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. 0014/2023
2.	**Name & Address of the complainant (s)/ Allottee**	:-	1. Col. Vishal Goindi, 2. Ms. Manisha Goindi, House No. 59, Sector 12, Panchkula, Haryana - 134109
3.	**Name & Address of the respondent (s)/ Promoter**	:-	1. ATS Estates Pvt. Ltd. 2. ATS Infrastructure Ltd. at 711/92, Deepali, Nehru Place, New Delhi – 110019. 3. State Bank of India Sadar Bazar, Ambala Cantt., Ambala, Haryana - 133001.
4	**Date of filing of complaint**	:-	22.01.2023
5.	**Name of the Project**	:-	ATS Golf Meadows Lifestyle
6.	**RERA Registration No.**	:-	PBRERA-SAS79-PR0007
7.	**Name of Counsel for the complainant, if any.**	:-	Sh. Kunal Thapa, Advocate for complainants.
8.	**Name of Counsel for the respondent, if any.**	:-	Sh. Hardeep Saini, Advocate for respondents no. 1 & 2. Sh. Varun Chawla, Advocate for 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**	:-	02.12.2025

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 27.08.2023 has been filed by Col. Vishal Goindi & Anr. (hereinafter referred as the 'Complainants') 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') before the Real Estate Regulatory Authority, Punjab (hereinafter referred as 'Authority') relating to the project 'ATS Golf Meadows Lifestyle' at Village Madhopur, Tehsil Derabassi, Distt. SAS Nagar (Mohali), Punjab (project area 84208.0000 sq. meters) against the respondent Nos.1-promoter ATS Estate Pvt. Ltd., Respondent No.2 ATS Infrastructure Ltd. and 'State Bank of India' as respondent no. 3 ***seeking withdrawal from the project alongwith refund and interest***.

2. The brief facts of the complaint, as alleged by the complainants are that:-

i. On 31.01.2018, they booked a residential unit bearing provisional Apartment No. 11121, Type-B, admeasuring 1607 sq. ft. of carpet area on the

12th Floor in Tower No. 11 of the project. The booking was made under Registration No. 303, and the Respondents allotted the said unit along with exclusive car parking rights.

ii. It is pleaded that at the time of booking, the Respondents represented that they had obtained all necessary approvals and clearances from the competent authorities for undertaking the project. However, the Complainants allege that these representations were false and the Respondents had not obtained the requisite permissions.

iii. The Complainants further submit that a Buyer's Agreement was executed on 21.05.2018, wherein the Respondents undertook to hand over possession of the unit by 30.11.2022 vide Clause 7 of the Agreement.

iv. It is the case of the Complainants that they made payments as demanded by the Respondents and even availed a home loan from the Bank (Respondent No. 3) to meet the financial demands.

v. The Complainants assert that upon visiting the project site, they were shocked to find that Tower No. 11, in which their allotted unit is situated, had not been constructed at all. They state that even after more than four years from the date of the Agreement, and despite the lapse of the promised possession date, not a single brick has been laid for Tower No. 11.

vi. The Complainants allege that the Respondents have utilised the funds deposited by them for their own benefit and failed to honour their contractual obligations. They contend that the Respondents no. 1 & 2 are jointly and severally liable for failing to deliver possession within the time stipulated in the Agreement and requested for withdrawal from the project alongwith refund of principal amount alongwith interest thereupon. For ready reference, relevant extract of the prayer is reproduced hereunder:-

"Refund of the complete principal amount of Rs. 31,76,462 (Rupees Thirty One Lakhs Seventy Six Thousand Four Hundred and Sixty Two only) along with interest from the respective date of payment, which comes out to be Rs.14,46,593 (Rupees Fourteen Lacs Forty Six Thousand Five Hundred and Ninety Three only) calculated till 22.01.2023 , as per the Act, Rules and Regulations. Therefore, the total amount to be refunded by the Respondent is Rs.46,23,055 .(Rupees Forty Six Lacs Twenty Three Thousand Fifty Five Only). Calculation Sheet is annexed as Annexure C-5."

3. In response to notice, **the respondent nos.1 & 2 has filed its reply:-**

i. The Respondents submit that their project "ATS Golf Meadows Lifestyle" is duly registered with Punjab RERA under Registration No. PBRERA-SAS79-PR0007 and that as per the declaration filed in Form-B under Section 4(2)(I)(C) of the Act, the total time for completion of the entire 15-tower project has been declared as nine years from the date of registration. It is stated that the project was registered on 01.09.2017, and hence the declared completion date is 01.09.2026.

ii. That the Buyer's Agreement incorporated timelines different from the RERA-declared timeline and that the possession date mentioned therein cannot override the statutory declaration provided in Form-B. It is accordingly contended that the Complainants cannot claim refund or possession before 01.09.2026.

iii. It is further submitted that the Authority does not have jurisdiction to entertain the complaint at this stage, as the alleged violation pertains to the possession timeline mentioned in the bilateral Agreement and not to any violation of the Act or the RERA-declared completion schedule.

iv. The Respondents deny all allegations of misrepresentation and assert that all requisite permissions were obtained. They argue that the delay, if any, is attributable to non-deposit of instalments by various allottees and the *force majeure* conditions that prevailed during the COVID-19 period. The Respondents have placed reliance on Notification dated 28.10.2020 granting extension due to COVID-19.

v. It is stated that Tower No. 11 forms part of the registered project with completion date of 01.09.2026, and therefore no right to claim refund or interest accrues before the expiry of the RERA-declared timeline.

vi. It is also averred by the respondent that the amount(s) paid by the Complainants are not admitted by the Respondent, and as per their records, an amount of ₹64,000/- was also paid by the Company as Assured Rental.

vi. The Respondents submit that refund with interest can be claimed only after the promoter fails to hand over possession by the RERA-declared completion date. Therefore, according to them, the complaint is premature and liable to be dismissed.

4. In response to notice, the respondent no.3 has filed its reply stating therein that the complaint is not maintainable against it and deserves dismissal as no averment or allegation has been made against this respondent, who has been unnecessarily impleaded despite having acted strictly in accordance with the loan agreement executed by the applicants. The complainants had approached Respondent No.3 (SBI) for a housing loan of ₹40,00,000/- for purchase of Apartment No.11121 at ATS Golf Meadows Lifestyle, and since the project tie-up had expired, they themselves offered an alternate property belonging to Sh. Satnam Goindi as collateral, for which necessary deviation approval was duly obtained. After verification, the loan was sanctioned and relevant documents including the Loan Application, Power of Attorney, Agreement to Mortgage, and Arrangement Letter were executed, and an amount of ₹22,23,523/- was disbursed. After adjusting all debits and credits, the outstanding dues as on 31.03.2025 are ₹4,50,497.49, and the loan account remains regular. It is clear that Respondent No.3 has fulfilled all contractual obligations, no cause of action arises against it, and the present application amounts to abuse of the process of law; hence, the same may kindly be dismissed *qua* Respondent No.3.

5. 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.

6. Complainant filed his rejoinder controverting the allegations of the written reply filed by respondents and reiterating the averments of the complaint.

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. The undisputed facts of the complaint are that:-

i. The Buyer's Agreement between the parties was executed on 21.05.2018.

ii. The Agreement stipulates the promised possession date as 30.11.2022.

iii. The project is registered with Punjab RERA under Registration No. PBRERA-SAS79-PR0007.

iv. Tower No. 11, wherein the Complainants' unit is located, is yet to be constructed.

9. The Complainants submit that at the time of booking, the Respondents represented that they had obtained all statutory approvals for undertaking the project, but such representations were false. They contend that the Buyer's Agreement mandated delivery of possession by 30.11.2022, yet Tower No. 11 has not been constructed, and even after more than four years of the Agreement, no physical progress exists at the site. They allege misuse of funds by the promoter and unfair trade practices, and therefore seek withdrawal from the project along with refund and interest. The Complainants further assert that Respondent No. 3 has no role except financing, and they have impleaded the bank only due to the subsisting loan liability which has arisen from the non-delivery of the unit.

10. Respondent Nos. 1 and 2, on the other hand, submit that their project is validly registered with Punjab RERA, and as per the declaration filed in Form-B, the

completion date of the entire project is 01.09.2026. They argue that the contractual possession date stated in the Buyer's Agreement cannot override the statutory declaration filed before the Authority. They deny allegations of misrepresentation and assert that all requisite permissions were duly obtained. They further contend that delays were caused by *force majeure* events during the COVID-19 period and by non-payment of instalments by certain allottees. They submit that Tower No. 11 is part of the registered project with the same completion date and that no claim of refund or interest can arise prior to 01.09.2026, rendering the present complaint premature.

11. Respondent No. 3 (State Bank of India) argues that the complaint is not maintainable against the bank as no allegation has been made against it. The bank avers that it sanctioned the housing loan strictly in accordance with the loan agreement executed by the borrowers, after due verification and approval. The applicants themselves offered an alternate property as collateral security when the earlier tie-up with the project had expired. It submits that the loan account ₹22,23,523/- was disbursed and after adjusting all debits and credits, the outstanding dues as on 31.03.2025 are ₹4,50,497.49, and the loan account remains regular.

12. In rebuttal, the complainant submits that the agreement explicitly provided for possession by 30.11.2021, and the respondent cannot arbitrarily override this contractual obligation with the later RERA registration details. While the respondent claims to have paid assured rentals of Rs. 64,000/-, the amount disbursed falls far short of what was promised. The *force majeure* argument is not applicable to the full extent of the delay, as there were construction delays even prior to the pandemic. Furthermore, the financial issues caused by non-payment by other allottees do not excuse the respondent from fulfilling their legal and contractual obligations towards the complainant. The *force majeure* condition can be applicable in a case only if the possession is being taken since the possession period has to be extended due to *force majeure* which was COVID-19 during the period of construction had happened. In this case, the possession is not sought by the complainant, hence *force majeure* period

cannot be taken as exempted from payment of interest as entitled u/s. 18 of the RERD Act, 2016 to the complainant. Hence, this argument and submission are held to be non-applicable in this case seeking refund and interest after long delay in construction of the unit.

13. The complainant has demonstrated that the respondents No.1 & 2 have acted in bad faith by collecting substantial amounts from buyers without delivering the promised development. The complainant is entitled to a full refund with interest.

14. The State Bank of India i.e. Respondent no. 3 has been pleaded as a respondent in the array of parties since it has tripartite agreement with both the complainant and respondents. The complaint involves refund of money alongwith interest to the complainants which has been actually partly paid as loan by the Bank to the promoter on behalf of allottee. It was required to know the balance amount of Bank pending as debt on the complainant and to avoid the whole payment to allottee by the promoter. It is held that being a secured loan against the allotted unit, bank has the first right to recover its due from the refund amount at its discretion. The State Bank of India is directed to give its claim to the promoter if it wants to recover from the promoter and file its claim before Revenue Authorities authorized to recover the amount from the promoter as arrears of Land Revenue.

15. Further, Hon'ble Supreme Court of India, in Para 77, of its judgment in ***M/s. Newtech Promoters and Developers Pvt. Ltd. Vs. State of U.P. and others in Civil Appeal Nos. 6745-6749 of 2021***. has reiterated the law declared by the court in ***Imperia Structures Ltd.(supra).*** The same is reproduced below:-

> *"77. ....The submission has no foundation for the reason that the legislative intention and mandate is clear that Section 18(1) is an indefeasible right of the allottee to get a return of the amount on demand if the promoter is unable to handover possession in terms of the agreement for sale or failed to complete the project by the date specified and the justification which the promotor wants to tender as his defence as to why the withdrawal of the amount under the scheme of the Act may not be justified appears to be insignificant and the regulatory authority with summary nature of scrutiny of undisputed facts may determine the refund of the amount which the allottee has*

deposited, while seeking withdrawal from the project, with interest, that too has been prescribed under the Act..."

16. As regards contention of the Respondent that complainants did not make full payment, Hon'ble Supreme Court in his judgment in **M/s. Newtech Developers Pvt. Ltd.** *(supra)* in Para 80 has held as follows:-

> *"80. The further submission made by learned counsel for the appellants that if the allottee has defaulted the terms of the agreement and still refund is claimed which can be possible, to be determined by the adjudicating officer. The submission appears to be attractive but is not supported with legislative intent for the reason that if the allottee has made a default either in making instalments or made any breach of the agreement, the promoter has a right to cancel the allotment in terms of Section 11(5) of the Act and proviso to sub-section 5 of Section 11 enables the allottee to approach the regulatory authority to question the termination or cancellation of the agreement by the promotor and thus, the interest of the promoter is equally safeguarded."*

17. The respondent had the option to initiate the process for cancellation of the allotment, in case a default, by the complainants. However, the same was not done and the promoter itself failed to offer possession, within the agreed upon/extended period, in terms of Agreement for Sale. Hence, the complainants are liable for refund of the entire amount paid by the complainant, alongwith prescribed rate of interest.

17. Further, the Bench observes that the Respondent has stated that an amount of ₹64,000/- was paid to the Complainants under an alleged "assured rental" understanding. However, no such term finds place in the registered Agreement for Sale dated 21.05.2018, nor has any supplementary agreement or promoter-filed document been produced to substantiate the existence of an assured rental scheme forming part of the contractual obligations between the parties. Under the scheme of the RERD Act, 2016, the Authority is bound to examine only the terms duly incorporated in the statutory documents that govern the allotment. Any private arrangement outside the registered agreement cannot alter the promoter's statutory liability regarding timely possession. Accordingly, while the payment of ₹64,000/- is admitted and taken on record merely as a factual transaction between the parties, the same does not create or

establish any legally enforceable right of the Complainants under the Act, nor does it affect the promoter's obligations arising out of delay.

18. Since the construction has been delayed inordinately; therefore, as per provisions of Section 18 the complainant is entitled to claim refund alongwith interest as per its choice in case of non-completion on due date. It 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."*

19. In view of the above, the complaint is ***Partly Allowed*** and complainants are entitled to refund of its money alongwith interest applicable @ 10.85% (i.e. 8.85% SBI's Highest MCLR Rate applicable as on 15.11.2025 + 2%) as per Rule 16 of the Punjab State Real Estate (Regulation & Development) Rules, 2017. 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 refunds and interest upto 31.08.2025 is calculated as follows:-

Interest payable from	Principal Amount paid	Interest calculated till	Rate Of Interest	Delay in months	Interest payable
D	E	F	H	I	J
01.02.2018	50,000/-	30.11.2025	@ 10.85% (i.e. 8.85% SBI's Highest MCLR Rate applicable as on 15.11.2025 + 2%)	94	42,496.00
01.06.2018	9,02,939/-	30.11.2025		90	7,34,767.00
01.08.2018	22,23,523/- (This amount is disbursed by Bank)	30.11.2025		88	17,69,183.00
	31,76,462/-				**25,46,446/-**
GRAND TOTAL (Principal Amount + Interest Payable upto 30.11.2025)					**57,22,908/-**

21. 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.

22. In view of the aforesaid legal provisions and judicial pronouncement, it is hereby directed that the refund amount along with the accrued interest shall be recovered as Land Revenue as provided u/s. 40(1) of the RERD Act, 2016. Accordingly, the Secretary is instructed to issue the requisite Debt Recovery Certificate and send it after 90 days as per Rule 17 of the Punjab Real Estate (Regulation & Development) Rules, 2016 to the relevant Competent Authorities under the Punjab Land Revenue Act, 1887 for due collection and enforcement in accordance with law.

23. Further the principal amount is determined at Rs.31,76,462/- and interest of Rs.25,46,446/- the rate of interest has been applied @ 10.85% (i.e. 8.85% SBI's Highest MCLR Rate applicable as on 15.11.2025 + 2%) as per Rule 16 of the Punjab State Real Estate (Regulation & Development) Rules, 2017. Hence, the promoter is liable to pay a **total amount of Rs.57,22,908/-** upto 30.11.2025 (i.e. principal amount of Rs.31,76,462/- and balance interest of Rs.25,46,446/-), and any amount due as interest w.e.f. 01.12.2025 of Rs.28,721/- per month till the realization of payment. Any amount paid by the promoter will be considered as payment against the interest whatever is due. After payment of whole of interest only then the payment will be considered against principal and accordingly the principal will be reduced and interest will be charged on the balance principal amount till the principal amount is fully paid. Even any payment after reduction in principal amount if any will be first considered towards interest payment, if any becomes due on the unpaid principal amount. This amount of Rs.28,721/- will change according to the principal amount due at the start of the month as per the method narrated hereabove in the para.

24. **Further, the promoter is directed not to sell, allot, book the Apartment No. 11121, Type-B at 12th floor in Tower No. 11 of the project in the project "ATS Golf Meadows Lifestyle" allocated to the complainant till the whole payment payable to the complainant of Rs.57,22,908/- upto 30.11.2025 (i.e. principal amount of Rs.31,76,462/- and balance interest of Rs.25,46,446/-), and subsequent interest amount w.e.f. 01.12.2025 @ Rs.28,721/- per month, if any, becomes dues is fully paid to the complainant.** However, it is hereby clarified that **Respondent No. 3, i.e., State Bank of India, shall have the first charge and lien over the refund amount**. Only after clearance of the dues of the Bank shall the complainant be entitled to the balance amount, if any. The promoter/respondent No. 1 shall remain free to sell the subject unit only upon furnishing proof of clearance of the outstanding dues to the Bank (Respondent No. 3) as well as compliance with the directions issued in favour of the complainant under this order.

25. For effective implementation, Respondent No. 3 is directed to furnish a duly certified statement of account to the complainant, to Respondent No. 1/promoter, and to the Secretary of this Authority, so that the same may be duly considered at the time of issuance of the Debt Recovery Certificate (DRC). It is further made clear that the **borrower-cum-complainant-cum-allottee and Respondent No. 1/promoter shall be jointly and severally liable** for repayment of the dues of Respondent No. 3 (State Bank of India). The Apartment No. 11121, Type-B at 12th floor in Tower No. 11 of the project in the project 'ATS Golf Meadows Lifestyle" belonging to Respondent No. 1 & 2, is held to be the primary security in favour of Respondent No. 3. Accordingly, the Bank shall continue to have an enforceable right to recover its dues against the said apartment, until its entire claim, as detailed in the table (supra), is fully satisfied. It is also directed that the promoter/respondent No. 1 & 2 shall not create any third-party rights in respect of the said apartment except after obtaining **No Objection Certificates (NOCs) both from State Bank of India (Respondent no.3) as well as from the complainant**. The NOC of the Bank shall only be issued upon full repayment

of its outstanding dues, and the NOC of the complainant shall be subject to satisfaction of the liability towards the complainant under this order. Thus, both conditions—namely, clearance of the Bank's dues as well as compliance with the entitlement of the complainant—are to be duly discharged by the promoter/respondent No. 1 & 2 before any alienation, transfer, or creation of third-party rights in respect of **Apartment No. 11121, Type-B at 12th floor in Tower No. 11 of the project in the project "ATS Golf Meadows Lifestyle"**

26. The amount of Rs.57,22,908/- (i.e. principal amount of Rs.31,76,462/- and balance interest of Rs.25,46,446/-, determined as refund and interest amount thereon upto 30.11.2025 and further a sum of Rs.28.721/- per month w.e.f. 01.12.2025) to be payable as interest per month from 01.12.2025 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 read with Rule 16 of the Punjab Real Estate (Regulation & Development) Rules, 2017.** The complainant & 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. The amount of Rs.57,22,908/- upto 30.11.2025 (i.e. principal amount of Rs.31,76,462/- and balance interest of Rs.25,46,446/-), has become payable by the respondent to the complainant immediately and be paid within 90 days from the date of receipt of this order by the promoter 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 as being determined vide this order u/s. 31 of the Real Estate (Regulation & Development) Act, 2016.

27. **The Secretary of this Authority is hereby directed to issue a "Debt Recovery Certificate" immediately and send the same to the 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 <u>"Land Revenue"</u>. The complainant & 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 "Debt Recovery Certificate" to the Competent Authority for recovery. **Further, Col. Vishal Goindi, Ms. Manisha Goindi and State Bank of India (Respondent no.3) held to be <u>Decree Holders</u> and the Respondent no.1 i.e. ATS Estate Pvt. Ltd. And M/s. ATS Infrastructure Ltd. (Respondent no.2) <u>is held as judgment debtors for the purposes of recovery under this order. Both the Judgment Debtor are jointly and severally liable to make payment to all the Decree Holders of the claimed amounts and payable to them.</u>** Any amount paid by the judgment debtor to any of the joint decree holder(s) will be duly considered as payment towards the amount payable determined under this order passed u/s 31 of the RERD Act, 2016. Further, the shares of the amount recoverable is joint and not any particular share to anyone of the complainant. Therefore, the promoter/judgment debtor is at liberty to pay anyone of both of the complainants in any ratio or the whole payment to anyone of them as per its discretion.

28. No other relief is made out.

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

Chandigarh
Dated: 02.12.2025

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

Endst. No./CP/RERA/PB/PA/Sec.31/ 31-39 **Dated:-** 15/12/25

A copy of this order is hereby forwarded to the following for their information and necessary action:-

1. Col. Vishal Goindi,
2. Ms. Manisha Goindi,
(Sr. No. 1 & 2 both at House No. 59, Sector 12, Panchkula, Haryana – 134109)

3. ATS Estates Pvt. Ltd.
4. ATS Infrastructure Ltd.
(Sr. No. 3 & 4 both at 711/92, Deepali, Nehru Place, New Delhi – 110019.)

5. State Bank of India, Sadar Bazar, Ambala Cantt., Ambala, Haryana - 133001.

6. The Secretary, RERA, Punjab.
7. Director (Legal), RERA, Punjab.
8. The Complaint File.
9. The Master File.

Sawan

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