

**BEFORE THE HARYANA REAL ESTATE REGULATORY
AUTHORITY, GURUGRAM**

Complaint no.:	2308 of 2019
First date of hearing:	17.09.2019
Date of decision:	06.07.2022

1. Deepa Hemrajani
2. Kamal Hemrajani

R/o Hno. 5627, DLF Phase 4, Gurugram, Haryana

Complainants

Versus

M/s Ansal Housing Ltd.

Office address: 606, 6th floor, Indraprakash, 21,
Barkhamba Road, New Delhi- 110001.

Respondent

CORAM:

Dr. K.K. Khandelwal
Shri Vijay Kumar Goyal

Chairman
Member

APPEARANCE:

Shri Gulshan Hemrajani (brother of complainants)
Shri Amandeep Kadyan (Advocate)

Complainants
Respondent

ORDER

1. The present complaint dated 13.06.2021 has been filed by the complainants/allottee under section 31 of the Real Estate (Regulation and Development) Act, 2016 (in short, the Act) read with rule 28 of the Haryana Real Estate (Regulation and Development) Rules, 2017 (in short, the Rules) for violation of section 11(4)(a) of the Act wherein it is *inter alia* prescribed that the promoter shall be responsible for all obligations, responsibilities and functions as provided under the

provision of the Act, or the rules and regulations made there under or to the allottee as per the agreement for sale executed *inter se*.

A. Unit and project related details

2. The particulars of unit details, sale consideration, the amount paid by the complainants, date of proposed handing over the possession, delay period, if any, have been detailed in the following tabular form:

Sno.	Heads	Information	
1.	Project name and location	"Ansal Hub", Sector-83, Gurugram	
2.	Project area	2.46875 acres	
3.	Nature of the project	Commercial colony	
4.	DTCP license no. and validity status	87 of 2009 dated 30.12.2009 valid up to 29.12.2013	
5.	Name of licensee	Smt. Mina Devi	
6.	RERA registration details	Not registered	
7.	Unit no.	027 [pg. 23 of complaint]	Changed to unit no.-030 admeasuring 364 sq. ft. vide letter dated 11.10.2013 at pg. 38 of complaint
8.	Unit measuring	364 sq. ft. [pg. 38 of complaint]	
9.	Date of allotment letter	01.11.2012 [pg. 22 of complaint]	
10.	Date of sanction of building plans	11.09.2013	
11.	Possession clause	26. <i>The developer shall offer possession of the unit any time, within a period of 36 months from the date of sanction of building plans or date of execution of allotment letter, whichever is later</i>	

		<p><i>subject to force majeure circumstances such as act of god, fire, earthquake, flood, civil commotion, war, riot, explosion, terrorist acts, sabotage, or general shortage of energy labour equipment facilities material o supplies, failure of transportation, strike, lockouts, action of labour union, any dispute with any contractor/construction agency appointed by the developer, change of law, or any notice, order, rule or notification issued by any courts/tribunals and/or any other public or competent authority or intervention of statutory authorities, or any other reason(s) beyond the control of the developer. The allottee(s) shall not be entitled to any compensation on the grounds of delay in offering possession due to reasons beyond the control of the developer."</i></p> <p><i>(emphasis supplied)</i></p> <p><i>[pg. 30 of complaint]</i></p>
12.	Due date of possession	<p>11.09.2016</p> <p>[Note: Due date calculated from date of sanction of building plan i.e., 11.09.2013 being later.]</p>
13.	Delay in handing over of possession till the date of this order i.e., 06.07.2022	5 years 9 months 25 days
14.	Basic sale consideration as per letter dated 11.10.2013	<p>₹ 29,46,580/-</p> <p>[pg. 38 of complaint]</p>
15.	Total sale consideration as per customer ledger dated 08.06.2019	<p>₹ 30,33,000.81/-</p> <p>[pg. 14 of rejoinder filed by complainants]</p>
16.	Amount paid by the complainants as per customer ledger dated 08.06.2019	<p>₹ 30,33,002.47/-</p> <p>[pg. 14 of rejoinder filed by complainants]</p>
17.	Occupation certificate	Not yet obtained
18.	Offer of possession	Not offered

B. Facts of the complaint

3. The complainants have pleaded the complaint on the following facts:

- a. That, the complainants are a buyer of the real estate project developed by the company M/s. Ansal Housing & Construction Ltd incorporated under the Indian Companies Act. Bearing CIN no. L45201DL1983PLC016821. And the complainants are aggrieved with the response and behaviour of the respondent company.
- b. That the complainants had booked and purchased a unit: no. 30, Ground floor, Ansal HUB-83, Gurugram, Haryana, India with area measuring 364 sq. ft .as mentioned in the letter dated 11.10.2013.
- c. That after that the complainants had also made all the part payments of the said plan and completed its all payments timely to the respondent. The complainants were also given an allotment of Shop no. GF-30, Ansal HUB 83, Sector-83, Gurgaon with area measuring 364 sq.ft. through a letter dated: 11.10.2013.
- d. That it was promised by the respondent and also mentioned in the agreement /BBA clause no.26, that the flat possession of the unit will be delivered to the buyer within 36 months from the date of sanction of building plans or date of execution of allotment letter whichever is later. But the respondent failed to deliver the possession and also failed to fulfil the agreement, violated the law of contract along with the Act and the Rules & Regulations. Thus, the possession has been delayed.
- e. That after that the complainants have made several calls and conversations along with several visits to the offices of the respondent but as the intention of respondent was not good and they had plans to cheat the buyer/investor thus they did not

respond in good manner and always tried to make fool of the complainants by giving various excuses and false promises.

- f. Whereas, when the possession is not given till date and the construction is on hold since long time. That the complainants had taken various personal loan to make payments for this unit. Due to the delayed possession the complainants are paying monthly EMI(s) along with the interest and also suffered a heavy loss of business income (as the complainants has no source of income and was waiting to get possession to start the business with new shop) just because of delayed possession. All these losses should be paid back by the respondent to the complainants.
- g. That our plea before this Hon'ble Chair/Authority is that we have earned the said amount with due hard work and from our sweat and blood, and we have taken personal loans, thus our invested money is very much important to us. If we would have invested this amount somewhere else then we could have got many benefits and increments, returns on the invested money. Thus, we humbly request this court to kindly provide us with fair justice and relief so that we can live rest our life with peace.

C. Relief sought by the complainants:

4. The complainants have sought following reliefs:
 - a. That the complainants are seeking for an action to be taken against the respondent for delayed possession.
 - b. That the complainants are also desirous of getting interest @ 18% on the amount invested for delayed possession to be calculated up till the date of possession.

- c. That the complainants had taken various personal loans for making payments for this unit. Due to the delayed possession, the complainants are paying monthly EMI(s) along with the interest and also suffered a heavy loss of business income (as the complainants has no source of income and was waiting to get possession to start the business with new shop) just because of delayed possession. All these losses should be paid back by the respondent to the complainants.
 - d. That any further such orders/Reliefs which this court may deem fit and suitable as per the law and according to their judgements.
5. On the date of hearing, the authority explained to the respondent/promoter about the contravention as alleged to have been committed in relation to section 11(4) (a) of the Act to plead guilty or not to plead guilty.

D. Reply by the respondent

6. The respondent has contested the complaint on the following grounds:
- a. That the present complaint is neither maintainable nor tenable by both law and facts. It is submitted that the present complaint is not maintainable before this Hon'ble Authority. The complainants have filed the present complaint seeking compensation and interest for alleged delay in delivering possession of the unit booked by the complainants. It is respectfully submitted that complaints pertaining to refund, compensation and interest are to be decided by the adjudicating officer under Section 71 of the Real Estate (Regulation & Development) Act, 2016 (hereinafter referred to as "the Act" for short) read with Rule -29 of the Haryana Real Estate

(Regulation and Development) Rules, 2017, (hereinafter referred to as "the Rules") and not by this Hon'ble Authority. The present complaint is liable to be dismissed on this ground alone.

- b. That even otherwise, the complainants have no locus-standi and cause of action to file the present complaint. the present complaint is based on an erroneous interpretation of the provisions of the Act as well as an incorrect understanding of the terms and conditions of the buyer's agreement dated 01.11.2012, as shall be evident from the submissions made in the following paragraphs of the present reply.
- c. That the respondent is a public limited company registered under the Companies Act, 1956 having its registered office at 606, Indra Prakash, 21, Barakhamba Road, New Delhi-110001. The present reply is being filed by the respondent through its duly authorized representative named Mr. Vaibhav Chaudhary, whose authority letter is attached herewith. The above said project is related to Licence No.87 of 2009 dated 30.12.2009 received from Director General Town and Country Planning (DGTCP), Haryana. Chandigarh over the land measuring 19 Kanal 15 Marla (2.46875/ acres) details of the same are given in builder buyer agreement, falling in Sector-83 of the Gurugram-Manesar Urban Master Plan 2021.
- d. That the relief sought in the complaint by the complainants is based on false and frivolous grounds and he is not entitled to any discretionary relief from this Hon'ble Authority as the person does not come with clean hands maybe thrown out without going into the merits of the case. However, true facts of the case are that the

land of the project is owned by Mr. Virender Singh S/o Sh. Ramphal jointly with wife Mrs. Meena Devi both residents of village Rampura, Tehsil Sohna, District Gurugram, who in collaboration with Aakansha Infrastructure Pvt. Ltd. having its registered office at House No.216, Village and Post Office Malikpur, Nazafgarh, New Delhi have obtained licence for the development of a commercial project on the land as aforesaid bearing licence no.87 of 2009 dated 30.12.2009.

- e. By a subsequent agreement dated 10.02.2011 the said owners viz. Mr. Virender Singh, Mrs. Meena Devi and Aakansha Infrastructure Pvt. Ltd. have assigned their entire rights, entitlements and interest in the land and the resultant FSI of the entire project to Samyak Projects Pvt. Ltd. Samyak Projects Pvt. Ltd. has entered into a separate agreement with Ansal Housing & Construction Ltd. to develop and market the entire area to be developed in terms of the licence no.87 of 2009 and other sanctions obtained to be obtained from the Government of Haryana on the land aforementioned.
- f. That the complainants had approached the respondent sometime in the year 2011 for purchase of an independent unit in its upcoming commercial project "Ansals Hub 83" (hereinafter "the project") situated in Sector-83, Gurugram, Haryana. It is submitted that the complainants prior to approaching the respondent, had conducted extensive and independent enquiries regarding the project and it was only after the complainants were fully satisfied with regard to all aspects of the project, including but not limited to the capacity of the respondent to undertake development of the

- same, the complainants took an independent and affirm decision to purchase the unit, un-influenced in any manner by the respondent.
- g. That thereafter the complainants vide application form dated 04.03.2011, applied to the respondent for provisional allotment of a unit in the project. The complainants, in pursuance of the aforesaid application form, were allotted a commercial unit bearing no.027, type of unit - shop, sale area 365.06 sq. ft. (33.91 sq. mtrs.). The complainants consciously and wilfully opted for a construction linked plan for remittance of the sale consideration for the unit in question and further represented to the respondent that the complainants shall remit every instalment on time as per the payment schedule. The respondent had no reason to suspect the bonafide of the complainants. The complainants further undertook to be bound by the terms and conditions of the application form.
- h. It is further submitted that despite there being a number of defaulters including complainants, in the project, the respondent itself infused funds into the project and has diligently developed the project in question. It is also submitted that the construction work of the project is swing on full mode and the work will be completed within prescribed time period as given by the respondent to the authority.
- i. That without prejudice to the aforesaid and the rights of the respondent, it is submitted that the respondent would have handed over the possession to the complainants within time had there been no force majeure circumstances beyond the control of the respondent, there had been several circumstances which were absolutely beyond and out of control of the respondent such as

orders dated 16.07.2012, 31.07.2012 and 21.08.2012 of the Hon'ble Punjab & Haryana High Court at Chandigarh duly passed in civil writ petition no.20032 of 2008 through which the shucking/extraction of water was banned which is the backbone of construction process; simultaneously, orders at different dates passed by the hon'ble national green tribunal restraining thereby the excavation work causing air quality index being worse, may be harmful to the public at large without admitting any liability. Apart from these the demonetization is also one of the main factors to delay in giving possession to the home allottee(s) as demonetization caused abrupt stoppage of work in many projects. The payments especially to workers to only buy liquid cash. The sudden restriction on withdrawals led the respondent unable to cope with the labour pressure. However, the respondent is carrying its business in letter and spirit of the builder buyer agreement as well as in compliance of other local bodies and autonomous bodies of Haryana Government.

- j. It is submitted that the complaint is not maintainable or tenable under the eyes of law as the complainants has not approached the Hon'ble Authority with clean hands and has not disclosed the true and material facts relates to this case of complaint. The complainants, thus has approached the Hon'ble Authority with unclean hands and have suppressed and concealed the material facts and proceedings which have direct bearing on the very maintainability of purported complaint and if there had been discloser of these material facts and proceedings the question of entertaining the present complaint would have not arising in view

of the case law titled as ***S.P. Chengalvaraya Naidu Vs. Jagan Nath reported in 1994(1) SCC Page-1*** in which the Hon'ble Apex Court of the land opined that non-disclosure of material facts and documents amounts to a fraud not only on the opposite party, but also upon the Hon'ble Authority and subsequently the same view was taken by even Hon'ble National Commission in case titled as ***Tata Motors Vs. Baba Huzoor Maharaj bearing RP No.2562 of 2012 decided on 25.09.2013.***

- k. That without admitting or acknowledging the truth or legality of the allegations advanced by the complainants and without prejudice to the contentions of the respondent, it is respectfully submitted that the provisions of the Act are not retrospective in nature. The provisions of the Act cannot undo or modify the terms of an agreement duly executed prior to coming into effect of the Act. It is further submitted that merely because the Act applies to ongoing projects which registered with the authority, the Act cannot be said to be operating retrospectively. The provisions of the Act relied upon by the complainants seeking interest cannot be called in to aid in derogation and ignorance of the provisions of the buyer's agreement.
- l. That it is submitted that several allottees, including the complainants, has defaulted in timely remittance of payment of instalment which was an essential, crucial and an indispensable requirement for conceptualisation and development of the project in question. Furthermore, when the proposed allottees default in their payment as per schedule agreed upon, the failure has a cascading effecting on the operation and the cost for proper

execution of the project increase exponentially whereas enormous business losses befall upon the respondent. The respondent, despite default of several allottees has diligently and earnestly pursued the development of the project in question and has constructed the project in question as expeditiously as possible.

- m. That without admitting or acknowledging the truth or legality of the allegations advanced by the complainants and without prejudice to the contentions of the respondent, it is respectfully submitted that the provisions of the Act are not retrospective in nature. The provisions of the Act cannot undo or modify the terms of an agreement duly executed prior to coming into effect of the Act. It is further submitted that merely because the Act applies to ongoing projects which are registered with the Hon'ble Authority, the Act cannot be said to be operating retrospectively. The provisions of the Act relied upon by the complainants seeking interest cannot be called in to aid in derogation and ignorance of the provisions of the buyer's agreement. It is further submitted that the interest for the alleged delay demanded by the complainants is beyond the scope of the buyer's agreement. The complainants cannot demand any interest or compensation beyond the terms and conditions incorporated in the buyer's agreement. However, in view of the law as laid down by the Hon'ble Bombay High Court in case titled as *Neelkamal Realtors Suburban Pvt. Ltd. Vs. Union of India published in 2018(1) RCR (C) 298*, the liberty to the promoters /developers has been given U/s 4 to intimate fresh date of offer of possession while complying the provision of Section 3 of

the Act as it was opined that the said Act named RERA is having prospective effect instead of retrospective.

- n. It would be relevant to mention here in case titled as ***Mr. Abhishek Mohan Gupta Vs. M/s Ireo Grace Realtech (Pvt.) Ltd., Complaint No.2044 of 2018, date of first hearing 12.03.2019***, decided on 12.03.2019 by the Hon'ble Authority, in para no.36, it was held by the Hon'ble Authority that the authority came across that as per clause 13.3 the respondent has agreed to offer the possession of the said apartment within a period of 42 months from the date of approval of building plans and/or fulfilment of preconditions imposed thereunder + 180 days grace period. The building plan for the project in question was approved on 23.07.2013 which contained a precondition under clause 17(iv) that respondent should obtain clearance from Ministry of Environment and Forest, Government of India before starting construction of project. The said environment clearance for the project in question was granted on 12.12.2013 containing a pre-condition of obtaining fire safety plan duly approved by fire department before starting construction. The respondent obtained the said approval on 27.11.2014. Therefore, the due date of possession comes out to be 27.11.2018 and the possession has been delayed by 3 months and 13 days till the date of decision..."
7. Copies of all the relevant documents have been filed and placed on the record. Their authenticity is not in dispute. Hence, the complaint can be decided on the basis of these undisputed documents and submission made by the parties.

E. Jurisdiction of the authority

8. The authority observed that it has territorial as well as subject matter jurisdiction to adjudicate the present complaint for the reasons given below.

E.I. Territorial jurisdiction

9. As per notification no. 1/92/2017-1TCP dated 14.12.2017 issued by Town and Country Planning Department, the jurisdiction of Real Estate Regulatory Authority, Gurugram shall be entire Gurugram District for all purpose with offices situated in Gurugram. In the present case, the project in question is situated within the planning area of Gurugram District, therefore this authority has complete territorial jurisdiction to deal with the present complaint.

E.II. Subject matter jurisdiction

10. The authority has complete jurisdiction to decide the complaint regarding non-compliance of obligations by the promoter as per provisions of section 11(4)(a) of the Act leaving aside compensation which is to be decided by the adjudicating officer if pursued by the complainants at a later stage.

F. Findings on the relief sought by the complainants

F.I. That the complainants are seeking for an action to be taken against the respondent for delayed possession.

F.II. That the complainants are also desirous of getting interest @ 18% on the amount invested for delayed possession to be calculated up till the date of possession.

11. In the present complaint, the complainants intend to continue with the project and is seeking delayed possession charges at prescribed rate of interest on the amount paid. Clause 26 of the allotment letter (in short,

allotment) provides for handing over of possession and is reproduced below: -

"26 The developer shall offer possession of the unit any time within a period of 36 months from the date of sanction of building plans or date of execution of allotment letter whichever is later, subject to force majeure circumstances such as act of god, fire, earthquake, flood, civil commotion, war, riot, explosion, terrorist acts, sabotage, or general shortage of energy, labour equipments facilities material or supplies, failure of transportation, strike, lock outs, action of labour union. Any dispute with any contractor/construction agency appointed by the developer, change of law, or any notice, order, rule or notification issued by any court/tribunal and/or authorities, delay in grant of part/full completion (occupancy) certificate by the government and or any other public or competent authority or intervention of statutory authorities, or any other reasons beyond the control of developer. The allottees shall not be entitled to any compensation on the ground of delay in offering possession due to reason beyond the control of the developer."

12. At the outset, it is relevant to comment on the pre-set possession clause of the agreement wherein the possession has been subjected to all kinds of terms and conditions of this agreement and application, and the complainants not being in default under any provisions of this agreement and compliance with all provisions, formalities and documentation as prescribed by the promoter. The drafting of this clause and incorporation of such conditions are not only vague and uncertain but so heavily loaded in favour of the promoter and against the allottees that even a single default by the allottees in fulfilling formalities and documentations etc. as prescribed by the promoter may make the possession clause irrelevant for the purpose of allottees and the commitment date for handing over possession loses its meaning. The incorporation of such clause in the flat buyer agreement by the promoter are just to evade the liability towards timely delivery of subject unit and to deprive the allottees of his right accruing after delay in possession. This is just to comment as to how the builder has misused

his dominant position and drafted such mischievous clause in the agreement and the allottees is left with no option but to sign on the dotted lines.

13. **Admissibility of delay possession charges at prescribed rate of interest:** Proviso to section 18 provides that where an allottees 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 possession, at such rate as may be prescribed and it has been prescribed under rule 15 of the rules. Rule 15 has been reproduced as under:

“Rule 15. Prescribed rate of interest- [Proviso to section 12, section 18 and sub-section (4) and subsection (7) of section 19]

(1) For the purpose of proviso to section 12; section 18; and sub-sections (4) and (7) of section 19, the “interest at the rate prescribed” shall be the State Bank of India highest marginal cost of lending rate +2%.

Provided that in case the State Bank of India marginal cost of lending rate (MCLR) is not in use, it shall be replaced by such benchmark lending rates which the State Bank of India may fix from time to time for lending to the general public.”

14. The legislature in its wisdom in the subordinate legislation under the provision of rule 15 of the rules, has determined the prescribed rate of interest. The rate of interest so determined by the legislature, is reasonable and if the said rule is followed to award the interest, it will ensure uniform practice in all the cases.
15. Consequently, as per website of the State Bank of India i.e., <https://sbi.co.in>, the marginal cost of lending rate (in short, MCLR) as on date i.e., **06.07.2022** is 7.50%. Accordingly, the prescribed rate of interest will be marginal cost of lending rate +2% i.e., 9.50%.
16. The definition of term ‘interest’ as defined under section 2(za) of the Act provides that the rate of interest chargeable from the allottees by the promoter, in case of default, shall be equal to the rate of interest which



the promoter shall be liable to pay the allottees, in case of default. The relevant section is reproduced below:

"(za) "interest" means the rates of interest payable by the promoter or the allottees, as the case may be.

Explanation. —For the purpose of this clause—

(i) the rate of interest chargeable from the allottees by the promoter, in case of default, shall be equal to the rate of interest which the promoter shall be liable to pay the allottees, in case of default.

(ii) the interest payable by the promoter to the allottees shall be from the date the promoter received the amount or any part thereof till the date the amount or part thereof and interest thereon is refunded, and the interest payable by the allottees to the promoter shall be from the date the allottees defaults in payment to the promoter till the date it is paid;"

17. Therefore, interest on the delay payments from the complainants shall be charged at the prescribed rate i.e., **9.50%** by the respondent/promoter which is the same as is being granted to the complainants in case of delayed possession charges.
18. On consideration of the documents available on record and submissions made regarding contravention of provisions of the Act, the authority is satisfied that the respondent is in contravention of the section 11(4)(a) of the Act by not handing over possession by the due date as per the agreement. By virtue of clause 26 of the allotment letter executed between the parties on 01.11.2012, the possession of the subject apartment was to be delivered within 36 months from the date of execution of allotment or sanction of building plans whichever is later. The due date is calculated from the date of approval of building plans i.e., 11.09.2013, being later. Accordingly, period of 36 months expired on 11.09.2016. Therefore, the due date of handing over possession is 11.09.2016. The respondent has not yet offered the possession of the subject apartment. Accordingly, it is the failure of the

respondent/promoter to fulfil its obligations and responsibilities as per the agreement to hand over the possession within the stipulated period. Accordingly, the non-compliance of the mandate contained in section 11(4)(a) read with proviso to section 18(1) of the Act on the part of the respondent is established. As such the allottees shall be paid, by the promoter, interest for every month of delay from due date of possession i.e., 11.09.2016 till the actual handing over of possession of the unit, at prescribed rate i.e., 9.50 % p.a. as per proviso to section 18(1) of the Act read with rule 15 of the rules.

F.III. Compensation for loss.

19. The complainants are claiming compensation in the above-mentioned reliefs. The authority is of the view that it is important to understand that the Act has clearly provided interest and compensation as separate entitlement /rights which the allottee can claim. For claiming compensation under sections 12, 14, 18 and section 19 of the Act, the complainants may file a separate complaint before Adjudicating Officer under section 31 read with section 71 of the Act and rule 29 of the rules.

G. Directions of the authority

20. Hence, the authority hereby passes this order and issue the following directions under section 37 of the Act to ensure compliance of obligations casted upon the promoter as per the functions entrusted to the authority under section 34(f):
 - i. The respondent is directed to pay interest at the prescribed rate of 9.50% p.a. for every month of delay from the due date of possession i.e., 11.09.2016 till the actual handing over of possession.

- ii. The arrears of such interest accrued from 11.09.2016 till the date of order by the authority shall be paid by the promoter to the allottee within a period of 90 days from date of this order and interest for every month of delay shall be paid by the promoter to the allottee before 10th of the subsequent month as per rule 16(2) of the rules.
 - iii. The complainants are directed to pay outstanding dues, if any, after adjustment of interest for the delayed period.
 - iv. The rate of interest chargeable from the allottees by the promoter, in case of default shall be charged at the prescribed rate i.e., 9.50% by the respondent/promoter which is the same rate of interest which the promoter shall be liable to pay the allottees, in case of default i.e., the delayed possession charges as per section 2(za) of the Act.
 - v. The respondent shall not charge anything from the complainants which is not the part of the agreement.
21. Complaint stands disposed of.
22. File be consigned to registry.

V.1-3
(Vijay Kumar Goyal)

Member


(Dr. K.K. Khandelwal)

Chairman

Haryana Real Estate Regulatory Authority, Gurugram

Dated: 06.07.2022