

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

Complaint no. : 596 of 2023
Date of decision : 13.08.2024

Akshay Ralhan
R/o: E-19-B, MIG Flats, Mayapuri

Complainant

Versus

M/s Ramprashtha Estate Private Limited
Office at: Plot no. 114, Sector- 44, Gurugram-
122002

Respondent

CORAM:

Shri Arun Kumar
Shri Vijay Kumar Goyal
Shri Ashok Sangwan

**Chairman
Member
Member**

APPEARANCE:

Shri K.K.Kohli, (Advocate)
Shri Sougat Sinha (Advocate)

**Complainant
Respondent**

ORDER

1. The present complaint dated 16.02.2023 has been filed by the complainant/allottees 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, res*ponsibilities and functions 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 complainant, date of proposed handing over the possession, delay period, if any, have been detailed in the following tabular form:

S. No.	Particulars	Details
1.	Name and location of the project	"Ramprastha City" & Sector, 92,93 and 95, Gurugram
2.	Project area	Cannot be ascertained
3.	DTCP license no. and validity status	44 of 2010 dated 09.06.2010 valid up to 08.06.2016
4.	RERA Registered/ not registered	GGM/397/129/2020/13 dated 05.06.2020 valid up to 31.12.2024
5.	Plot no.	Not Allotted
6.	Unit area admeasuring	300 sq. yds. (Page no. 30 of the complaint)
7.	Date of issuing preliminary allotment of the plot	01.03.2012 (Page no. 30 of the complaint)
8.	Date of execution of plot buyer's agreement	Not executed
9.	Possession clause	Not applicable
10.	Due date of possession	Cannot be ascertained

11.	Total sale consideration	Rs.49,00,000/- (As alleged by the complainant in his fact at page no. 26 of complaint)
12.	Amount paid by the complainant	Rs.49,00,000/- (Page no. 31 of the complaint)
13.	Occupation Certificate	Not obtained
14.	Offer of possession	Not offered

B. Facts of the complaint

3. The complainant has made the following submissions in the complaint:

- i. That the complainant being aggrieved with the conduct of the respondent of not executing the builder buyer agreement and not completing the development of the said plot within the agreed period, are seeking redressal of their grievances and direction upon the respondent to hand over the possession of the said plot along with penalty for delayed possession of the said plot at the rate of 18% per annum.
- ii. That the respondent approached the complainant and represented them the details of the said project. It was represented that the said project would offer independent plots to its allottees with perfect planning, extraordinary standards, and real estate development division in observation of their top professionals. The respondent had also assured to the complainant that they have obtained all

necessary government permission and statutory approval for the development of the said project at that particular point of time itself, hence, there won't be any unnecessary delay occurring in the course for development of the said project. Considering the respondent expertise and wherewithal the complainant was inclined to jointly apply for the allotment of the said plot.

- iii. That subsequently, the complainant made the payment of Rs.49,00,000/- vide cheque bearing no. 431070 dated 29.02.2012 as total consideration for the allotment of the said unit. On receipt of the aforesaid payment the respondent issued a payment receipt bearing no.2286 dated 01.03.2012.
- iv. That the respondent thereafter issued the provisional allotment letter dated 01.03.2012 for the plot admeasuring 300 square yards in the said project, assuring the complainant that they would be preferably executing builder buyer agreement soon and the as assured the possession of the said plot would be handed over by the respondent within agreed time. It is pertinent to mention that in general scenario the possession of such independent plot is to be handed over within the time span of 3 years from the respective date of its allotment. However, in the present case even after a lapse of almost 8 years from the tentative due date of handing over the physical possession, the respondent had deliberately abandoned the development of the said project and did not proceed for the development of the said plot, even till date.

- v. That complainant were assured by the respondent that the possession of the said plot would be delivered / handed over as per the time agreed between the parties, however, even after lapse of 8 years, the respondent had miserably failed to offer the possession of the said plot in the habitable area to the complainant in the said project.
- vi. That despite receiving the total consideration amounting to Rs.49,00,000/- for the allotment of the said plot, the respondent had miserably failed to offer possession even till date. It is pertinent to mention that, when the complainant visited the site of the said project, to the utter shock on the part of the complainant, the said project was left abandoned by the respondent and there was no sign of development whatsoever. Moreover, site of said project was a barren land and there was no provision for electricity, no demarcation of any plots, no security, no sewage system, etc.
- vii. That the complainant, thereafter, approached the respondent on several occasions for the execution of the builder buyer agreement and enquire about the date of actual delivery of physical possession of the said plot, as the agreed time period has already been lapsed and the project development is not even near to its completion. Hence, the respondent had asked for some more time to deliver the possession and later assured the complainant after passing of several occasions that the builder buyer agreement would be executing very soon and also development of the said project would

definitely be completed soon. Therefore, in bona fide intention to receive the possession of the said plot without any hindrances and disputes, the complainant had agreed to wait and decided to hold up and grant the additional time sought by the respondent for the completion of the said project.

- viii. That as per the assurances of the respondent, the complainant again approached the respondent on several occasions. Upon enquiring about the status for delivery of possession of the said plot, the respondent was still unable to provide any reasonable justification to the complainant for non-execution of builder buyer agreement and their failure of deliver the possession of the said plot and further sought, some more time from the complainant stating that due to some unforeseen circumstances the development of the said project is not completed.
- ix. That complainant had thereafter again approached the respondent in April, 2022 for executing the builder buyer agreement and other statutory documents and taking the possession of the said plot, however, the same were of no avail as the respondent was still lingering the complainant and giving them false assurances time and again to execute the builder buyer agreement and other statutory documents and hand over the physical possession in near future. The aforesaid acts of the respondents clearly indicates the intentional delay and *mala fide* intent of not providing the possession of the said plot and keep lingering on the complainant.

- x. It is pertinent to mention that respondent have miserably failed to handover the possession of the said plot within the agreed time period, despite being in receipt of total consideration from the complainant, respondent have played a fraud upon the complainant and have cheated them fraudulently and dishonestly with a false promise to complete the construction over the project site within stipulated period. Hence, the complainant being aggrieved by the offending misconduct, fraudulent activities, deficiency and failure in service of the respondent is filing the present complaint.
- xi. That the Hon'ble Supreme Court in the case of Fortune Infrastructure and Ors. vs. Trevor D'Lima and Ors. (12.03.2018 - SC); MANU/SC/0253/2018 observed that "a person cannot be made to wait indefinitely for the possession of the flats allotted to them and they are entitled to seek refund of the amount paid by them, along with compensation. Although we are aware of the fact that when there was no delivery period stipulated in the agreement, a reasonable time has to be taken into consideration. In the facts and circumstances of this case, a time period of 3 years would have been reasonable for completion of the contract."
- xii. In view of the abovementioned reasoning, the date of issuance of allotment letter, ought to be taken as the date for calculating due date of possession. Further, it was promised by the respondent that the possession will be handed over within a period of a year.

However, the same promise was not executed in the form of an agreement.

- xiii. That That the Respondent is guilty of deficiency in service within the purview of provisions of the Real Estate (Regulation and Development) Act, 2016 and the provisions of Haryana Real Estate (Regulation and Development) Rules, 2017. The Complainant have suffered on account of deficiency in service by the Respondent and as such the Respondent is fully liable to cure the deficiency as per the provisions of the Real Estate (Regulation and Development) Act, 2016 and the provisions of Haryana Real Estate (Regulation and Development) Rules, 2017.
- xiv. That the complainant is entitled to get delay possession charges with interest at the prescribed rate from date of application/ payment till the realization of money under section 18 & 19(4) of Act. The complainant is also entitled to any other relief to which this Hon'ble Authority finds them entitled.
- xv. The complainant after losing all hope from the Respondent Company, having their dreams shattered of owning a flat & having basic necessary facilities in the vicinity of the 'Ramprastha City' Project and also losing a considerable amount, are constrained to approach this Hon'ble Authority for redressal of their grievance

4. Relief sought by the complainant:

The complainant have sought following relief(s):

- I. Direct the respondent to provide necessary details of the plot including plot number, lane number, and other relevant information of 300 sq. yard plot which has been allotted vide allotment letter dated 01.03.2012 and handover the possession of the plot admeasuring 300 Square yards at Ramprastha City situated at Sector-92, 93 & 95, Gurugram, Haryana to the complainant, completely developed as per the definition of 'External and Internal Development' as enshrined the provisions of section 2 in the said Act after obtaining the occupation certificate/completion certificate.
 - II. Direct the respondent to execute BBA for the unit in question in favour of complainant.
 - III. Direct the respondent to register a conveyance deed in favour of complainant.
 - IV. Direct the respondent to pay the delayed possession penalty at the rate of 18% per annum on the entire amount paid by the complainant to the respondent.
 - V. Direct the respondent not to charge anything which complainant is not legally bound to pay.
5. On the date of hearing, the authority explained to the respondent/promoter about the contraventions 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:
- i. That the complainant has approached the respondent in the year 2012 to invest in the future potential project of the respondent named "Ramprastha City" located in Sector 92 and Sector 95, Gurugram against which a tentative registration was issued after receipt of a payment of Rs.49,00,000/- for booking a plot of 300 sq. yds. and it was also mentioned that a specific plot number shall be earmarked once the zoning plans have been approved by the concerned authorities. The complainant has been made clear about the terms and conditions at the time of booking of the plot itself.
 - ii. That the complainant has paid an amount of Rs.49,00,000/- for plot which is part or total consideration of the plot. It is submitted that the said payments were not full and final payments and further payments inter alia towards government dues on account of EDC/IDC charges are payable at the time of allotment of plot and execution of plot buyer agreement.
 - iii. That further no date of possession has ever been mutually agreed between the parties. That even at the time of booking, it has been clearly stated that a definite plot can be earmarked only once the zoning plans are approved by the Authority which is within the knowledge of the complainant.
 - iv. That there is no obligation on the part of the respondent to allot or handover any plot to the complainant since the complainant has

- failed to provide any evidence of execution of plot buyer's agreement in her favour.
- v. That the complainant was never interested in fulfilling the necessary formalities towards booking of the said plot. Neither the complainant has made any further payment for plot as such in "Ramprastha City" nor did she submit any application for the same. It is apparent that the complainant never turned up for the completion of the formalities.
- vi. That That on the specific request of the complainant, the investment was accepted towards a futuristic project and no commitment was made towards any date of handover or possession since such date was not foreseeable or known even to the respondent. The respondent had no certain schedule for the handover or possession since there are various hurdles in a futuristic project and hence no amount was received/demanded from the complainant towards development charges, EDC/IDC etc., but the complainant was duly informed that such charges shall be payable as and when demands will be made by the government.
- vii. That the complainant cannot be said to be genuine consumer by any standards; rather she is a mere investor in the futuristic project of the respondent. An investor by any extended interpretation cannot mean to fall within the definition of a "Consumer" under the Consumer Protection Act, 2019. Therefore, the complaint is liable to be dismissed merely on this ground.

- viii. That the complainant is not entitled to claim possession as claimed by her as the present complaint is clearly time barred. It is submitted that the complainant has itself not come forward to execute the buyer's agreement and hence cannot now push the entire blame onto the respondent for the same. The objections to the same were to be raised in a time bound manner.
- ix. That there is no averment in the complaint which can establish that any so-called delay in possession could be attributable to the respondent as the finalization and approval of the layout plans has been held up for various reasons which have been and are beyond the control of the respondent including passing of an HT line over the layout, road deviations, depiction of villages etc. However, the complainant despite having knowledge of happening of such force majeure eventualities and despite agreeing to extension of time in case the delay has occurred as a result of such eventualities has filed this frivolous, tainted and misconceived complaint in order to harass the respondent with a wrongful intention to extract monies.
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 submissions made by the parties.
8. All other averments made in the complaint were denied in toto.

E. Jurisdiction of the authority

9. The objection of the respondent regarding rejection of complaint on ground of jurisdiction stands rejected. The authority observes that it has territorial as well as subject matter jurisdiction to adjudicate the present complaint for the reasons given below: -

E.I Territorial Jurisdiction

10. As per notification no. 1/92/2017-1TCP dated 14.12.2017 issued by The Town and Country Planning Department, Haryana 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

11. Section 11(4)(a) of the Act, 2016 provides that the promoter shall be responsible to the allottee as per agreement for sale. Section 11(4)(a) is reproduced as hereunder:

Section 11(4)(a)

Section 11

.....
(4) *The promoter shall-*

(a) be responsible for all obligations, responsibilities and functions under the provisions of this Act or the rules and regulations made thereunder or to the allottees as per the agreement for sale, or to the association of allottees, as the case may be, till the conveyance of all the apartments, plots or buildings, as the case may be, to the allottees, or the common areas to the association of allottees or the competent authority, as the case may be;

Section 34-Functions of the Authority:

34(f) of the Act provides to ensure compliance of the obligations cast upon the promoters, the allottees and the real estate agents under this Act and the rules and regulations made thereunder.

12. So, in view of the provisions of the Act quoted above, the authority has complete jurisdiction to decide the complaint regarding non-compliance of obligations by the promoter leaving aside compensation which is to be decided by the adjudicating officer if pursued by the complainant at a later stage.

F. Findings on the objections raised by the respondent:

F.I Objection regarding maintainability of complaint

13. The counsel for the respondent has raised an objection that the complaint is barred by limitation as the complainant has made the payment back in 2012. The objections to the same were to be raised in a time bound manner. Hence, the complaint is not maintainable on the above-mentioned ground.
14. On consideration of the documents available on record and submissions made by the party, the authority observes that the project in question is an ongoing project, and the respondent/promoter has failed to apply and obtaining the CC/part CC till date. As per proviso to section 3 of Act of 2016, ongoing projects on the date of this Act i.e., 28.07.2017 for which completion certificate has not been issued, the promoter shall make an application to the authority for registration of the said project within a period of three months from the date of commencement of this Act and the relevant part of the Act is reproduced hereunder: -

Provided that projects that are ongoing on the date of commencement of this Act and for which the completion certificate has not been issued, the promoter shall make an application to the Authority for registration of the said project within a period of three months from the date of commencement of this Act.

15. The legislation is very clear in this aspect that a project shall be regarded as an "ongoing project" until receipt of completion certificate. Since no completion certificate has yet been obtained by the promoter-builder with regards to the concerned project.
16. It is important to note that despite receipt of consideration of Rs. 49,00,000/- against the booked plot back in 2012 except stamp duty and other charges payable to the government, the respondent-promoter has failed to execute an agreement for sale with respect to the same and has failed to get the plot registered in name of the complainant till date. As the respondent has failed to handover the possession of the allotted plot to the complainant and thus, the cause of action is continuing till date and recurring in nature. The authority relied upon the section 22 of the Limitation Act, 1963, Continuing breaches and torts and the relevant portion are reproduced as under for ready reference: -

22. Continuing breaches and torts-

In the case of a continuing breach of contract or in the case of a continuing tort, a fresh period of limitation begins to run at every moment of the time during which the breach or the tort, as the case may be, continues.

17. Keeping in view the aforesaid facts and legal position, the objection with regard to the complaint barred by limitation is hereby rejected.

G Findings on the relief sought by the complainant:

- G.I Direct the respondent to provide necessary details of the plot including plot number, lane number, and other relevant information of 300 sq. yard plot which has been allotted vide allotment letter dated 01.03.2012 and handover the possession of the plot admeasuring 300 Square yards at Ramprastha City situated at Sector-92, 93 & 95, Gurugram, Haryana to the complainant after obtaining the occupation certificate/completion certificate.**
- G.II Direct the respondent to issue and execute a BBA for the unit in question in favour of complainant.**
- G.III Direct the respondent to register a conveyance deed in favour of complainant.**
- G.IV Direct the respondent to pay the delayed possession penalty at the rate of 18% per annum on the entire amount paid by the complainant to the respondent.**
- G.V Direct the respondent not to charge anything which complainant is not legally bound to pay.**
18. All the above-mentioned reliefs are interrelated to each other. Accordingly, the same are being taken up together for adjudication.
19. The complainant has booked a plot admeasuring 300 sq. yards in the project of respondent named "Ramprastha City" located in Sector 92, 93 and Sector 95, Gurugram by making a payment of Rs.49,00,000/- vide receipt dated 29.02.2012. It was also specifically clarified that a specific plot shall only be earmarked once the zoning plans are approved.
20. In the present complaint, the complainant intends to continue with the project and is seeking delay possession charges as provided under the proviso to section 18(1) of the Act. Sec. 18(1) proviso reads as under.

"Section 18: - Return of amount and compensation

18(1). If the promoter fails to complete or is unable to give possession of an apartment, plot, or building, —

Provided that where an allottee 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 the possession, at such rate as may be prescribed."

21. **Due date of possession:** As per the documents available on record, no BBA has been executed between the parties and the due date of possession cannot be ascertained. A considerate view has already been taken by the Hon'ble Supreme Court in the cases where due date of possession cannot be ascertained then a reasonable time period of 3 years has to be taken into consideration. It was held in matter **Fortune Infrastructure v. Trevor d' lima (2018) 5 SCC 442: (2018) 3 SCC (civ) 1** and then was reiterated in **Pioneer Urban land & Infrastructure Ltd. V. Govindan Raghavan (2019) SC 725 :-**

"Moreover, a person cannot be made to wait indefinitely for the possession of the flats allotted to them and they are entitled to seek the refund of the amount paid by them, along with compensation. Although we are aware of the fact that when there was no delivery period stipulated in the agreement, a reasonable time has to be taken into consideration. In the facts and circumstances of this case, a time period of 3 years would have been reasonable for completion of the contract i.e., the possession was required to be given by last quarter of 2014. Further there is no dispute as to the fact that until now there is no redevelopment of the property. Hence, in view of the above discussion, which draw us to an irresistible conclusion that there is deficiency of service on the part of the appellants and accordingly the issue is answered."

22. In the instant case, the promoter has allotted a plot in its project vide preliminary allotment letter dated 01.03.2012. In view of the above-

mentioned reasoning, the date of allotment ought to be taken as the date for calculating the due date of possession. Therefore, the due date of handing over of the possession of the plot comes out to be 01.03.2015.

23. **Admissibility of delay possession charges at prescribed rate of interest:** The complainant is seeking delay possession charges at the prescribed rate. Proviso to section 18 provides that where an allottee 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.

24. 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.

25. 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., 13.08.2024 is 9%. Accordingly, the prescribed rate of interest will be marginal cost of lending rate +2% i.e., 11%.

26. The definition of term 'interest' as defined under section 2(za) of the Act provides that the rate of interest chargeable from the allottee by the promoter, in case of default, shall be equal to the rate of interest which the promoter shall be liable to pay the allottee, in case of default. The relevant section is reproduced below:

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

Explanation. —For the purpose of this clause—

- (i) the rate of interest chargeable from the allottee by the promoter, in case of default, shall be equal to the rate of interest which the promoter shall be liable to pay the allottee, in case of default;*
- (ii) the interest payable by the promoter to the allottee 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 allottee to the promoter shall be from the date the allottee defaults in payment to the promoter till the date it is paid;"*

27. Therefore, interest on the delay payments from the complainant shall be charged at the prescribed rate i.e., 11% by the respondent /promoter which is the same as is being granted to the complainant in case of delayed possession charges.

28. On consideration of the documents available on record and submissions made by both the parties 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. The possession of the subject plot was to be delivered by 01.03.2015. However, despite receipt of Rs. 49,00,000/- against the booked plot back in 2012 except stamp duty and other charges payable to the government, the respondent-promoter has failed to enter into a written agreement for sale with respect to the same and has failed to handover possession of the subject plot to the complainant till date of this order. Accordingly, it is the failure of the respondent/promoter to fulfil its obligations and responsibilities to hand over the possession within the stipulated period. The authority is of the considered view that there is delay on the part of the respondent to offer of possession of the allotted plot to the complainant. Further no CC/part CC has been granted to the project. Hence, this project is to be treated as on-going project and the provisions of the Act shall be applicable equally to the builder as well as allottees.

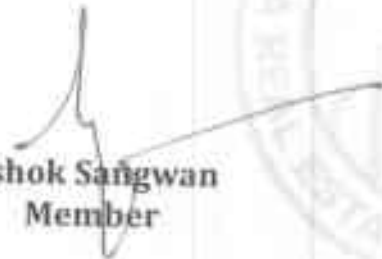
29. Accordingly, the non-compliance of the mandate contained in section 11(4)(a) read with section 18(1) of the Act on the part of the respondent is established. As such, the complainant is entitled to delay possession charges at the prescribed rate of interest @11% p.a. w.e.f. 01.03.2015 till actual handing over of possession or offer of possession plus 2 months after obtaining completion certificate/part completion certificate from the competent authority or, whichever is earlier, as per section 18(1) of the Act of 2016 read with rule 15 of the rules.

H. Directions of the authority


30. Hence, the authority hereby passes this order and issues the following directions under section 37 of the Act to ensure compliance of obligations cast upon the promoter as per the function entrusted to the authority under section 34(f):

- i. The respondent/promoter is directed to allot a specific plot of 300 sq. yds in its project namely Ramprastha City, Sector 92, 93 and Sector 95 Gurugram and execute buyer's agreement within a period of 30 days and handover possession of the plot in question within three months after obtaining completion/part completion certificate from the competent authority.
- ii. The respondent/promoter is directed to pay interest to the complainant against the paid-up amount at the prescribed rate of 11% p.a. for every month of delay from the due date of possession i.e., 01.03.2015 till actual handing over of possession or offer of possession plus two months after obtaining completion certificate/part completion certificate from the competent authority, whichever is earlier, as per section 18(1) of the Act of 2016 read with rule 15 of the rules.
- iii. The arrears of such interest accrued from 01.03.2015 till the date of order by the authority shall be paid by the respondent/promoter to the complainant 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 allottees before 10th of the subsequent month as per rule 16(2) of the rules.
- iv. The complainant is directed to pay outstanding dues, if any, after adjustment of interest for the delayed period.

- v. The rate of interest chargeable from the allottees by the promoter, in case of default shall be charged at the prescribed rate i.e., 11% by the respondent/promoter which is the same rate of interest which the promoter shall be liable to pay the allottee, in case of default i.e., the delayed possession charges as per section 2(za) of the Act.
- vi. The respondent/promoter is directed to execute Conveyance Deed within a period of three months after obtaining of completion certificate/ part completion certificate from the competent authority.
31. Complaint stands disposed of.
32. File be consigned to registry.


Ashok Sangwan
Member


Vijay Kumar Goyal
Member


Arun Kumar
Chairman

Haryana Real Estate Regulatory Authority, Gurugram
Dated: 13.08.2024