



# KONNECT

THE TIMES OF KHADAYATA

410, Yusuf Building, Veer Nariman Point Road, Fort, Mumbai 400001. • Tel.: (022) 2287 5333

**INSIDE**

- 3 - A TRIBUTE TO KHADAYATA RATNAS
- 7 - HISTORY OF KHADAYATA - PART 3
- 9 - HIGH BLOOD PRESSURE
- 9 - ANCIENT INDIAN HISTORY & ARCHEOLOGY (VARIOUS JOBS)
- 11 - LEGAL REMEDIES FOR HOME BUYERS


**REVACHEMICAL PRIVATE LIMITED**

AN ISO 9001:2015 &amp; ISO 14001:2015 CERTIFIED COMPANY



## REVA PURPLE LEAF HAND WASH

FDA Approved hand wash. Available in-

- Florentine - Pink
- Lemon - Yellow
- Peach - Peach
- White Lilly - White



## REVA HAND RUB PLUS

80% Alcohol based hand rub in liquid and gel form. Formulated based on recommendation by WHO.



## REVA HAND RUB PLUS-I

75% Iso Propyl Alcohol based hand rub in liquid and gel form. Formulated based on recommendation by WHO.



## REVA HYPOCHLOR

4-5% Active Sodium Hypchlorite Solution. 10% active also available.

**Dosage:** 1% active solution recommended for application on non-porous surfaces and outside areas.



## REVA HYGI

Floor and Multisurface Disinfectant Cleaner. Its unique formulation kills germs and removes tough stains.

**Dosage:** 40 ml per Ltr of water.



## REVA HYGI O2

Silver Hydrogen Peroxide based Surface Disinfectant and Aerial Fumigant Concentrate. Reva Hygi O2 is Eco Friendly, Aldehyde free, Non staining and extremely low toxic product. Safe to be used on all surfaces in recommended di-solution.

**Dosages:**

1-2% for surface disinfectant.  
2-3% for fumigation.



+91 98203 61122



officedesk@revachemical.com



www.revachemical.com

## Khadayata Ratnas - A Tribute



### FIRST ROW (L TO R)

SHRI NAVINBHAI M. MEHTA, DR. BHARAT V. SHAH, SHRI MANOJ SHROFF, SHRI JAYANTIBHAI KANCHWALA

### SECOND ROW (L TO R)

SHRI CHANDULAL SHIVLAL SHAH (SARKAR), SHRI K K SHAH, SHRI ASHWIN LILADHAR SHAH, DR. V. V. SHAH

### THIRD ROW (L TO R)

SHRI SUNIL KOTHARI, SMT. NAMRATABEN SHAH, MR. CHANDRAKANT SHAH, SHRI HASMUKHBHAI PATEL

### FOURTH ROW (L TO R)

SHRI ASHVINBHAI SHAH

**Editorial Team:** Mr. Premal Parikh | Mr. Nainesh Shah | Dr. Jignesh Bhalavat | CA Jigar Shah | Ms. Pratibha Shah

**Release Date:** First Week of Every Month; **Frequency:** Monthly

Please send in your article / content before the 25th of the preceding month to be published in the ebulletin

**Email:** [info@khadayatabusinessnetwork.com](mailto:info@khadayatabusinessnetwork.com) • **WhatsApp:** 9820999056 | 9821138471 | 9820395856

**Note:** We, at KCBF, have decided to publish profile of each life members and hence requested them to share details about their Business / Professional / Service etc including family in their own words (150/175). We also thought to introduce a renowned Khadayata under "Khadayata Ratna" - A person of eminence from Khadayata community who can be Businessman / Professional or Service at highest position from any field. It's a prerogative of KCBF Admin Committee from the name suggested and/or forwarded to KCBF. The honour given is based on individual's contribution to profession, community and society at large. The award carries no material/monetary medal or certificate but the basic objective is to bring to light our own people as role model for current and future generation of our community.

**Disclaimer:** KCBF has compiled this ebulletin with care. However, KCBF, its editorial team or the admin committee (hereafter called as "The Publishers") does not warrant that information in this ebulletin is free of errors. The Publishers also does not necessarily agree with or endorse any statement or opinion either in the editorial material or advertisements in this ebulletin and the use of any information in this ebulletin is entirely at the risk of the reader / user.



## FOR A FINANCIAL PLAN



### Audit of Existing Investment

#### Gather all important documents at one place

Check

- Status of Investments/Policies
- Bank Account Details
- Holding pattern for Investments and Bank Accounts - Joint or Single
- Nominations



### Emergency Fund

- Minimum of 6 Months Expenses should be kept in Liquid Investments (available to you maximum in 24 hrs).
- Helps incase of loss of job or Temporary Disability and Loss of Income

**Note all your expenses to get the right amount of your Emergency Fund**



### Health Insurance

Basic + Super Top up

Family Cover

Understand policy features in depth

- Waiting periods (pre existing diseases and certain ailments)
- Capping (Room and Diseases)
- Cashless Network Hospitals

**Educate each family member about the policy you have.**



### Life Insurance

#### Protection for your loved ones in your absence

- Maximize the Cover Available to you at your age and as per your earnings. Should be enough to meet your family's needs and goals as planned by you, even in your absence
- Term Insurance. Earlier the better - Buy it early in life and keep reviewing at change in each life stage (single, married, child birth etc)
- Declare all facts specially about health correctly at all times.



### Planning for Future Goals

#### Long Term & Short Term Goals

- Buying a House / Car
- Planning for Trips
- Child Education / Marriage
- Retirement

**RIMA PARIKH**

CERTIFIED FINANCIAL PLANNER

**MOBILE: +91 9820438268 | LINKEDIN: cfprimaparikh**





*Premal Parikh*  
INSURANCE ADVISOR

*The Name You Can Trust, Save Money, Live Better!*

**Why is insurance needed?**

- For a better tomorrow
- Security for loved ones
- Child's Future Needs / Education / Marriage
- Holding your head high in preparation for retirement
- Security against housing and business loans

**Services for all insurance needs including-**

- Premium collections
- Nomination changes for policies
- Name and address change
- Maturity claims
- Death claims
- Arrangement of loans on existing policies and many more....



26/A, Khetwadi 3rd Lane, 2nd Floor,  
Opp. Tara Bhuvan Bldg., Mumbai - 4.  
Tel.: 2309 4350 • Mob.: 9820999056  
Email : premal0209@yahoo.com

www.nectartreatss.com  
9833533469



Download our App to Order our handmade chocolates, gluten free ladoos, and healthy munching products for personal and corporate gifting

WHY CONTACT DIFFERENT PERSON FOR YOUR INVESTMENTS?

ALL INVESTMENTS UNDER ONE UMBRELLA

**PURVI BHALAVAT - 98201 82844**

YOUR FINANCIAL PARTNER FOR SUCCESS



Travel  
Insurance



Home  
Insurance



Family  
Insurance



Vehicle  
Insurance



Mediclaim  
Insurance



Life  
Insurance

We also provide assistance in **MUTUAL FUNDS • COMPANY FDs • BONDS • NCDs • IPO's**



# Laptop<sup>TM</sup> wala.com

Complete Laptop Solution

info@laptopwala.com

81083 66640





# History of Khadayata Community: Part 3

NAVJIT D. SHAH, Ex-Editor Khadayata Yuvak

**T**he Ekda or Panch listed in reference books and later by Khadayata Parishad are as follows.

1. Amdavadi Visha Khadayata, Ahmedabad; 2. Amdavadi Visha Khadayata Vanik Gnyati Panch, Surat; 3. Bharuch Visha Khadayata; 4. Baudhan Visha Khadayata; 5. 121 Dasha Khadayata Desai; 6. Dasha Khadayata Rajkanam; 7. Dasha Khadayata Vanik Fund & Wadi, Vijayapura(Karnatak); 8. 171 Dash KhadayataVaania. Nadiad; 9. Ekvis Gam; 10. Gujarat Khadayata Samaj, Indor; 11. Haldarvas, Ghodasar, Mahemdavad Dodhso Visha Khadayata; 12. Haldarvas, Ghodasar Ainshi Visha Khadayata; 13. Jambusar Visha Khadayata; 14. Janod Ekda Khadayata Kelavani Mandal, Mumbai; 15. Janod Ekda Khadayata Stree Mandal, Mumbai; 16. Kathlal Bhaner 262 Navgam; 17. Kathlal Bhaner 242; 18. Khadayata Samaj, Chennai; 19. Khadayata Kotyark Prabhu Samiti, Chennai; 20. Khadayata United Progressive Alliance, Nadiad; 21. 262 Khadayata Samaj, Surat; 22. Kheda Maatar Amdaavaad Visha Khadayata; 23. Mandavi Khadayata Samaj; 24. Mandavi Khadayata Yuvak Mandal, Surat; 25. Maangrol Khadayata (Saurashtra); 26. Modasa Ekda Dasha Khadayata Samaj, Mumbai; 27. Modasa Ekda Dasha Khadayata Stree Mandal, Mumbai; 28. Modasa Ekda Visha Khadayata Modi Panch Kelavani Mandal, Modasa; 29. Modasa Ekda Khadayata Mitra Mandal, Surat; 30. Modasa Ekda Khadayata Mahila Mitra Mandal, Surat; 31. Modasa Ekda Visha Khadayata Mitra Mandal; 32. Modasa Ekda Visha Khadayata Charitable Trust, Mumbai; 33. Modasa Ekda Visha Khadayata Kovaadia Panch; 34. Modasa Ekda Visha Khadayata Kovadia Mandal, Mumbai; 35. Modasa Ekda Sathamba Samuday; 36. Munde Raave; 37. Nadiad Khadayata Samaj, Surat; 38. Nandbar Visha Khadayata; 39. Navsari Khadayata Vanik Mandal; 40. Rajpipla Rajkanam; 41. Rajpipla Visha Khadayata Mitra Mandal, Vadodara; 42. Rajpipla Visha Khadayata Gnyati, Rajpiplaa; 43. Sandhasal, Jantra, Alina; 44. Saryu D. Shah Janod Ekda Medical Trust, Mumbai; 45. Savli Dasha Khadayata Panch; 46. Surati Visha Khadayata Vanik Gnyati Panch, Surat; 47. Surati Dasha Khadayata Vanik Gnyati Panch, Surat; 48. Ter Gaam; 49. Umareth Khadayata Samaj, Surat; 50. Umareth Khadayata Mitra Mandal, Umareth; 51. Umareth Khadayata Mahila Mandal, Surat; 52. Vatva Visha Khadayata; 53. Vejalpur Ekda Visha Khadayata Mitra Mandal, Surat; 54. Vejalpur Ekda Visha Khadayata Vanik Panch; 55. Vijapur Bongalroad Madras Dasha Khadayata; 56. Visha Khadayata Pratham Ekda Panch Samast, Nadiad

There seems to be a perennial problem of shortage of brides for grooms when boys reached marriageable age. Hence there were further divisions in existing groups and Tads or Thadas came into existence in places where they lived. The following Tads are listed in reference books. The list of Ekdas and Tads given here may need revision if some input comes in.

1. Bhajibhai Jamanadas; 2. Bhajibhai Ishwardas; 3. Chhaganlal Harivallabhdas; 4. Chhotalal Jadavji; 5. Dasha Khadayata Deshi Vania; 6. Dasha Khadayata

- Nanavati; 7. Gordhandas Muljibhai; 8. Hijibhai Dayalji; 9. Jethabhai Pitambar; 10. Jethalal Shamaldas; 11. Laxmidas Muljidas; 12. Mansukhlal Tribhuvandas; 13. Mathurdas Bhikhabhai; 14. Nadiad Visha Khadayata Motun Tad; 15. Nadiad Visha Khadayata Pratham Ekda Panch-Pipalwad Tad; 16. Narottam Ambavidas; 17. Nathalal Bapuji; 18. Oad, Vaso, Sarsa, Bhadarva, Char Gam Motun Tad; 19. Oad, Vaso, Sarsa, Bhadarva, Char Gam Nanun Tad; 20. Parashottamdas Narandas; 21. Ranchhoddas Jethabhai; 22. Thamanawala; 23. Vyapari Visha Khadayata; 24. Vish Khadayata Mota Tad, Nadiad; 25. Visha Khadayata Mota Tad Kelavani Mandal; 26. Zaverbhai Jethabhai Vyapari Panch

The following Central Organizations exist today. They are in the service of community in fields like education, medical aid, supporting needy lady members, temple management, giving financial aid on death, organizing public meetings to discuss community problems etc. They collect funds from community by membership or by donations. In education they give scholarships and/or loans that are mostly interest free. For help on death, one has to make annual contribution. There is great support from community in running these organizations.

1. Girjalaxmi Mahila Mandir, Ahmedabad; 2. Janata Charitable Society, Ahmedabad; 3. Kamalalaxmi Stree Udyogshala, Ahmedabad; 4. Kotyark Khadayata Samiti, Ahmedabad; 5. Khadayata Bandhu Samaj, Surat; 6. Khadayata Bhuvan Mandal, Mumbai; 7. Khadayata Vikas Mandal, Surat; 8. Khadayata Kelavani Mandal (Education Society), Ahmedabad; 9. Khadayata Welfare Foundation, Mumbai; 10. Khadayata Marriage Bureau, Ahmedabad; 11. Khadayata Parishad, Ahmedabad; 12. Khadayata Parishad Vibhagiy Samiti, Nadiad; 13. Khadayata Parishad Vibhagiy Samiti(South Gujarat), Surat; 14. Khadayata Samaj, Mumbai; 15. Khadayata Vidhyarthi Sahayak Sahakari Mandal, Ahmedabad; 16. Khadayata Yuvak Sangh, Mumbai; 17. Dr.M.K.Bhagat Mahila Vikas Mandal, Ahmedabad; 18. Samast Khadayata Suraksha Trust, Ankleshwar; 19. Samast Khadayata Suraksha Trust, Vadodara; 20. Samast Khadayata Vanik Bhagini Samaj, Surat; 21. Samast Khadayata Yuva Samaj, Nadiad; 22. Upnagar Khadayata Mitra Mandal, Mumbai

There are Guest Houses all over India where Khadayatas make frequent visits.

1. Chandulal T. Parikh Khadayata Bhuvan, 213, Raja Rammohanroy Road, Prarthana Samaj, Churni Road, Mumbai-400004. Phone No. 022-23860623
2. Chunilal Mulchand Nivasgruh, Punil Nagar, Borivali(w), Mumbai-400092. Phone No. 022-28951335.
3. K.K.Shah Jarodwals Khadayata Bhuvan, Patel Street, Near Tower, Next to Police Chowky, Raopura, Vadodara-1, Phone No.2433774
4. Khadayata Bhuvan, Opp. Purushottam Baug, Ankaleshwar, Dist.-Bharuch.
5. Khadayata Bhuvan, Near Khadayata Pol, Nadiad
6. Shree Maneklal Keshavlal Malukchand Shah

Khadayata Bhuvan, Post-Gokul, Dist. - Mathura(U.P.), Phone No. 0565-2818

7. Shree Maneklal Pranjivandas Nivasgruh, Khadayata Bhuvan, Vileparle(E), Mumbai. Phone No. 022-26114363

8. Manilal Motilal Shah Khadayata Bhuvan, Gajjar Street(Contractor.s Gali), Near Visha-Dasha Lad Wadi, Haripura, Surat.

9. Pankajhari Vidhyarthi Atitheegruh, Khadayata Bhuvan, Vileparle(E), Mumbai.

10. P. R. Shah Khadayata Bhuvan, Khadiya, Char Rasta, Desai Pol, Ahmedabad. Phone No. 079-2369526 and 079-2112811.

11. Shrimatee Saralaben Navinchandra Sutaria Khadayata Samaj, Near Kapadvanj Jakatnaka, Opp.Marketing Yard, Dakor-388225. Phone No. 02699-45130

12. Shrimatee Suryaben Rasiklal P. Shah Khadayata Atithe Bhuvan, Near S.T. Stand, Next to Petrol Pump, Highway, Shreenathdwara. Phone No. 02953-30964.

13. Shree Shival Leelachand Mahemangruh, Khadayata Chhatralay, Modasa

14. Vadilal Somalal Shah Nivasgruh, Bhai Street, Raipur Chakala, Raipur, Ahmedabad.

Community Magazines being published every month are listed below. They not only give community news but also carry advertisements for marriage etc. apart from articles written by Khadayatas. The income comes from ads, sponsorship and subscription.

1. "Khadayata Jyoti" from Ahmedabad
2. "Khadayata Yuvak" from Mumbai
3. "Khadayata Darpan" from Vadodara

Folloing Khadayata Boarding Houses are existing today for students from rural area.

1. Shree C. K. Khadayata Chhatralay, Gulbai Tekra, Ellisbridge, Ahmedabad
2. Shree J. K. Khadayata Chhatralay, Dhanubakri Corner, Rajmahel, Vadodara
3. Shree Khadayata Chhatralay, Modasa, Dist. Aravalli
4. Shree Khadayata Vanik Boarding House, Mangarol, Saurashtra
5. Shree Laxmichand Meethalal Chhatralay, Kapadvanj
6. Shree Manilal Motilal Chhatralay, Haripur, Surat
7. Shree Nanabhai Ghelabhai Chhatralay, Hanuman Road, Vileparle(E), Mumbai-400057
8. Shreematee Shantaben Somchand Chhatralay, Opp. Junnarkar Hostel, Vallabh Vidyanagar.

Khadayata Old People's Homes were established in view of changing family patterns. They are run in a professional way to make life of inmates comfortable.

1. C. T. Parikh Vanprasthashram, Dakor. Phone No. 02699-245068
2. Shree Kotyark Tirth, At & Post Mahudi, Taluka-Manasa, Dist. -Gandhinagar. Phone No. 02763-284624
3. Khadayata Samaj Vriddhashram, Bhagavatkrupa, Vadavakuva, Nadiad. Phone No. 0268-2561678
4. Shantilal Mohanlal Ashaktashram, Dakor. Phone No. 02699-244218
5. Manilal Gandhi Vriddhashram, Ahmedabad






## Stay Cool, Calm & Connected

### Now your Travel Plans Just a Touch away.

*Catch Us Live On*  
**15<sup>th</sup> March 2022**

## SERVICES WE OFFER

  
**Flights**

  
**Hotels**

  
**International Holidays**

  
**Domestic Holidays**

**For Bookings & More Details Reach Us At** \*T & C Apply!

204, 2nd Floor, Central Plaza Mall, Daftari Road, Near Shivaji Chowk, Malad East, Mumbai - 400097.

📞 75067 01471 / 72 / 74 ✉ sales@dewberryholidays.com 🌐 www.dewberryholidays.com



## Scintillating <sup>6N/7D</sup> SIKKIM

**2N GANGTOK - 2N PELLING - 2N DARJEELING**  
 PREPURCHASED INVENTORY

**HOTELS**

2N GANGTOK : KINGSWAY BOUTIQUE  
 2N PELLING : CHIMINDA  
 2N DARJEELING : SILVER STAR



**TOUR HIGHLIGHTS :-**

TSOMGO LAKE & BABA MANDIR  
 CABLE CAR & YAK RIDE  
 CHARDHAM  
 SKYWALK  
 KHECHEOPALRI LAKE  
 KANCHENJUNGA FALLS  
 SUNRISE AT TIGER HILL

**INCLUSIONS**

ACCOMMODATION  
 BREAKFAST AND DINNER  
 TRANSFERS AND SIGHTSEEING  
 PERMITS AND TAXES

**2 PAX RS- 33000**  
PER PERSON

**4 PAX RS -28000**  
PER PERSON

**6 PAX RS - 25000**  
PER PERSON

**COSMIC HOLIDAYS**

+91 7486978254 / 7486918253 cosmicholidaysgujarat@gmail.com



# Dipal Cakes

**We are making all types of cakes to make your occasion more memorable**

**Wedding cake, Engagement cake, Baby shower cake, Baby announcement cake, Birthday cakes, Bride/Hroom to be cake, Anniversary cake, Vegan cake, etc**

**We are also making different varieties of Truffles, Cake sickles, Jar mousse, Jar cakes, Chocolates, Bento cake, etc**

**We also customize things as per your preference**

**Dipal Shah: 9664556968**  
 dipal\_cakes  
 dmcakes

# High Blood Pressure

DR. MITA SHAH

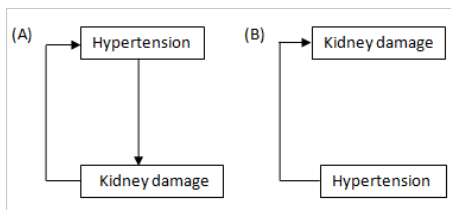


**B**lood pressure is the force exerted by blood against the artery walls as it flows through your body. If the amount of force increases, it causes high blood pressure, or hypertension. A reading of 120/80 mmHg is normal whereas 140/90 mm Hg or above is considered high blood pressure.

High blood pressure or hypertension is the most common medical condition in India with a prevalence rate of 25.3%. In a survey of more than 4,000 adult from urban as well as rural pockets conducted by Narmada Kidney Foundation, 42% were found to be hypertensive. Worse is the fact that a large majority of these hypertensive subjects remain uncontrolled. It is this fact that makes hypertension a leading risk factor for heart attack, stroke and kidney disease.

Kidneys play the most important role in controlling a person's blood pressure by maintaining sodium and water balance in the body. Sodium is one of the most abundant elements on earth and when we say sodium

"Salt" is what pops up in our minds. Salt is the mineral compound sodium chloride. The defect in kidney function can be determined by doing simple tests like urine routine, serum creatinine and ultrasonography of abdomen. We also know that elevation in systemic blood pressure irrespective of its cause may further damage an abnormal



kidney (Figure 1).

Figure 1: Relationship between the kidneys and blood pressure. Kidney damage can be the origin of high blood pressure (B) or can be the consequence of the elevation in high blood pressure (A).

High blood pressure often does not have symptoms—therefore it's called "the silent killer". In some cases a person may experience headaches and nosebleeds.

Long standing hypertension can cause narrowing of blood vessels. This narrowing makes hypertension worse, and this makes heart pump harder to circulate the blood. Narrowing of blood vessels of the heart leads to heart attacks. Narrowing of blood vessels of the brain can lead to stroke (paralysis). Similarly, narrowing of blood vessels of legs

can lead to gangrene requiring amputation. Prevention and control of high blood pressure can go a long way in maintaining healthy life. This can be achieved by following measures:

- A healthy eating plan that includes low sodium (salt) and diet rich in fruits, vegetables, whole grains and plant based proteins (lean meats for non-vegetarians)
- Regular physical activity.
- Weight loss. A loss of 7% to 10% of your body weight in those who are overweight can help.
- Quitting smoking.

If despite above measures blood pressure remains high, medication should be used to control the blood pressure.

In summary, high blood pressure is the most common medical problem in our country and all over the world. The most common cause is the abnormality in kidney function. Therefore, every person with high blood pressure must be evaluated for kidney function and by a kidney specialist.

## Dr Mita Shah

Chief Diabetologist, Institute of Renal Sciences, Global Hospital, Mumbai  
Trustee, Narmada Kidney Foundation

in association with the KCBF Medical Team  
of Dr Utpal Sheth & Dr. Rajendra L. Bhalavat.

# Ancient Indian History & Archaeology (Various Jobs)

SANDEEP V. SHAH



**M**A. Ancient Indian History & Archaeology is a Master Level course with duration of two years. The course provides access to topics like the practices and methods of archaeology and the integration of applied sciences with archaeology. The course is fascinating and

helps in building and nurturing the mindset required for the ethical and creative aspects of life associated with being a historian or an archivist.

## Various Jobs:

Archivist, Historian, Civil Servant, Govt. Servant Records Manager, Documentation Specialist, Librarian, Information Manager, Research Assistant, Professors, Lawyers, Teachers, Lecturers

Civil Services, Educational Services, Journalism, Museums, Tourism, Research Areas, Historical Parks, Archaeological excavation programs

## Average Annual Salary


Archaeologist/Research Assistant - Rs. 6 to 7 Lacs  
Professors - Rs. 2 to 7 Lacs  
Civil Servant - Rs. 7 to 8 Lacs  
Librarian - Rs. 2 Lacs

## Sandeep V Shah

MA : Numismatics and Archaeology


<https://www.universitydunia.com/institute/63458-global-india-services/courses-fees/arts/m-a-ancient-indian-history-archaeology>






# ADVENTURE AWAITS

**Our Services**



Hotel Booking


Flight Booking

Holiday Planning

Cruise Trips



CONTACT US

 +91 74869 18253/ 74869 78253 / 83693 86620  
 [cosmicholidaysgujarat@gmail.com](mailto:cosmicholidaysgujarat@gmail.com)  
 121, Bhanu Hills, Koparli Road, Opp R.K. Desai College, Vapi - 396191. Valsad. Gujarat

## Admin Committee



**Dr Rajendra L Bhalavat**  
President



**Mr Akshay Vani**  
Vice President



**Mr Premal Parikh**  
Secretary



**Mr Sandeep Shah**  
Treasurer



**Dr CA Chaitanya S Shah**  
Committee Member



**Dr Jignesh Bhalavat**  
Committee Member



**CA Narendra Shah**  
Committee Member



**CA Jigar Shah**  
Committee Member



**Mr Nainesh Shah**  
Committee Member



**Ms Lata Shah**  
Committee Member



**Mr Hardik Nadiyana**  
Committee Member



**Mr Rajiv Patwa**  
Committee Member



**Ms Pratibha Shah**  
Committee Member



**Ms Purvi Bhalavat**  
Committee Member



**Ms Monica Shah**  
Committee Member



# Legal Remedies available to a Flat Purchaser

SUNNY SHAH



**P**urchasing a Flat in a metropolitan city like Mumbai can mean investing one's entire life savings. It is common to purchase a flat in an under-construction building. It is, however, not uncommon, that the construction of the building may get delayed. In some instances, the construction completely halts. In some cases, disputes arise on the quality of construction. Disputes may arise on the monetary aspects. Builder-buyer disputes are very common, which has also prompted the Parliament to enact the Real Estate (Regulation and Development) Act, 2016 and also amend the Insolvency and Bankruptcy Code, 2016 to recognize flat purchasers as financial creditors. In case a dispute arises, there are various remedies that are available to a flat purchaser. As to which remedy will be most appropriate will depend on the facts and circumstances of each case, for which an expert legal advice is recommended.

Following are the common legal remedies are available to a flat purchaser under various different legislations passed to protect the interests of a flat purchaser:

## 1. Complaint under the Real Estate (Regulation and Development) Act, 2016

The Real Estate (Regulation and Development) Act, 2016 ("RERA") was enacted with the objective to address grievances of flat purchasers and bring transparency and accountability of builders. This is in line with the vast and growing demand in real estate sector to streamline this industry and balance interest of flat purchasers and the builders. RERA envisages Real Estate Regulatory Authorities to be created in each State for not only promoting the interest of all the stakeholders under RERA but also to deal with their grievances. A Flat purchaser can file a complaint to claim the refund amount which has been paid for purchase of a property along with interest in case the builder defaults in delivery of possession. A complaint can also be filed for contravention of any provisions of the RERA or the Rules or Regulations made thereunder. RERA affords the option to appeal against the decision of the concerned Real Estate Regulation Authority to the Appellate Tribunal, and thereafter to the High Court and then to the Supreme Court, and all in a time bound manner.

As the proceedings are to be concluded within a stipulated time frame, the adjudication mechanism can be opined to be more expeditious as compared to the adjudication mechanism provided in the earlier grievance redressal mechanisms.

As per the RERA, the developer will have to keep 70% of the money collected from the buyers in a separate Escrow Account to meet the construction cost of the project. This will keep a control on developers who tend to divert the buyer's money, instead of completing the Project for which money was collected & also ensure that the respective project is completed in time.

## 2. Complaint under the Consumer Protection Act, 2019

The Consumer Protection Act, 2019 replaces the earlier Consumer Protection Act, 1986. It provides for establishment of various redressal forums at different levels, viz. District Commission, State Commission and the National Consumer Dispute Redressal Commission. Such Commissions have been set up with jurisdictions being defined in terms of territory and the monetary value. A flat purchaser is considered to be a consumer of the builder, and is thus eligible to seek relief under the Consumer Protection Act.

Under the Consumer Protection Act, a Complaint may be made by the Flat purchaser regarding delay in possession of the property or deficiency in service of the builder. The Applicant has to file a Complaint along with necessary documents in support of his Complaint. The Complaint may be filed by any Consumer or group of consumers having same cause of interest. In terms of the relief granted to aggrieved home-buyers, the relevant Commission may pass an Order directing the builder or developer to return the money along with compensation for any loss or damage caused to the home-buyers due to the deficiency in service of builders or developers. The remedy under the Consumer Protection Act is in addition to the remedy available under any other law. Thus, it is possible that the Flat purchaser can file a complaint, both under the Real Estate (Regulation and Development) Act, 2016 and Consumer Protection Act.

## 3. Application under the Insolvency and Bankruptcy Code, 2016:

The Insolvency and Bankruptcy Code, 2016 ("IBC") is considered a path breaking legislation for the revival of an insolvent/ bankrupt entity by replacing the existing management with a new management unconnected with the existing management. The Adjudicating Authority under IBC is National Company Law Tribunal. The IBC

was amended in 2018 to recognize home buyers as financial creditors. Therefore, as per the amended law, home-buyers are permitted to initiate the Corporate Insolvency Resolution Process (CIRP) against the builder company, under Section 7 of IBC. As Financial Creditors, home buyers are also accorded the opportunity of being a part of Committee of Creditors to vote during the CIRP.

If the Application is allowed and CIRP is initiated, the erstwhile directors are divested with the powers to manage the Company and the complete charge is taken over by Insolvency Resolution Professional (IRP) who act under the overall supervision of Committee of Creditors. IBC is totally time bound process and the scope of resolution of dispute under IBC, is very fast.

## 4. Civil remedies before Civil Courts or through Arbitration:

Prior to the above remedies available, the flat purchasers had to file for civil remedies before the civil court, or if there is an arbitration clause in the agreement, by way arbitration. Arbitration proceedings governed under the Arbitration and Conciliation Act, 1996, which are less technical and more expeditious as compared to a regular suit in a civil court.

## 5. Criminal complaints:

Under the Indian Penal Code, 1860 a flat purchaser can file a criminal case for cheating, fraud etc. against the builder. The buyer can lodge Police Complaint before Economic Offence Wing (EOW). The buyer can also approach the Criminal Court against the builder and its directors for cheating, fraud, siphoning of funds etc.

As I have said before, the appropriate remedy will depend on the facts and circumstances of each case for which expert legal advice is recommended.

### Sunny Shah

B.Sc. LL.B. (Hons);  
LL.M. (Cornell Law School, USA)  
Office: 7th Floor, Orion House,  
K Dubash Marg, Kala Ghoda,  
Mumbai 400 015  
+91 9930378505  
sunny.shah9@gmail.com