule 3 CPC be made. Notice to suit as well as stay application be issued to the defendant for 20.07.2023 through ordinary process. Plaintiff is, also, directed to take dasti process and to ensure service of defendant failing which ad-interim ex-parte stay granted today against the defendant shall stand vacated automatically. Ahlmad to comply.

It is clarified that this order shall be applicable upon the parties to the suit only and with respect to the suit property. This stay is not operative against any bank or financial or non-financial institution. Further, this order shall not obstruct any lawful proceedings pending under SARFAESI Act or otherwise against the suit property before any legal forum.

5.1 An effort was made to check the present status of the case from the web site of the said civil court. It is relevant to reproduce an interim order dated 25.01.2024 in the said case. It reads as under:-

"Today, case is fixed for ex parte evidence. However, learned counsel for the plaintiff has pressed upon to decide the stay application against the defendant as he is raising threat for interfering into peaceful possession of plaintiff, create hindrance in the construction of the project and to alienate the suit property on the basis of agreement to sell dated 06.11.2010. The plaintiff has placed on record documents i.e. copy of Aadhaar Card of Prince Garg, copy of authority letter dated 15.06.2023, photocopy of partnership deed dated 18.03.2007, photocopy of registration certificate, photocopy of agreement to sell dated 06.11.2010, copy of allotment letter dated 06.11.2010, copy of receipt and copy of Jamabandi for the year 2011-12 of Village Peer Muchella.

Documents perused. From the perusal of documents, it is adduced that the defendant being owner in possession of suit property entered into an agreement to sell dated 06.11.2010 with the plaintiff for which the defendants failed to make the payment as per the scheduled terms and conditions and has been pressurizing to alienate the suit property on the basis of said agreement to sell and interfere in possession of plaintiff.

Apparently, a prima facie case is made out in favour of the plaintiff and the balance of convenience also tilted in favour of the plaintiff. The defendant is ex parte in present case. As such, the interim stay order granted on 12.07.2023, is hereby confirmed and defendant is restrained from selling, alienating, encumbering, creating third party rights, interfering in peaceful possession of plaintiff over the suit property and further from causing any kind of hindrance in the peaceful construction of the project of plaintiff firm, fully detailed in the head note of the plaint, till the final disposal of the case, except in due course of law. The application stands disposed of accordingly.

Now, to come up on 18.04.2024 for ex parte evidence of the plaintiff. PWs be produced on date fixed at own responsibility.



The record of proceedings dated 25.03.2026 in the said case reads as under:-

“Today Ld. Counsel for defendant has come present and put on record the copy of sale deed. The same is taken on record. Part arguments on application under Order 7 Rule 11 of CPC for rejection of plaint not advanced. Adjourned to 22.04.2026 for remaining arguments.”

The perusal of the above reveals that the issue involved in the said suit is quite different and is not germane to the issue involved in this complaint. Therefore, the plea of non-maintainability of the present complaint is hereby rejected.

6. The respondent no. 1 & 2 are willfully and intentionally avoiding compliance to the directions issued to file reply in this case. As per interim order dated 27.01.2026 (reproduced in para-3 above), the directions were issued to the respondents No.1 & 2 to file the reply on or before 28.02.2026 failing which they will lose their right to file reply and the matter was fixed for arguments for 30.03.2026, still the respondent No.1 & 2 neither filed the reply nor they/ their main counsel attended the proceedings personally/ through video conferencing. An application for non-maintenance dated 27.03.2026 through Sh. Vishesh Jain, advocate was filed on 30.03.2026. As held above, the application for non-maintenance of present complaint is liable to be rejected. It is reiterated that the complaint has been filed strictly in accordance with the provisions of the RERD Act, 2016.

7. The complainant has contended that the delay is solely attributable to the respondent No. 1 & 2. The project is un-registered with RERA Authority till date. The promoters are not making compliances to the orders of this Authority. There is allegation of cash receipts beyond the agreement for sale against the developer in the complaint itself though the counsel for the complainant did not press for the same in the course of hearing. The complainant has specifically



stated that they have made payments as and when demanded by the respondent No. 1 & 2. It has been pleaded that the project is nowhere near completion and the project has been delayed indefinitely. Neither any interest for delayed possession nor any compensation has been paid by the respondent to the complainant. It has been alleged that the construction has been stopped by the respondent. The respondent has failed to obtain occupation/ completion certificate in the project and provide basic facilities as on date also though more than 13 years have been lapsed.

8. The complainant has asserted that as per the agreement, possession was required to be handed over by 1st July, 2012 at the most as the application for allotment of plot was given on 1st October, 2010 and offer for possession was to be given within 18-21 months from date of booking. The offer of possession was never made. The occupation certificate/ partial or full completion certificate has not been obtained.

9. In view of the respondent no. 1 & 2's non compliant attitude and evasive responses, the proceedings are concluded on the basis of material available on record.

10. The respondent no.1 & 2 failed to offer the possession of the unit and deliver possession within the contractual period and also failed to obtain Occupation Certificate. It amounts to a clear violation of Section 11 and Section 18 of the RERD Act, 2016. Reliance is placed on the statutory mandate under the RERD Act, 2016 which obligates the promoter to hand over possession only after obtaining completion and occupancy certificates. The interest on delayed possession is a statutory right and cannot be denied on the facts and circumstances of the case, especially when the project itself is incomplete.

11. This Authority has considered the rival submissions and perused the material available on record. The Builder Buyer Agreement clearly stipulates a



definite timeline for delivery of possession. Both Punjab Apartment and Property Regulation Act, 1995 (PAPRA) and RERD Act, 2016 stipulates that there should be proper agreement for sale specifying the terms and conditions of the allotment including particulars of development of the project specifying construction of the property, internal and external development works, cost of the unit, date and manner of payment, possession date, interest payable in case of default and such other particulars as may be prescribed. Various irregularities like receipt of advance without license to develop colony, receipt of more than 10% as advance money, advertising the project without any approval etc. are writ large on the face on the part of respondent/ promoter. The Agreement to Sell dated 06.11.2010 entered between the parties stipulate the payment of interest/ compensation in case of delayed possession. The clause No.1 at page no. 2 reads as under:-

“1. If for any reason whatsoever whether, within or outside the control of the First Party, the whole or part of the project is abandoned, no claim will be preferred by the Second Party except that the total amount paid by the Second Party with 18% interest p.a. shall be refunded to the Second Party.”

The clause No.7 & 12 at page no. 4 reads as under:-

“7. The possession of the completed Flat is likely to be offered by the First Party within 18-21 months from the date of booking, however, subject to the timely payment by the Second Party, availability of the construction materials, etc. or any change of policy by the Government/ Local Authority, etc. Furthermore, compensation as specified by the regulatory authorities shall be paid by the First Party for delay in offering the possession of Flat.

12. The Flat shall be handed over to the second party within 18-21 months from the date of agreement. However, in the event of delay in handing over of the flat under justifiable reason, to the Second Party, the first party shall be liable to Rs.3.50 per Sq. Ft. X1800 Sq. Ft. =6300 per month as compensation for the delay to second party.”

Therefore, it is apparent that there are express clauses in the agreement for sale itself to pay interest and/ or compensate the allottees in case of delay in offer of possession. The respondent no.1 & 2 have failed to comply with the express provisions of the Agreement to Sell entered between the complainant and the respondent on 30.11.2010.



12. Section 18(1)(a) of the RERA Act clearly provides that if the promoter fails to complete or is unable to give possession of an apartment in accordance with the terms of the agreement, the allottee is entitled to interest for every month of delay till handing over of possession. The liability under Section 18 is statutory in nature and arises automatically upon failure to deliver possession within the stipulated period. The complainant is therefore entitled to interest for delayed possession in terms of Section 18(1) of the RERA Act, 2016, which 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.”

13. Therefore, this Authority holds that the respondent is in violation of the terms of the agreement as well as the provisions of the RERA Act. The complainant is entitled to possession of the allotted plot after completion of development and after obtaining Occupation Certificate, along with interest for the period of delay as prescribed under the RERA Act and Rules made.

14. In view of the above findings, the complaint deserves to be **fully Allowed** and this Bench holds that the respondent no.1 & 2 has failed to fulfill its obligation of delivering possession within the agreed period, and the complainant is entitled to interest for the delay w.e.f. 01.07.2012. Accordingly, **the respondent no.1 & 2 are hereby directed to hand over valid habitable**



physical possession of flat no. 403 in Block I measuring 1490 sq. ft. [carpet area] and 1800 sq. ft. [super area] in the project titled as "Royale Empire" Housing Project situated at Peermuchhalla, Zirakpur, S.A.S. Nagar, Mohali to the complainant after obtaining the Completion Certificate/Partial Completion Certificate or Occupancy Certificate. Further, the respondent no. 1 & 2 shall pay to the complainant jointly and severally, the interest @ 10.80% (i.e. 8.80% SBI's Highest MCLR Rate applicable as on 30.03.2026 + 2%) as per Rule 16 of the Punjab State Real Estate (Regulation & Development) Rules, 2017, on the amounts paid by the complainant. The period for payment of interest will be considered from the next month in which the due date of possession, till it is validly offered to the allottee by the promoter/respondent to the previous month of the date in which possession has been effectively handed over by the promoter. Therefore, the calculation of delayed interest as on 30.03.2026 is calculated as follows:-

Interest payable from	Principal Amount Paid	Interest Calculated till	Rate of Interest as per order	Tenure	Interest Amount
1	2	3	4	5	6
01.07.2012	Rs.21,10,000/-	30.03.2026	10.80%	165 Months	31,33,350/-

15. The respondent no.3, the lending bank has sought the directions to make the entire award subject to payment of outstanding loan dues to them. Considering the prayer of the respondent no.3, it is hereby ordered that the complainant shall either obtain NOC from the respondent no.3 & produce to the respondent no.1 & 2 or otherwise, the entire award in this complaint shall be subject to payment of the outstanding dues of the respondent no. 3.

16. 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.



17. In exercise of the powers conferred under **Section 37 of the Real Estate (Regulation and Development) Act, 2016**, the Respondent No.1 & 2—the promoters are hereby directed to issue a **Letter of Offer for Possession** to the complainant(s) within a period of **seven (7) days** from the date of receipt of the **Occupation Certificate and/or Completion Certificate**, or **simultaneously with the issuance of such offer to any other allottee of the same project**, whichever event occurs earlier. The promoters will act in a **fair, transparent, and lawful manner** while issuing the offer of possession. It is further directed that if any amount is payable to the promoters by the complainant at the time of handing over possession, the same shall be **adjusted against the amount of Rs. 31,33,350/- upto 31.03.2026 together with interest accrued @ Rs.18,990/- per month from 01.04.2026 till the date of issuance of the offer of possession**, as awarded by this Authority. After such adjustment, if any balance amount remains payable, the allottee shall be liable to pay the same. It is hereby held that any dues payable by the allottee and the amount awarded under this order are on the **same contractual and statutory footing** and are liable to be **mutually adjusted**, and only the net balance shall be payable by the respective party. The entitlement to interest to the allottee is further fortified by the provisions of **Section 18 of the Act of 2016**. It is clarified that although the amount of Rs. 31,33,350/- along with interest is recoverable as **arrears of land revenue under Section 40(1) of the Act of 2016 read with the Punjab Land Revenue Act, 1887**. However, if the said amount is not recovered or paid by the respondents/ promoters at the time of handing over possession, the same shall mandatorily be **set off against any balance amount payable by the allottee**, including at the stage of possession, execution of conveyance deed, or otherwise. It is further ordered that **till the entire awarded amount along with accrued interest is fully paid or adjusted**, the allottee shall **not be liable to pay maintenance charges to the promoter**. However, this exemption shall not



apply in cases where maintenance services are handed over to a **Residents Welfare Association (RWA)** or any third-party agency other than the promoter, in which event no adjustment shall be claimed against such entity.

18. 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 delayed interest upto 31.03.2026 is calculated at an amount of Rs.31,33,350/-and the respondent no.1 & 2 are directed to make the payments within 90 days to the complainant and offer valid offer of possession. After 30.06.2026, the respondent no. 1 & 2 –the promoters are liable to pay an amount of Rs.18,990/- per month as interest till the valid & due possession is handed over to the complainant. Further, if any amount is due towards the complainant at the time of offer of possession, then the said payment will be adjusted towards the amount payable to the allottees-cum-complainant by promoter, it will be adjusted by the promoter as payment received from the allottee payable by the promoter at the time of offer of possession.

19. The amount of Rs. 31,33,350/-upto 31.03.2026 as interest upon the delayed period, as determined vide this order u/s. 31 of the Real Estate (Regulation & Development) Act, 2016; has become payable by the respondent no.1 & 2 jointly and severally, to the complainant and the respondent no.1 & 2 are 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 Rs. 31,33,350/-determined as interest upon the delayed period upto 31.03.2026 and further a sum of Rs.18,990/- per month, to be payable as interest per month from 01.04.2026 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/ authorised in the Punjab Land Revenue Act, 1887 read with section 40(1) of the Real Estate (Regulation and Development) Act, 2016.

20. The promoters at the time of offering due possession will adjust the amount payable by it, if any, as per this order towards the charges payable as per "Agreement for Sale" by the allottee. It is further clarified that the promoters will ask for amount payable by allottee at the time of giving/offer possession only after paying and/or adjusting the whole amount of Rs. 31,33,350/- and further accrued interest @ Rs.18,990/- per month w.e.f. 01.07.2026 as determined in this order and payable by the promoter. The Decree Holder and Judgment Debtors will inform regarding adjustments, if any, due of the sum designated as "Land Revenue" with the amount recoverable from allottee at the time of possession and any other *inter-se* financial transaction relating to this order to the Secretary, RERA, Punjab and the prescribed Revenue Authorities, to whom, the Recovery Certificate under the Punjab Land Revenue Act, 1887 has been sent for recovery of Rs. 31,33,350/- and interest of Rs.18,990/- per month from 01.07.2026.

21. **The Secretary of this Authority is hereby directed to issue a "Recovery Certificate" after 90 days for an amount of Rs. 31,33,350/- as delayed interest upto 31.03.2026 and Rs.18,990/- payable per month as interest from 01.07.2026 onwards; till due possession is handed over. He will send the 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". A copy of this "Recovery Certificate" should be sent to both to the complainant and respondents by email and speed post for necessary action at their end and record purposes. The complainant & the respondents 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, Ms. Ms. Anupama Dandora W/o Sh. Rajeev Sharma R/o House No. 410, Sector 21, Panchkula-134122 (Haryana) is held to be Decree Holder and the Respondent No.1 & 2 i.e. M/s. Royale Empire and Sh. Prince Garg S/o Sh. Jeevan Garg, Flat No. F-202, Royale Empire, Peermuchhalla, Zirakpur, SAS Nagar Mohali (Punjab) are held as Judgment Debtor jointly and severally for the purposes of recovery under this order.**

22. The other relief like appointment of commissioner to make enquiry u/s 35 & 37 of RERD Act, 2016, Rs.1,50,000/- as compensation etc. have neither been pressed nor been substantiated. Hence no further relief is called for in this case.

23. A copy of this order and 'Recovery Certificate' be supplied to both the parties under Rules and file be consigned to record room.

Chandigarh
Dated: 06.04.2026





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

Endst. No./CP/RERA/PB/PA/Sec.31/ 544

Dated:- 06/04/2026

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

1. Ms. Anupama Dandora W/o Sh. Rajeev Sharma, House No.415, Sector 21, Panchkula (Haryana) – 134112.
2. M/s. Royale Empire through partner, Flat No. F-202, Royale Empire, Peermushalla- SAS Nagar (Punjab)-140603.
3. Sh. Prince Garg S/o Sh. Jeevan Garg, Partner, M/s. Royale Empire, Flat No. F-202, Royale Empire, Peermushalla- SAS Nagar (Punjab)-140603.
4. M/s HDFC Bank Ltd., through Branch Manager, Branch Office, SCO- 153-155, Sector 8C, Chandigarh- 160009.
5. The Secretary, RERA, Punjab.
6. Director (Legal), RERA, Punjab.
7. The Complaint File.
8. The Master File.


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