

CHAPTER I – PRELIMINARY

The Real Estate (Regulation and Development) Act, 2016

1. Short title, extent and commencement

Interpretations:

- Neelkamal Realtors Suburban Pvt. Ltd. v. Union of India (2017) — RERA's Constitutional Validity Upheld

2. Definitions

2(a): Adjudicating officer

2(b): Advertisement

2(c): Agreement for sale

2(d): Allottee

2(e): Apartment

2(f): Appellate Tribunal

2(g): Appropriate Government

2(i): Authority

2(j): Building

2(k): Carpet area

2(l): Chairperson

2(m): Commencement certificate

2(n): Common areas

2(o): Company

2(p): Competent authority

2(q): Completion certificate

2(s): Development

2(t): Development works

2(u): Engineer

2(v): Estimated cost of real estate project

2(w): External development works

2(x): Family

2(y): Garage

2(z): Immovable property

2(za): Interest

2(zb): Internal development works

2(zc): Local authority

2(zd): Member

2(ze): Notification

2(zf): Occupancy certificate

2(zg): Person

2(zh): Planning area

2(zi): Prescribed

2(zj): Project

2(zk): Promoter

Reg 6. Landowner to be Treated as Promoter or Allottee

Interpretations:

- Upendra Nath Singh v. R.D. Eco Developers Pvt. Ltd. (2021) — Inter Se Disputes Between Promoters Outside RERA Jurisdiction

2(zl): Prospectus

2(zm): Real estate agent

2(zn): Regulations

2(zo): Rule

2(zp): Sanctioned plan

2(zr): Reference to other laws for undefined terms

Reg 39. Adherence to Legal Norms

CHAPTER II - REGISTRATION OF REAL ESTATE PROJECT / AGENTS

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3(1): Mandatory Prior Registration for Real Estate Projects

3(2): Exemptions from Registration of Real Estate Projects

Interpretations:

- M/s Hem Developers Pvt. Ltd. v. Chandra Prabha Lal (2020) — Completed Projects Not “Ongoing” Under RERA
- Agrani Homes Real Marketing Pvt. Ltd. v. Dr. Nawal Prakash Deepak (2020) — Refund Ordered Where Project Not Registered or Commenced
- M/S Paramount Prop Build Pvt. Ltd. v. State of U.P. & Ors. (2020) — Mere Application for Completion Certificate Does Not Exempt Ongoing Project from RERA
- M/S Pacifica (Chennai Project) v. C.R. Chenthirkumaran (2020) — False Certificate Cannot Exempt Ongoing Project from RERA
- M/s SARE Shelters Project Pvt. Ltd. v. SARE Squires & Dewy Terraces (Phase-1) Flat Owners’ Welfare Association (2021) — Incomplete Projects Cannot Evade RERA by Defective Completion Certificate
- Macrotech Developers Ltd. v. State of Maharashtra (2021) — Part Occupancy Certificate After 1 May 2017 Does Not Exempt Project from RERA
- Vasundhara Homes Pvt. Ltd. v. Pankaj Kumar (2021) — Registration of Project is Precondition Before Adjudication
- Experion Developers Pvt. Ltd. v. State of Haryana (2022) — Occupancy Certificate Cannot Substitute Completion Certificate for RERA Exemption

4. Application for Registration of Real Estate Projects

4(1): Application Process for Project Registration

4(2): Documents Required for Project Registration

4(3): Online System for Registration of Projects

Rule 3: Information and Documents to be Furnished by Promoter

Rule 4: Additional Disclosure by Promoters of Ongoing Projects

Reg 3: Certificate Formats for Architect, Engineer, and Chartered Accountant

Reg 4: Certificate Formats for Plotted Development Projects

Reg 5: Application for Registration and Compliance Requirements

Reg 13: Additional Documents Required from Promoter

Reg 14: Application Fee for Change in Project Bank Account

RERA Bihar, Office Order No. RERA/Regstn/2020/1152, dated 20-12-2024 — Standard Operating Procedure for Project Accounts

5. Grant of Registration

5(1): Decision on Registration Application within 30 Days

5(2): Deemed Registration in Case of No Decision

5(3): Validity of Registration Tied to Declared Completion Period

Rule 5: Grant or Rejection of Registration of Project

6. Extension of Registration

6: Extension of Registration in Case of Force Majeure or Other Justified Grounds

Advisory (13 May 2020 COVID-19 Extension)

Rule 6: Extension of Registration of Project

Reg 10: Application Charge for Extension of Registration

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7(1): Grounds for Revocation of Registration

7(2): Prior Notice Requirement Before Revocation

7(3): Conditional Continuation of Registration

7(4): Actions Upon Revocation of Registration

Rule 7: Revocation of Registration of Project

RERA Bihar Office Order No. 129, dated 10.09.2024 — SOP for Voluntary Revocation of Project Registration

8. Obligation of Authority upon Lapse/Revocation

8: Authority's Role After Lapse or Revocation of Registration

9. Registration of Real Estate Agents

9(1): Registration Requirement for Real Estate Agents

9(2): Application for Agent Registration

9(3): Grant or Rejection of Agent Registration

9(4): Deemed Registration in Absence of Response

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Rule 9: Application for Registration by Real Estate Agent

Rule 10: Grant of Registration to Real Estate Agent

Rule 11: Renewal of Registration of Real Estate Agent

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10. Functions of Real Estate Agents

10: Functions of Real Estate Agents

Rule 13: Books of Accounts, Records, and Documents

Rule 14: Other Functions of Real Estate Agent

Rule 15: Obligations of Registered Real Estate Agents

RERA Bihar Office Order No. 72 dated 20.02.2023 — General Notice on AML & CFT Guidelines

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11. Functions and duties of promoter

11(1): Online Disclosure by Promoter

11(2): Advertisement Requirements

11(3): Information to Allottee at Booking

11(4): Continuing Responsibilities of the Promoter

11(5): Restrictions on Allotment Cancellation

11(6): Maintenance of Additional Records

Rule 16: Details to be Published on Website

Reg 7: Other Fees (Miscellaneous Fees Payable by Promoter or Agent)

Reg 8: Display Boards

Reg 9: Information/Documents to be uploaded by Promoter on the web-page of the project which remains available on the website of the Authority

Reg 12: Late Charge for Delay in Annual Statement of Account

Reg 30: Completion of project

Interpretations:

- Ferani Hotels Pvt. Ltd. v. SIC Greater Mumbai (2018) — RTI Disclosure of Building Plans
- Narayan Realty Infrastructure v. State of Gujarat (2019) — No Penalty if Website Mentioned in Prospectus
- Nissa Realtors Pvt. Ltd. v. Shaila Agrawal (2021) — Promoter Cannot Evade RERA Obligations Despite Pre-Act Agreement
- Alok Kumar v. State of Bihar (2025) — Plea to Quash Multiple FIRs in Real Estate Fraud Rejected

12. Obligations of promoter regarding veracity of the advertisement or prospectus

12: Promoter's Liability for False Advertisement

13. No deposit or advance to be taken by promoter without first entering into agreement for sale

13(1): Limit on Advance Payment Before Agreement

13(2): Contents of Agreement for Sale

Rule 8. Agreement for Sale

Reg 15: Mandatory Mention of Booking Amount in Agreement to Sale

Interpretations:

- Subhra Jyoti v. Shree Loknath Baba Homes Pvt. Ltd. (2021) — Illegal Cancellation of Flat Allotment Without Agreement for Sale

14. Adherence to sanctioned plans and project specifications by the promoter

14(1): Adherence to Approved Plans

14(2): Restrictions on Changes to Approved Project Plans

14(3): Liability for Structural and Other Defects

Rera Bihar, Office Order No.130 dt 20.09.2024 — Approval of Revised Sanctioned Maps in Registered Projects

Interpretations:

- M/s Apna Awas Construction Pvt. Ltd. v. Upendra Kumar Mishra (2020) — Compensation for Delay, Rent, and Occupancy Certificate Compliance
- Kamini Homes v. Ishrat Parween (2020) — Unilateral Alteration of Flat Size and Cancellation of Allotment Illegal
- Supertech Ltd. v. Emerald Court Owner RWA (2021) — Illegal Towers Ordered Demolition

15. Obligations of promoter in case of transfer of a real estate project to a third party

15(1): Restriction on Transfer of Promoter's Rights

15(2): Obligations of the New Promoter After Transfer

Interpretations:

- M/S Samruddhi Developers v. Kiran Vasant Verekar (2019) — Assignee-promoter must honour prior obligations; delay-interest payable

16. Obligations of promoter regarding insurance of real estate project

16(1): Mandatory Insurance by Promoter

16(2): Promoter's Responsibility for Insurance Charges

16(3): Transfer of Insurance Benefit to Allottee

16(4): Handover of Insurance Documents to Allottee Association

17. Transfer of title

17(1): Execution of Conveyance and Handover of Possession

17(2): Handover of Documents and Plans After Possession

18. Return of amount and compensation

18(1): Promoter's Liability for Delay or Failure in Delivery

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18(2): Compensation for Defective Land Title

18(3): Compensation for Breach of Other Obligations

Rule 17: Interest Payable by Promoter and Allottee

Rule 18: Timelines for Refund

Interpretations:

- Pioneer Urban Land and Infrastructure Ltd. v. Union of India (2019) — Homebuyers Recognized as Financial Creditors under IBC
- M/s Pukhraj Developers Pvt. Ltd. v. Om Prakash Tiwari (2020) — RERA Inapplicable to Pre-RERA Cancelled Agreements
- Agrani Homes Pvt. Ltd. v. Nilu Kumari (2020) — Refund with Interest, Cheque Payments Risky, AO Proper Forum for Compensation
- Habitech Infrastructure Ltd. v. State of U.P. (2020) — RERA Authority's Power to Order Refund with Interest
- M/s Lysin Engineers Pvt. Ltd. v. Kali Charan (2020) — GST incidence on allottee; delay rent starts post-extension; AO's mixed relief largely upheld
- Ireo Grace Realtech Pvt. Ltd. v. Abhishek Khanna (2021) — Builder-Biased Clauses Declared Unfair, Refund Rights Upheld, Remedies under the CPA and RERA are concurrent
- NBCC (India) Ltd v. Shri Ram Trivedi (2021) — Builder's Liability for Delay in Possession
- Jayesh Tanna, Director of ITMC Developer Pvt. Ltd. v. Radha Arakkal & Ors. (2022) — Matter under Indian Contract Act, Appeal Dismissed After Final Hearing; SLP Denied
- Bombay Dyeing & Mfg. Co. Ltd. v. Ashok Narang & Ors. (2021) — Refund with Interest Payable Even for Pre-RERA Bookings
- M/s IREO Pvt. Ltd. v. Aloke Anand (2022) — Refund to Flat Buyers for Delayed and Deficient Possession
- M/s. Imperia Structure Ltd. v. Brig. Harit Pant & Ors. (2022) — Allottee's Unqualified Right to Refund or Interest under RERA
- M/s. Imperia Structure Ltd. v. Baljor Singh Jakhar & Ors. (2022) — Allottee's Unqualified Right to Refund or Interest under RERA
- Experion Developers Pvt. Ltd. v. Sushma Ashok Shiroor (2022) — Consumer Forums Can Order Refund Despite RERA, One-Sided Clauses Unenforceable
- Vishal Chelani v. Debashis Nanda (2023) — Homebuyers with RERA Decrees Are Financial Creditors
- Wadhwa Group Holding Pvt. Ltd. v. Vijay Choksi (2024) — Joint Liability of Promoter under Section 18 RERA
- Park Xpress JV v. Sagar Hargovind Saboo (2024) — Delay Liability under Section 18 RERA is Absolute
- Dharmendra Sharma v. Agra Development Authority (2024) — Refund and Compensation for Invalid Possession Offer

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19(3): Right to possession

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19(5): Right to documents and plans after possession

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19(8): Mutual reduction of payment obligations or interest

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19(9): Duty to participate in formation of association

19(10): Duty to take possession within two months

19(11): Duty to participate in registration of conveyance deed

Interpretations:

- Ram Kumar Sharma & Anr. v. Abhishek Tiwari & Ors. (25-Sep-2020) — Allottees' Payment Default and Promoter's Obligation to Deliver Possession

CHAPTER V - REAL ESTATE REGULATORY AUTHORITY

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Reg 17. Language of the Authority

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21: Composition of the Authority

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22: Qualifications of Chairperson and Members of the Authority

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25: Administrative powers of Chairperson

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26(1): Removal of Chairperson and Members from office in certain circumstances

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Rule 30. Inquiry into Charges Against Chairperson or Member of Authority or Appellate Tribunal

27. Restrictions on Chairperson or Members on employment after cessation of office:

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**28. Officers and other employees of Authority:**

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31(2): Form, manner, and fees for filing complaint

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Rule 37: Filing of complaint with the adjudicating officer and inquiry by adjudicating officer

Interpretations:

- Imperia Structures Ltd. v. Anil Patni (2020) — Remedies under RERA and Consumer Protection Act are Concurrent
- Newtech Promoters and Developers Pvt. Ltd. v. State of UP (2021) — RERA Authorities' Jurisdiction and Concurrent Remedies with Consumer Fora
- Upendra Choudhury v. Bulandshahar Development Authority (2021) — Article 32 Not Remedy for Individual Real Estate Grievances
- Union Bank of India v. Rajasthan Real Estate Regulatory Authority (2021) — RERA Cannot Override SARFAESI but Homebuyer Rights Must Be Balanced
- M/s Nesh India Infrastructure Pvt. Ltd. v. RERA, Bihar (2024) — Builder's Breach, Delay, and Unauthorized Construction
- Chandra Prakash v. State of Bihar (2025) — Criminal Case Quashed; Civil Dispute with Refund Directed

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32: Functions of Authority for promotion of real estate sector

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34. Functions of Authority:

34: Functions of the Authority

Reg 24. Records of the Authority

Reg 37. Administrative Charges and Standard Fees

RERA Bihar, Office Order No. RERA / Fees / Misc. / 014 / 2024 / 49 dated 13.05.2024 —
RERA Bihar Office Order on Fees

- RERA Bihar, Corrigendum, No. RERA / Fees / Misc. / 014 / 2024 / 49, dated 27.05.2024 — Revised Fees for Certified Copies and Written Statements (RERA Bihar)

Interpretations:

- Bikram Chatterji v. Union of India (2020) — Supreme Court Safeguards Homebuyers in Amrapali Fraud
- NCPL Infracon v. Jyotsana Rajendra Shah (2021) — RERA Must Decide Preliminary Objections Before Proceeding

35. Powers of Authority to call for information, conduct investigations:

35(1): Power to Seek Information and Conduct Inquiries

35(2): Civil Court Powers of the Authority

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Reg 28. Continuance of Proceedings after Death etc.

Reg 31. Saving of Inherent Power of the Authority

Reg 32. Execution of Orders

Reg 34. Extension of Time Prescribed

Reg 35. Effect of Non-Compliance

Reg 36. Costs

Interpretations:

- M/s Chitra Homes Pvt. Ltd. v. Union of India & Ors. (2020) — RERA Jurisdiction over Completed Projects
- M/s Pahi Construction Pvt. Ltd. v. Atma Nand Jha & Anr. (2020) — RERA Authority Cannot Freeze Bank Accounts or Ban Real Estate Activities

36. Power to issue interim orders:

36: Power to Issue Interim Orders

Reg 25. Interim Orders, Investigation, and Collection of Information

37. Powers of Authority to issue directions:

37: Powers of Authority to Issue Directions

Reg 29. Issue of Orders and Directions

Interpretations:

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- Raj Kumar & Ors. v. M/s Star India Construction Pvt. Ltd. & Ors. (2021) — Police Deployment Order Set Aside as being out of jurisdiction

**38. Powers of Authority:**

38(1): Power to Impose Penalty or Interest

38(2): Procedure and Principles of Natural Justice

38(3): Reference to Competition Commission of India

**39. Rectification of orders:**

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40(2): Enforcement of orders and directions

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41(2): Chairperson of the Central Advisory Council

**42. Functions of Central Advisory Council:**

42(1): Functions of the Central Advisory Council

42(2): Power of Central Government to frame rules on CAC recommendations

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43(1): Establishment of Real Estate Appellate Tribunal

43(2): Establishment of Benches of the Appellate Tribunal

43(3): Composition of Benches of the Appellate Tribunal

43(4): Joint Appellate Tribunal and Transfer of Pending Cases

43(5): Right of Appeal and Pre-deposit Requirement for Promoters

Interpretations:

- CCI Projects Pvt. Ltd. v. Jyoti K. Narang (2020) — Lack of Proper Coram under Section 43(3) RERA Can Void Orders
- Janta Land Promoters Pvt. Ltd. v. Union of India & Ors. (2020) — Single-Member RERA Orders Invalid; Authority vs AO Jurisdiction Clarified; Pre-Deposit Upheld
- Raman Kumar & Constructions Pvt. Ltd. v. Niraj Kumar (2020) — Mandatory Pre-Deposit for Entertaining Appeal
- Pankaj Kumar Singh v. Sri Anuanand Construction Pvt. Ltd. (2021) — Appeal Maintainable by Allottee without pre-deposit
- M/s Nesh India Infrastructure Pvt. Ltd. v. Sita Ram Singh & Savita Sah (2021) — 100% Pre-Deposit Required in Compensation Appeals
- Hagwood Commercial Developers Pvt. Ltd. v. Rahul Madhukar Deshmukh (2021) — *Forum Conveniens* Requires Transfer to Nagpur Bench

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- Galaxia Township Housing Pvt. Ltd. v. State of Bihar (2023) — 30% Pre-deposit under Section 43(5) RERA Mandatory
- Balaji Construction Company v. Anjusha Ajit Kadam & Ors. (2024) — Pre-Deposit Must Cover Full Interest Awarded

#### **44. Application for settlement of disputes and appeals to Appellate Tribunal:**

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44(2): Time Limit and Form of Appeal

44(3): Power of Appellate Tribunal to Pass Orders

44(4): Communication of Orders by Appellate Tribunal

44(5): Timeframe for Disposal of Appeals

44(6): Power to Call for Records and Review Orders

Rule 27: Appeal and the Fees Payable

Interpretations:

- Mrinal Singh v. RERA, Bihar (2021) — Tribunal Corrects Typographical Errors in Judgment
- M/s Nesh India Infrastructure Pvt. Ltd. v. State of Bihar (2024) — Writ Not Maintainable Where RERA Remedy Exists
- Surendra G. Shankar v. Esque Finamark Pvt. Ltd. (2025) — Delay in RERA Appeals Must Be Condoned, Merits Left to Tribunal

#### **45. Composition of Appellate Tribunal:**

45: Composition of Appellate Tribunal

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46(1): Qualifications for appointment of Chairperson and Members

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47(2): Disqualification on Grounds of Interest

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#### **49. Removal of Chairperson and Member from office in certain circumstances:**

49(1): Grounds for Removal of Chairperson and Members

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49(2): Procedure for Removal of Chairperson and Members

49(3): Power to Suspend During Inquiry

49(4): Rule-Making Power for Inquiry Procedure

Rule 30: Inquiry into Charges Against Chairperson or Member of Authority or Appellate Tribunal

**50. Restrictions on Chairperson or Judicial Member or Technical or Administrative Member on employment after cessation of office:**

50(1): Post-Office Employment Restrictions on Chairperson and Members

50(2): Prohibition on Disclosure of Information

**51. Officers and other employees of Appellate Tribunal:**

51(1): Provision of Officers and Employees to Appellate Tribunal

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51(3): Service Conditions of Officers and Employees

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52: Vacancies in the Appellate Tribunal

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53(2): Tribunal's power to regulate its procedure

53(3): Tribunal not bound by rules of evidence

53(4): Tribunal's powers equivalent to a civil court

53(5): Proceedings deemed judicial and Tribunal treated as civil court

Rule 31: Salary, allowances and service conditions of officers and employees of Appellate Tribunal

Rule 32: Additional powers of Appellate Tribunal

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Rule 34: Functioning of Appellate Tribunal

**54. Administrative powers of Chairperson of Appellate Tribunal:**

54: Administrative powers of Chairperson of Appellate Tribunal

**55. Vacancies, etc., not to invalidate proceeding of Appellate Tribunal:**

55: Vacancies, etc., not to invalidate proceedings of Appellate Tribunal

Interpretations:

- M/S G.S. Enterprises v. Yogesh Agrawal (2023) — Tribunal Order Invalid Without Proper Quorum

**56. Right to legal representation:**

56: Right to legal representation

Reg 22: Authorized Representative

Interpretations:

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- Sanjay Ghiya v. Union of India (2022) — Section 56 RERA Read Down to Allow Respondents Representation

57. Orders passed by Appellate Tribunal to be executable as a decree:

57(1): Orders of Appellate Tribunal executable as decree

57(2): Execution of Appellate Tribunal orders through civil court

58. Appeal to High Court:

58(1): Appeal to High Court

58(2): No appeal against consent orders

Interpretations:

- M/S Renaissance Infrastructure v. Parth Bharat Suchak (2020) — Withdrawal of SLP with Liberty to File Review
- Gujarat Real Estate Regulatory Authority v. Satyam Infracon (2021) — RERA Authority Itself Can Appeal as a “Person” Under Section 58
- Saurav Kumar Sharma v. State of Bihar (2021) — Writ Not Entertained Where Appellate Remedy Exists
- Goan Real Estate and Construction Pvt. Ltd. v. State of Goa (2022) — SLP Dismissed, High Court’s RERA Directions Affirmed
- Smt. Chandra Prabha Lal v. M/s Hem Developers Pvt. Ltd. (2023) — No Second Appeal under Section 58 RERA, Only Miscellaneous Appeal with Fixed Court Fee

CHAPTER VIII – OFFENCES PENALTIES AND ADJUDICATION

59. Punishment for non-registration under section 3:

59(1): Punishment for Non-Registration of Project

59(2): Punishment for Continued Violation of Registration Requirement

Rule 35: Terms and conditions and the fine payable for compounding of offence

60. Penalty for contravention of section 4:

60: Penalty for Contravention of Section 4

61. Penalty for contravention of other provisions of this Act:

61: Penalty for Contravention of Other Provisions

62. Penalty for non-registration and contravention under sections 9 and 10:

62: Penalty for Non-Registration or Contravention by Real Estate Agents

63. Penalty for failure to comply with orders of Authority by promoter:

63: Penalty for Promoter’s Non-Compliance with Authority’s Orders

64. Penalty for failure to comply with orders of Appellate Tribunal by promoter:

64: Penalty for Promoter’s Non-Compliance with Appellate Tribunal Orders

65. Penalty for failure to comply with orders of Authority by real estate agent:

65: Penalty for Real Estate Agent’s Non-Compliance with Authority’s Orders

66. Penalty for failure to comply with orders of Appellate Tribunal by real estate agent:

66: Penalty for Real Estate Agent’s Non-Compliance with Appellate Tribunal Orders

67. Penalty for failure to comply with orders of Authority by allottee:

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67: Penalty for Allottee's Non-Compliance with Authority's Orders

**68. Penalty for failure to comply with orders of Appellate Tribunal by allottee:**

68: Penalty for Allottee's Non-Compliance with Appellate Tribunal Orders

**69. Offences by companies:**

69(1): Offences by Companies — Liability of Persons in Charge

69(2): Offences by Companies — Liability of Directors and Officers

**70. Compounding of offences:**

70: Compounding of Offences

**71. Power to adjudicate:**

71(1): Power to Adjudicate Compensation

71(2): Time Limit for Adjudication of Compensation

71(3): Powers of Adjudicating Officer During Inquiry

Reg 21: Adjudication Proceedings before the Authority

Interpretation:

- Experion Developers Pvt. Ltd. v. State of Haryana & Ors. (2020) — RERA's Powers and Jurisdiction Clarified

**72. Factors to be taken into account by the adjudicating officer:**

72: Factors for Determining Compensation or Interest

**CHAPTER IX – FINANCE ACCOUNTS AUDITS AND REPORTS**

**73. Grants and loans by Central Government:**

73: Grants and loans by Central Government

**74. Grants and loans by State Government:**

74: Grants and loans by State Government

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75(1): Constitution of Fund

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75(3): Administration of the Fund

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76(1): Penalties credited to Consolidated Fund of India in Union Territories

76(2): Penalties credited to State account

**77. Budget, accounts and audit:**

77(1): Budget, accounts and annual statement

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78. Annual report:

78(1): Preparation of annual report

78(2): Laying of annual report before legislature

CHAPTER X – MISCELLANEOUS

79. Bar of jurisdiction:

79: Bar of jurisdiction

Interpretations:

- Janapriyo Real Estate Pvt. Ltd. v. State of West Bengal (2024) — Refund Ordered, Forfeiture by Promoter Illegal

80. Cognizance of offences

80(1): Cognizance of offences restricted to Authority's complaint

80(2): Limitation on courts competent to try offences

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81: Delegation of powers by the Authority

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82(2): Effect of Supersession of the Authority

82(3): Reconstitution of the Authority after Supersession

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83. Powers of appropriate Government to issue directions to Authority and obtain reports and returns:

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