

Building Trust, Enforcing Transparency!

Vivek Kumar Singh on RERA Bihar's Mission

In the ever-evolving landscape of Bihar's real estate sector, a steady hand now guides its transformation. At the helm stands **Vivek Kumar Singh, Chairman of RERA Bihar**, whose decades of distinguished administrative service have seamlessly converged into a mission of reform and renewal. Since assuming office in April 2024, Singh has infused the regulatory framework with a rare blend of wisdom and resolve, championing transparency, accountability, and consumer protection as the pillars of progress.

With the calm authority of experience and the clarity of vision, he has set his sights on ensuring that projects are not just promises but realities delivered on time. His stewardship reflects a deep understanding of the delicate balance between developers and homebuyers, where trust is both the foundation and the aspiration. In conversation with **Aarohi Keshav**, Singh speaks with candour about the challenges of regulation, the urgency of timely completion, and the evolving role of RERA as a bridge of confidence in Bihar's housing market.

This is not merely an administrative journey; it is the story of a regulator determined to reshape the ethos of real estate, where every brick laid is bound by integrity, and every homebuyer's dream is safeguarded by law.

■ **Since its inception, RERA Bihar has aimed to protect homebuyers and ensure fair practices. How do you ensure that the authorities continue to achieve this vision?**

The Real Estate Regulatory Authority (RERA), Bihar, has been established for effective implementation of provisions of the Real Estate (Regulation and Development) Act and to protect the interests of stakeholders of the real estate sector in general and homebuyers in particular. The Authority, since its inception, has been working continuously to achieve the goals that have been envisaged by the lawmakers while enacting this new Act, i.e., the RE (R&D) Act, 2016.

To achieve the desired goal, the Authority has adopted a multi-pronged approach which entails ushering in complete transparency in the real estate sector, addressing the grievances of the homebuyers with special emphasis on quick disposal of such grievances and implementation of the orders passed in such cases, and penalising the defaulters who, in a bid to dupe the unsuspecting buyers, bypass the provisions of the RE (R&D) Act.

Moreover, it being a relatively new Act, we have also laid special emphasis on making the stakeholders of the real estate sector aware of the provisions of the Act, facilitating the homebuyers and promoters who face any genuine

difficulty in understanding the finer points of the Act and also laying special emphasis on objectivity to minimise the element of discretion while dealing with any issue related to the sector.

■ **The Real Estate (Regulation and Development) Act, 2016, provided a strong framework for reform. In your view, what has been the most transformative impact of this Act on Bihar's real estate sector?**

Transparency in the real estate sector is one of the most important impacts as far as implementation of the RE (R&D) Act is concerned. In the pre-RERA period, the homebuyers were at a disadvantage when it came to obtaining complete information about the real estate project in which they were going to invest. Some of the legacy cases, which RERA Bihar has been hearing, underline this point that how the unsuspecting homebuyers were taken for a ride and lured into such projects which led to the loss of their hard-earned money. The scene has changed completely after the enactment of the RE (R&D) Act. Now a homebuyer has all the relevant information about a project just at a click of the mouse. When we say all relevant information, it includes many important things, like the track record of the promoter, the status of past projects, including new projects, and financial worth of the promoter, details

of the sanctioned map of the project, clearances obtained from various agencies like Fire, Environment and Airports Authority of India, the status of the land etc.

RERA Bihar has added one more parameter to make things easier for the homebuyers. It pertains to the ranking of projects and promoters. In fact, RERA Bihar is the first Authority in the country to have introduced such a system, and many other RERAs have shown interest in this initiative of Bihar. The ranking gives a ready reckoner when it comes to judging a promoter or project before making any investment decision.

■ **What have been the biggest challenges in enforcing compliance among developers, and how has RERA Bihar addressed them?**

Issuing orders in compliance cases is one thing, and getting those effectively implemented is quite a challenge. RERA Bihar, however, has taken up this challenge in its stride and, through effective use of powers given by the Act, has provided a window to the aggrieved persons using which they can approach the Authority in cases of non-compliance of orders.

The window of filing execution cases has empowered the aggrieved ones to get orders which call for stringent action, including new projects, the imprisonment, if the promoter

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concerned fails to adhere to the order passed. In several cases, the action of confiscation of property of default promoters has also been taken with the sole aim of liquidating the confiscated property through auction and refunding the amounts to the aggrieved ones. In cases where the homebuyers pray for possession and the promoter fails to honour the order passed in this regard, help of local administration and police is also taken to give possession of the property to its rightful claimant. One has to appreciate that, unlike the Income Tax Act and other Acts, RERA does not have in-built recovery powers. It also has to contend with the coexistence of other laws affecting the same parties, like the Insolvency and Bankruptcy Code and the Consumer Act.

■ **How has RERA helped in building trust among homebuyers, and what further steps are planned to strengthen consumer confidence?**

Trust is not something which can be built in a day. It takes time, but once the benefits get delivered, people do realise the importance of reposing faith. The journey of RERA Bihar has not been different on this front. To begin with, homebuyers were unable to appreciate the role of the Authority, but once they realised the potential of its benefits, they started filing cases to get their grievances redressed. Their authority has laid emphasis on providing relief even during the course of the hearing of cases. The move has started showing results in the last one year itself. Aggrieved homebuyers have been refunded around INR 10 crores during the course of hearing of cases by promoters, and in many cases, possession of property has also been given to the genuine claimants.

We, as an organisation, not only believe in delivering justice at the end of the grievance redressal process, but we also lay special emphasis on providing relief even during the course of the hearing of cases. The move has started showing results in the last one year itself. Aggrieved homebuyers have been refunded around INR 10 crores during the course of hearing of cases by promoters, and in many cases, possession of property has also been given to the genuine claimants.

■ **How is RERA Bihar leveraging technology and e-governance to improve transparency and efficiency in regulation?**

RERA Bihar is the first Real Estate Regulatory Authority of the country which has used satellite-based imagery for identifying the promoters who are developing real estate projects without getting those registered with the authority. Christened Imagery Based Investigation (IBI), the initiative has caught the attention of one and all. Under this initiative feedback is taken from districts to gather information about the areas witnessing rapid urban growth. Following it, technical teams of RERA Bihar identify the spots by using satellite imagery and prepare the Keyhole Markup Language (KML) files for keeping a digital record of the identified sites. Followed by it, special teams are sent on the ground for collecting corroborative facts, and once the details are available, penal action is initiated.

The functioning of RERA Bihar has almost become paperless. Files move either through e-office or through the File Management System, a tailor-made software, which allows disposal of work round the clock. Also, the system of making information available about sanctioned maps, fire NOCs, etc. has been made online. Similarly, a court information management system (CIMS) has been put to use for keeping track of the progress of cases being heard by the Authority.

There are several other steps in the pipeline for leveraging the use of technology for making the functioning of RERA Bihar more effective.

■ **You mentioned fostering sustainable growth. How is RERA encouraging developers to adopt eco-friendly and ethical practices?**

Sustainable growth is a very vast term having a very wide horizon. A particular department or agency or authority cannot aspire to achieve this goal in isolation. For example, an eco-friendly building would not be able to deliver the desired benefits to its users

if the surroundings were the other way round and vice versa. As far as the real estate sector is concerned, the State Building Bye-laws have in-built provisions for making eco-friendly buildings. The maps for real estate projects are passed accordingly.

RERA, on its part, grants registration to a project only if its plan has been sanctioned by a competent authority. The State Energy Department has come up with several schemes to promote uses of solar energy. Similarly, a special plantation drive has been launched by the State Environment, Forest and Climate Change Department, accompanied by other measures to check pollution. There are several other agencies engaged in related works.

Hence, to say that any one particular department or agency alone can promote eco-friendly practices would be an exaggeration. It is rather a combination of initiatives and measures which need to work in tandem for ensuring sustainable growth. Thankfully, Bihar has witnessed several such measures in the past few years, including the recent drive to restore waterbodies to their original shape and condition, which are bound to lead to eco-friendly development of all sectors, including the real estate sector.

■ **How does RERA Bihar monitor whether developers adhere to the timelines and approvals disclosed at the time of registration?**

Monitoring of registered real estate projects is one of the key functions of RERA Bihar. As per rules, promoters are supposed to file a quarterly progress

report on a regular basis, and those defying it are penalised. A specially designed format has been developed by RERA Bihar in which promoters are supposed to provide information online. In addition to this, RERA Bihar also analyses the progress reports and categorises them as on time, slow and laggard. Special workshops are organised for promoters to make them aware of the current status of their respective projects, and corrective steps are suggested for fast tracking the completion of slow and laggard projects. In addition to this, RERA Bihar is also the first authority in the country to use satellite-based imagery for cross-checking the project status, and in case of contradiction in data gathered from imagery and the one provided by the promoter, an investigation is done, and penal action is taken in case of false reporting. There are several such allied steps which are taken to ensure that the projects progress at the desired pace and homebuyers get their flats on time.

■ **Looking ahead, what new initiatives or reforms can stakeholders expect from RERA Bihar in the next few years?**

Reform is a continuous process. It is not like a one-way process where policymakers set their own agenda. Rather, things work differently, and the feedback of the stakeholders, accompanied by the experiences gained from the past, are the twin factors which give direction to future reforms. As regards expected reforms, I would like to point out that recently we introduced a filter system for the promoters using which they can file an error-free application form for the registration of a real estate project. It emerged from past experience that a large number of applications not accompanied by requisite documents were being filed, leading to inordinate delay in disposal, as absence of documents leads to query generation and non-compliance finally ends in rejection of application. To reverse the trend, we developed a filter system under which the application form itself

guides the applicant on what information needs to be provided and which document should accompany it. This new system is bound to be of great help for promoters.

Similarly, we introduced the ranking system for promoters and projects, and it has ushered in healthy competition among promoters who aspire to rank high by keeping the project progress on track and meeting the promises made to their respective customers.

On the awareness front, we have been using outdoor media, radio and newspaper advertising to good effect. Very soon we are going to launch very short duration animation films for hammering different key points so that stakeholders could be made well-acquainted with these points, which in turn would help in more effective implementation of the Act. RUBARU, a signature interactive program of RERA Bihar, helps us understand the issues related to the stakeholders at multiple locations.

■ **Startups are increasingly entering the real estate and construction ecosystem, bringing innovation in technology, sustainability, and service delivery. How does RERA Bihar plan to engage with and support startups while ensuring they comply with regulatory standards?**

RERA Bihar, provides a level playing field for all the entrepreneurs entering in the real estate sector. The provisions of the Act are the same irrespective of one's experience and financial muscle. So the start-ups are not at all disadvantaged – nor are their greenfield projects. What really matters in this field is trust and quality. If any start-up delivers the promises to its customers in its early days, trust and financial gains are bound to come.

The authority lays special emphasis on handholding of promoters facing any difficulty. Special workshops are organised to guide the promoters facing any trouble in implementing their project. The Authority also calls promoters for special counselling by a

team of specialist officers so that promoters can comply with the points which they are supposed to work on as per the norms. Such support is provided at both pre and post registration of projects. These are particularly helpful for start-ups, who are entering the sector with fresh zeal.

“In a state like Bihar, having the highest population density coupled with rapid growth in urbanisation, the potential is huge as far as the real estate sector is concerned. In fact, Bihar offers a vast opportunity for startups in the real estate sector. RERA Bihar has introduced a system of pre-registration self-scrutiny of registration applications which is particularly helpful for those who are applying for the first time. It aims to reduce queries and delays during the registration process.”

“What message would you like to give to real estate developers in Bihar regarding compliance and ethical business conduct?”

Adhere to the provisions of the RERA Act and Rules. Don't jump the gun when it comes to advertising. Honour the promises made to the homebuyers at the time of booking. Keep a close eye on the physical and financial progress of the projects. Ensure timely completion of projects. Remember, RERA Bihar is always there to address the genuine issues of all the stakeholders. But any effort to bypass the provisions of the Act would leave it with no option but to take stern action.