

BEFORE THE HARYANA REAL ESTATE REGULATORY AUTHORITY, GURUGRAM

Complaint no.	4465 of 2023
Date of filing	26.09.2023
Date of decision	02.04.2025

Mr. Karam Singh **R/o:-** House no. 91-B, Jhang Apartment, Plot no. 40, Sector- 13, Rohini, Delhi- 110085

Complainant

Versus

 M/s Savyasachi Infrastructure Pvt. Ltd.
 Regd. office at: - M-166, 2nd floor, South City-1, Gurugram-122001
 M/s Sharma Confectioners Pvt. Ltd.
 Regd. office at: - 3B, Mandeville Gardens, Ballygunge P.S. Gariahat, Kolkata, West Bengal-700019

CORAM:

Shri Ashok Sangwan

APPEARANCE:

Sh. Gaurav Rawat (Advocate) None Respondents

Complainant

Respondents

Member

ORDER

 This complaint has been filed by the complainant/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 under the provision of the Act or the Rules and regulations made thereunder or to the allottee as per the allotment letter.

Page 1 of 16



A. Project and plot related details

2. The particulars of the project, the details of 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:

Sr. No.	Particulars	Details	
1.	Name of the project	"Amaya Greens", Sector 03, Gurugram.	
2.	Nature of the project	Deen Dayal Jan Awaas Yojna	
3.	Total project area *Note: Complainant's SCO plot falls under unlicensed area.	12.1625 acres 9.0375 acres (licensed) 3.125 acres (Unlicensed)	
4.	License no.	Not obtained by DTCP	
5.	RERA registered or not	Not registered	
7.	MOU executed between respondent no. 1 and the complainant	03.12.2021 (page 28 of complaint)	
8.	SCO plot no.	B-10 admeasuring 54.358 sq. yds. (tentative) (page 28 of complaint)	
9.	Basic sale consideration	Rs. 21,40,000/- (As per clause 5 of MOU) (page 29 of complaint) [Note: BSP is calculated @ Rs. 39,368.63/- per sq. yds. Any other charges i.e., EDC, IDC, IFMS, Electricity connection, sewerage connection and water connection shall be in addition to the said BSP.]	
10.	Paid up amount GURL	Rs. 11,00,000/- (As per clause 2 of the MOU) (Page 28 of complaint)	
11.	Possession clause	6. "That the First Party assures the Second Party that the possession of the said SCO shall be handed over within a period of Twelve months from the date of signing of this MOU."	
12.	Due date of possession	03.12.2022	
13.	Occupation Certificate	Not obtained	
14.	Offer of possession	Not offered	

B. Facts of the complaint

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

Page 2 of 16



- a) That in 2017, the respondent issued an advertisement announcing a Deen Dayal Jan Awaas Yojna "Amaya Greens" at Sector -3, Farukh Nagar, Gurugram, under license no. 37 of 2017 dated 24.06.2017, issued by DTCP, Haryana and thereby invited applications from prospective buyers for the purchase of unit in the said project. The respondent confirmed that the project had got building plan approval from the authority.
- b) Relying on various representations and assurances given by the respondent and on belief of such assurances, complainant booked a SCO unit in the project by paying an amount of Rs. 2,00,000/- towards the said unit bearing no. SCO B-10, in Sector-3, Gurugram, having super area admeasuring 54.358 sq. yards. to the respondent dated 02.09.2021 and the same was acknowledged by the respondent.
- c) That a MOU dated 03.12.2021 was executed between the parties for a total sale consideration of Rs. 21,40,000/-, including basic price, EDC and IDC, car parking charges and other specifications of the allotted unit.
- d) That at the time of execution of the said MOU, assurance was made to the complainant that the agreement will be executed within 2 months but till date respondent no.1 has failed to execute the buyer's agreement and also failed to offer/handover the possession the said unit even after delay of more than around 1 year.
- e) That the possession of the unit was to be delivered within the promised period of 12 months from the date of MOU i.e. by 03.12.2021. Therefore, the due date of possession comes out to be 03.12.2022.
- f) That after repeated reminders and follow ups, the respondent provided a copy of the said MOU to the complainant in the year 2023. Furthermore, when the complainants received said copy of the MOU it was very shocking to the complainant that respondent acting arbitrarily changed the agreed

Page 3 of 16



terms and conditions of the booking in MOU. Thereafter, the complainant raised the objection to same and respondent provided false assurance to the complainant that it is just for the formality.

- g) That as per the said MOU, the respondent was liable to handover the possession of the said unit on or before 03.12.2022, therefore, the respondent was liable to pay interest as per the prescribed rate as laid under the RERA Act, 2016 and HRERA Rules, 2017 for delay in delivery of possession till the completion of the construction of unit.
- h) During the period the complainant went to the office of respondent several times and requested them to allow them to visit the site further enquiring as to when the respondents will get buyers agreement executed but it was never allowed saying that they do not permit any buyer to visit the site during construction period. The complainant already paid a sum of Rs.11,40,000/- towards the said unit against total sale consideration of Rs. 21,40,000/-.
- i) That allotment of the unit was made on 03.12.2022, after coming into force of the RERA Act,2016 and as per the Act, after coming into force of the Act the respondent can charge only on the carpet of the unit not on the super area of the unit. In the present case, respondent has charged the complainant on the super area i.e. 54.358 Sq. Yards @ Rs.39,368 per Sq. Yards which is against the provisions of the RERA Act,2016 and the rules,2017 made thereof. Hence, in accordance with the provisions of the RERA Act, necessary penal action to be taken against the respondent and direction may kindly be passed to the respondent to charge on the carpet area instead of the super area of the unit.
- j) That the payment plan was designed in such a way to extract maximum payment from the buyers viz a viz or done/completed. The complainant

Page 4 of 16



approached the respondent and asked about the status of construction and also raised objections towards non-completion of the project. It is pertinent to state herein that such arbitrary and illegal practices have been prevalent amongst builders before the advent of RERA, wherein the payment/demands/ etc. have not been transparent and demands were being raised without sufficient justifications and maximum payment was extracted just raising structure leaving all amenities/finishing/facilities/common area/road and other things promised in the brochure, which counts to almost 50% of the total project work.

- k) That the respondent is guilty of deficiency in service within the purview of provisions of the Real Estate (Regulation and Development) Act, 2016 (Central Act 16 of 2016) and the provisions of Haryana Real Estate (Regulation and Development) Rules, 2017. The complainant has 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 (Central Act 16 of 2016) and the provisions of Haryana Real Estate (Regulation and Development) Rules, 2017.
- I) That the clauses of allotment letter are totally unjust, arbitrary and amounts to unfair trade practice as held by the Hon'ble NCDRC in the case titled as *Shri Satish Kumar Pandey & Anr. v/s M.s Unitech Ltd.* (14.07.2015) as also in the judgment of Hon'ble Supreme Court in *Neelkamal Realtors Suburban Pvt Ltd Vs. UOI and ors. (W.P 2737 of 2017).*
- m) That as per section 18 of the RERA Act. 2016, the promoter is liable to pay delay possession charges to the allottees of a unit, building or project for a

Page 5 of 16 🗸



delay or failure in handing over of such possession as per the terms and agreement of the sale.

- n) That the project in question is ongoing as defined under Rule 2(0) of the Rules, ibid and does not fall in any of the exception provided under the Rules.
- o) The complainant after losing all the hope from the respondents, having his dreams shattered of owning a flat and having basic necessary facilities in the vicinity of "Amaya Greens" project and also losing considerable amount, are constrained to approach this Hon'ble Authority for redressal of their grievance.

C. Relief sought by the complainant

- 4. The complainant herein is seeking following relief(s):
 - I. Direct the respondent to hand over the symbolic and constructive possession of said unit in question with all amenities and specifications as promised, in all completeness without any further delay.
 - II. Direct the respondent to execute a builder buyer agreement in respect of the unit in question in favour of the complainant.
 - III. Direct the respondent to pay the interest on the total amount paid by complainant at the prescribed rate of interest as per RERA, from due date of possession till the handing over of possession.
 - IV. Restrain the respondent from raising fresh demand(s) for payment under any head, as the complainant had already made payment as per the payment plan.
 - V. Direct the respondent not to force the complainant to sign any indemnity-cum-undertaking indemnifying the builder from anything legal as a pre-condition for signing the conveyance deed.
 - VI. Direct the respondent not to charge anything irrelevant which has not been agreed to between the parties like labour cess, electrification charges, maintenance charges etc, which in any case is not payable by the complainant.
- 5. The Authority issued a notice dated 27.09.2023 to the respondent by speed

post and also sent it to the provided email addresses,

Page 6 of 16



savyasachi@gmail.com,sndas1953@gmail.com,rawatgaurav6464@gmail. com. Delivery reports have been placed on record. Despite this, a public notice for the appearance of respondent and for filing a reply was published in the newspapers, namely Dainik Bhaskar and The Hindustan Times. The respondents failed to appear before the Authority on 05.01.2024, 06.03.2024, 24.04.2024, 10.07.2024, 09.10.2024, 15.01.2025. None has appeared on behalf of the respondent despite being given sufficient and multiple opportunities. In view of the same, the defense of the respondent was struck off and matter was proceeded ex-parte vide order dated 02.04.2025 and is being decided on basis of facts and documents submitted with the complaint which are undisputed.

- D. Jurisdiction of the authority
- The Authority observes that it has territorial as well as subject matter jurisdiction to adjudicate the present complaint for the reasons given below.

D.I Territorial jurisdiction

7. 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.

D.II Subject matter jurisdiction

8. 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) The promoter shall-

> > Page 7 of 16



(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.

- 9. 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.
- 10. Further, the authority has no hitch in proceeding with the complaint and to grant a relief of refund in the present matter in view of the judgement passed by the Hon'ble Apex Court in Newtech Promoters and Developers Private Limited Vs State of U.P. and Ors. 2021-2022 (1) RCR (Civil), 357 and reiterated in case of M/s Sana Realtors Private Limited & other Vs Union of India & others SLP (Civil) No. 13005 of 2020 decided on 12.05.2022, wherein it has been laid down as under:

86. From the scheme of the Act of which a detailed reference has been made and taking note of power of adjudication delineated with the regulatory authority and adjudicating officer, what finally culls out is that although the Act indicates the distinct expressions like 'refund', 'interest', 'penalty' and 'compensation', a conjoint reading of Sections 18 and 19 clearly manifests that when it comes to refund of the amount, and interest on the refund amount, or directing payment of interest for delayed delivery of possession, or penalty and interest thereon, it is the regulatory authority which has the power to examine and determine the outcome of a complaint. At the same time, when it comes to a question of seeking the relief of adjudging compensation and interest thereon under Sections 12, 14, 18 and 19, the adjudicating officer exclusively has the power to determine, keeping in view the collective reading of Section 71 read with Section 72 of the Act. if the adjudication under Sections 12, 14, 18 and 19 other than compensation as envisaged, if extended to the

Page 8 of 16

adjudicating officer as prayed that, in our view, may intend to expand the ambit and scope of the powers and functions of the adjudicating officer under Section 71 and that would be against the mandate of the Act 2016

11. Hence, in view of the authoritative pronouncement of the Hon'ble Supreme

Court in the cases mentioned above, the Authority has the jurisdiction to entertain a complaint seeking refund of the amount and interest on the refund amount.

E. Findings on the relief sought by the complainant.

- Direct the respondent to hand over the symbolic and constructive possession of said unit in question with all amenities and specifications as promised, in all completeness without any further delay.
- E.II Direct the respondent to execute a builder buyer agreement in respect of the unit in question in favour of the complainant.
- E.III Direct the respondent to pay the interest on the total amount paid by complainant at the prescribed rate of interest as per RERA, from due date of possession till the handing over of possession.
- E.IV Restrain the respondent from raising fresh demand(s) for payment under any head, as the complainant had already made payment as per the payment plan.
- E.V Direct the respondent not to force the complainant to sign any indemnity-cum-undertaking indemnifying the builder from anything legal as a pre-condition for signing the conveyance deed.
- E.VI Direct the respondent not to charge anything irrelevant which has not been agreed to between the parties like labour cess, electrification charges, maintenance charges etc, which in any case is not payable by the complainant.
- 12. During the hearing dated 02.04.2025, the counsel for the complainant stated at bar that the complainant in the present case is praying for relief of refund to be allowed, as the work at site has not even started and there is no hope of completion of the project.
- 13. The factual matrix of the present case reveals that the complainant booked SCO no. B-10, admeasuring 54.358 sq. yards. A MoU with regard to the subject unit was executed on 03.12.2021 between the parties. The complainant has paid Rs. 11,00,000/- against the basic sale consideration

Page 9 of 16



of Rs. 21,40,000/-. As per clause 6 of the MoU, it was agreed by the promoter-respondent that the SCO plot shall be handed over within a period of 12 months from the date of MoU.

14. The Authority in CR/5512/2022 titled as "Sunil Kumar & Anr. Vs Savyasachi Infrastructure Pvt. Ltd. & Sharma Confectioners Pvt. Ltd." in order to ascertain the situation, on 31.08.2023, appointed an Enquiry Officer, namely, Shri. Ramesh Kumar, retired DSP.

In pursuance to above-mentioned directions passed by the Authority, the Enquiry Officer submitted the status report on 23.12.2023 and has concluded as under:

"6. Conclusion:

The site of the project i.e., "Amaya Greens", located at Sector-3, Farukhnagar, Gurugram being developed by M/s Savyasachi Infrastructure Pvt. Ltd. has been inspected on 12.12.2023 and it is concluded that: -

- (A) Collaboration agreement dated 28.06.2016 had been registered between the landowner i.e., Sharma Confectioners Pvt. Ltd. in collaboration with the developer i.e., Savyasachi Infrastructure Pvt. Ltd. for the land admeasuring 97 Karnal 6 marla i.e., 12.1625 acres.
- (B) The license had been granted by DTCP vide license no 37 of 2017 dated 24.06.2017 valid up to 27.06.2022 for land admeasuring 9.0375 acres only and after that the project had been registered with the interim RERA vide RC no 212 of 2017 dated 18.09.2017 valid up to 16.03.2023 (including 6 months Covid extension).
- (C) Completion certificate had been granted by DGTCP, Haryana vide memo no. LC-3257/JE(SJ)-2021/510 dated 11.01.2021 for license no 37 of 2017 for land admeasuring 9.0375 acres only.
- (D) The balance part i.e., 3.125 acres has not been granted any license by DTCP, Haryana and not registered with the Authority also.
- (E) As per the statement of landowner SPA was cancelled on 03.01.2022 by the landowner due to some disputes arise between them and complaints regarding SCO which is to be handed over by the promoter i.e., M/s Savyasachi Infrastructure Pvt. Ltd. falls outside the license no 37 of 2017 and the area on which SCO's are proposed to build has not granted any license from DTCP Haryana.

Page 10 of 16



- (F) MOU's were signed on different dates as per mentioned in the table between the developer i.e., Savyasachi Infrastructure Pvt. Ltd and complainant i.e., Mr. Vinod Kumar S/o Sh. Ramchander and payment had been received from developer without registering the project with the Authority.
- (G) Landowner i.e., Sharma Confectioners Pvt. Ltd. stated that they have no objection for the allottees who has been offered possession by the developer i.e., Savyasachi Infrastructure Pvt. Ltd. in the land parcel of 9.0375 acres only and will not create any obstruction to the allottees for taking the physical possession and once the license and registration has been granted for the balance part i.e., 3.125 acres, then they will not have any objections for giving possession to the concerned allottees also.(Statement attached as Annex-C)
- 15. In pursuance of the above-mentioned conclusion, the Authority observes that the total area of the project is 12.1625 acres. The DCTP, Haryana, has granted the license to develop the colony only for an area of 9.0375 acres only. The remaining area, i.e., 3.125 acres, has not been granted any license by DTCP, Haryana, nor is it registered with the Authority. The unit booked by the complainant is part of unlicensed and unregistered area measuring 3.125 acres. Herein, the complainant intends to withdraw from the project and is seeking return of the amount paid by her in respect of subject unit along with interest at the prescribed rate as provided under Section 18(1) of the Act. Section 18(1) of the Act is reproduced below for ready reference:-

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.-

- (a) in accordance with the terms of the agreement for sale or, as the case may be, duly completed by the date specified therein; or
- (b) due to discontinuance of his business as a developer on account of suspension or revocation of the registration under this Act or for any other reason,

he shall be liable on demand to the allottees, in case the allottee wishes to withdraw from the project, without prejudice to any other remedy available, to return the amount received by him in respect of that apartment, plot, building, as the case may be, with interest at such rate as may be prescribed in this behalf including compensation in the manner as provided under this Act:

Page 11 of 16



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." (Emphasis supplied)

16. Clause 6 of the memorandum of understanding dated 03.12.2021 provides for the time period for handing over of possession and is reproduced below:

"5) That the First Party assures the Second Party that the possession of the said Plot shall be handed over within a period of Twelve months from the date of signing of this MOU

- 17. **Due date of handing over possession:** As per clause 6 of the MOU, the possession of the allotted SCO plot was supposed to be offered within a stipulated timeframe of 12 months from the date of signing of the MOU. In the present matter, the MoU was executed on 03.12.2021 and hence the respondent was liable to handover possession by 03.12.2022 in terms of the said MoU.
- 18. Admissibility of refund along with prescribed rate of interest: The complainant is seeking refund the amount paid by her at the prescribed rate of interest and intends to withdraw from the project. The prescribed rate of interestas provided under Rule 15 of the Rules, ibid. 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.

19. The legislature in its wisdom in the subordinate legislation under the provision of Rule 15 of the Rules, ibid, has determined the prescribed rate

Page 12 of 16



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.

- 20. Consequently, as per website of the State Bank of India i.e., <u>https://sbi.co.in</u>, the marginal cost of lending rate (in short, MCLR) as on date i.e., 02.04.2025 is 9.10%. Accordingly, the prescribed rate of interest will be marginal cost of lending rate +2% i.e., 11.10%.
- 21. Keeping in view the fact that the allottee/complainant wishes to withdraw from the project and seeking refund of the amount received by the promoter in respect of the SCO plot with interest on failure of the promoter to complete or inability to give possession of the unit in accordance with the terms of agreement for sale or duly completed by the date specified therein. The matter is covered under Section 18(1) of the Act of 2016.
- 22. The due date of possession as per MoU is 03.12.2022 and there is delay of 9 months and 22 days on the date of filing of the complaint. The Authority has further, observed that till date neither the construction is complete nor the offer of possession of the allotted unit has been made to the allottee by the respondent/promoter, even after a passage of more than 2.5 years approximately. The Authority is of the view that the allottee cannot be expected to wait endlessly for taking possession of the unit which is allotted to it and for which they have paid more than 80% of sale consideration. It is also pertinent to mention that complainant has paid the more than 80% amount on the date of entering into the memorandum of understanding, i.e., on 03.12.2021. Further, the Authority observes that the total area of the project is 12.1625 acres. The DCTP, Haryana, has granted the occupation certificate only for an area of 9.0375 acres. The remaining area of 3.125 acres, which includes the complainant's SCO plot,

Page 13 of 16 1



has not been granted any license by the DTCP, Haryana, nor it is registered with the Authority and neither the promoter is making any efforts to complete the project or even application for grant of permission to develop the colony has been initiated. In view of the above-mentioned facts, the allottee is well within the right to seek refund of the paid up amount in terms of Section 18(1) of the Act, 2016.

23. In the judgement of the Hon'ble Supreme Court of India in the cases of Newtech Promoters and Developers Private Limited Vs State of U.P. and Ors. (supra) reiterated in case of M/s Sana Realtors Private Limited & other Vs Union of India & others SLP (Civil) No. 13005 of 2020 decided on 12.05.2022, it was observed that-

> The unqualified right of the allottee to seek refund referred Under Section 18(1)(a) and Section 19(4) of the Act is not dependent on any contingencies or stipulations thereof. It appears that the legislature has consciously provided this right of refund on demand as an unconditional absolute right to the allottee, if the promoter fails to give possession of the apartment, plot or building within the time stipulated under the terms of the agreement regardless of unforeseen events or stay orders of the Court/Tribunal, which is in either way not attributable to the allottee/home buyer, the promoter is under an obligation to refund the amount on demand with interest at the rate prescribed by the State Government including compensation in the manner provided under the Act with the proviso that if the allottee does not wish to withdraw from the project, he shall be entitled for interest for the period of delay till handing over possession at the rate prescribed."

24. The promoter is responsible for all obligations, responsibilities, and functions under the provisions of the Act of 2016, or the rules and regulations made thereunder or to the allottee as per agreement for sale under Section 11(4)(a). The promoter has failed to complete or unable to give possession of the unit in accordance with the terms of agreement for sale or duly completed by the date specified therein. Accordingly, the promoter is liable to the allottee, as the allottee wishes to withdraw from the project, without prejudice to any other remedy available, to return the γ Page 14 of 16



amount received by it in respect of the unit with interest at such rate as may be prescribed.

25. 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 refund of the entire amount paid by them at the prescribed rate of interest i.e., @ 11.10% p.a. (the State Bank of India highest marginal cost of lending rate (MCLR) applicable as on date +2%) as prescribed under Rule 15 of the Haryana Real Estate (Regulation and Development) Rules, 2017 from the date of each payment till the actual date of refund of the amount within the timelines provided in Rule 16 of the Haryana Rules 2017 ibid.

F. Directions of the Authority

- 26. 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 refund the entire paid-up amount i.e., Rs.11,00,000/- received by it from the complainant along with interest at the rate of 11.10% p.a. as prescribed under Rule 15 of the Haryana Real Estate (Regulation and Development) Rules, 2017 from the date of each payment till the actual realization of the amount.
 - II. A period of 90 days is given to the respondent to comply with the directions given in this order and failing which legal consequences would follow.
 - III. The planning branch of the authority is directed to take necessary action under the provision of the Act of 2016 for violation of proviso to Section 3(1) of the Act by the respondent for sale of units without registration and license.

Page 15 of 16



27. The complaints stand disposed of.

28. Files be consigned to registry.

Dated: 02.04.2025

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GURUGRAM

(Ashok Sangwan) Member

Member Haryana Real Estate Regulatory Authority, Gurugram

Page 16 of 16