

BC FINANCIAL SERVICES AUTHORITY

**IN THE MATTER OF THE *REAL ESTATE SERVICES ACT*
SBC 2004, c 42 as amended**

AND

IN THE MATTER OF

**RAMANDEEP CHADHA aka RAMAN CHADHA
(171927)**

AND

**RAMANDEEP CHADHA PERSONAL REAL ESTATE CORPORATION
(171927PC)**

NOTICE OF DISCIPLINE HEARING

[This Notice has been redacted before publication.]

To: Ramandeep Chadha aka Raman Chadha
Ramandeep Chadha Personal Real Estate Corporation
[Address Redacted]

TAKE NOTICE that the Superintendent of Real Estate (the "Superintendent") of BC Financial Services Authority ("BCFSA") will hold a discipline hearing under Part 4 of the *Real Estate Services Act* ("RESA") on **February 23-25, 2027 commencing at 9:30 am** in the virtual Hearing Room at BCFSA's offices located at **600 – 750 West Pender Street, Vancouver, British Columbia** to determine whether your conduct contravened the RESA, the *Real Estate Services Regulation* (the "Regulation"), or the *Real Estate Services Rules* (the "Rules").

AND TAKE NOTICE that the allegations against you are as follows:

1. That you, Ramandeep Chadha, committed professional misconduct within the meaning of section 35 (1)(e) of the RESA in failing or refusing to cooperate with an investigation when:
 - a. on March 10, 2026, you failed to attend a meeting with the Superintendent to answer inquiries related to an investigation as required pursuant to section 37(3)(b)(i) of RESA.
 - b. on July 8, 2026, you failed to attend a meeting with the Superintendent to answer inquiries related to an investigation as required pursuant to section 37 (3) (b) (i) of RESA.

2. You committed professional misconduct within the meaning of section 35(1)(e) for failing or refusing to cooperate with an investigation by not producing records in your possession or control contrary to section 37(3)(b)(iii) of RESA as requested by investigators with the BCFSA on or about January 20, 2026.
3. You committed professional misconduct within the meaning of section 35(1)(c) of the RESA when you engaged in deceptive dealings, or a wrongful taking, by obtaining monies totaling \$10,500 sometime between August 26 and September 2, 2025, from members of the public based on a representation to provide services or facilitate services, without providing any services in exchange for the monies obtained.
4. You committed professional misconduct within the meaning of section 35(1) of the RESA in failing to pay or deliver to the brokerage to which you were engaged, all money held or received on account of remuneration paid as a result of recommendations by you, of products or services of a mortgage broker contrary to section 27(1) (c) (i) of RESA, or for recommendations by you of a business, profession or occupation related to real estate in contravention of section 27(1) (c) (ii) of RESA. In particular, you received the sum of \$10,500 between August 26 and September 2, 2025, to arrange a mortgage, but did not deliver money to your brokerage's trust account.
5. You engaged in conduct unbecoming a licensee, contrary to s. 35(2) of RESA, by soliciting funds from members of the public, totaling \$10,500 from August 26, 2025, to September 2, 2025, for products or services that you did not provide or deliver. Then subsequently refusing to refund or reimburse said funds upon demand.

AND FURTHER TAKE NOTICE that if the Superintendent finds you committed professional misconduct, and or conduct unbecoming, the Superintendent must make an order against you and may also order you to pay enforcement expenses incurred by BCFSA, under sections 43 and 44 of the RESA.

AND FURTHER TAKE NOTICE that if you do not attend the discipline hearing, the Superintendent may proceed with the discipline hearing in your absence and may make findings and orders under sections 43 and 44 of the RESA without further notice to you.

AND FURTHER TAKE NOTICE that you are entitled, at your own expense, to be represented by legal counsel and to participate in the discipline hearing.

Dated this 14 day of July 2026 at the City of Victoria, British Columbia.

Superintendent of Real Estate

"Original signed by Chris Biscoe"

Chris Biscoe
Delegate of the Superintendent of Real Estate
Province of British Columbia