

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

Complaint no.: 3162 of 2024
Date of filing: 29.07.2024
Order pronounced on: 22.07.2025

Manishi Bharti

R/o: - QMQ 301/01, Officers Enclave, Raksha Nagar, HAL
Township, Ojhar, Nashik, Maharashtra-422207

Complainant

Versus

1. M/s Vatika Limited

Regd. Office at: - Vatika Triangle, 4th floor, Sushant
lok, Phase-1, Block-A, Mehrauli Gurgaon Road,
Gurugram-122002

Respondent

CORAM:

Shri Arun Kumar
Shri Ashok Sangwan

**Chairperson
Member**

APPEARANCE:

Shri Harshit Goyal (Advocate)
Shri Venket Rao (Advocate)

Complainant
Respondent

ORDER

1. This complaint 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, responsibilities and functions under the provision of the Act or the Rules and regulations made thereunder or to the allottees 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:

Sr. No.	Particulars	Details
1.	Name of the project	Vatika INXT City Centre, Sector 83, Gurugram
2.	Project area	10.718 acres
3.	Nature of project	Commercial Complex
4.	DTCP license	122 of 2008 dated 14.06.2008 Valid up to 13.06.2016
5.	License	Trishul Industries
6.	Allotment letter	29.12.2011 [pg. 21 of complaint]
7.	Unit no.	334A, Floor-3 [pg. 21 of complaint]
8.	Unit admeasuring	500 sq. ft. [pg. 21 of complaint]
9.	Date of BBA	18.01.2012 (not signed) [pg. 23 of complaint]
10.	New unit no. in INXT City centre	212, 2 nd floor, block D [pg. 48 of complaint]
11.	Possession clause	NA
12.	Assured return clause	12 <i>i. "₹65/- per sq. ft. from date of agreement till completion of construction of said building.</i>

		<i>ii. After completion of the building: ₹65/- per sq. ft. till 3 years or till the said unit is put on lease whichever is later."</i>
13.	Due date of delivery of possession	18.01.2015 [*inadvertently mentioned as 01.03.2014 in POD dated 22.07.2025]
14.	Sale price	₹21,93,750/- [pg. 22 of complaint]
15.	Total amount paid by the complainant	₹22,50,239/- [pg. 45-47 of complaint]
16.	Assured return paid by the respondent till 01.11.2018	₹27,00,645/- [pg. 40 of reply]
17.	Occupation certificate	Not obtained
18.	Offer of possession	Not offered

B. Facts of the complaint.

3. The complainant has made the following submissions in the complaint:
 - a. The Builder Buyer Agreement was executed between complainant and respondent on 18.01.2012 in respect of booked unit no 334, 3rd Floor, Tower A later changed to Unit No-212, 2nd floor, Block-D in real estate project namely INXT City Center.
 - b. As per clause 12 of Builder Buyer Agreement and Allotment Letter, the respondent company was liable to pay assured return amount of Rs 65/- per sq ft per month from the date of execution of builder buyer agreement till completion of construction of the building.
 - c. The respondent company has failed to obtain Occupation Certificate in respect of Tower D where booked unit is situated till date. The respondent company has failed to pay any assured return amount from October 2017 till date to the complainant.

- d. As per clause (iv) of Allotment Letter and clause 12 (i) of Builder Buyer Agreement, the respondent company was also liable to pay assured return amount of Rs 65/- per sq ft per month for upto 3 years from the date of completion of construction of the building or till date of lease whichever is earlier.
- e. As per clause (iv) of Allotment Letter, the respondent company was liable to complete construction of booked unit by 30.09.2014. The respondent company has failed to obtain Occupation Certificate in respect of Tower D where booked unit is situated till date. The respondent company has also failed to pay accrued delayed possession charges till date.
- f. The respondent company also issued illegal and unlawful Letter dated 26.03.2018 claiming completion of construction of booked unit to escape from liability of payment of assured return and delayed possession charges. However, the respondent company has failed to obtain Occupation Certificate in respect of Tower D where the booked unit is situated till date. Therefore, Letter dated 26.03.2018 is illegal, unlawful and void in respect of claim of completion of construction.
- g. That the complainant had invested her hard-earned money in the booking of the unit in the project in question on the basis of false promises made by the respondent. However, the respondent has failed to abide all the obligations of him.
- h. Therefore, the present complainant is forced to file present complaint before this Hon'ble authority under Section 31 of Real Estate Regulation and Development Act, 2016 read with Rule 28 of

Haryana Real Estate (Regulation and Development) Rules, 2017 to seek redressal of the grievances against the respondent company.

C. Relief sought by the complainant:

4. The complainant has sought following relief(s):
 - a. To direct the respondent to pay pending monthly assured return of Rs. 65/- per sq. ft per month of super area accrued from October 2017 along with Interest to the complainant.
 - b. To direct the respondent to pay delayed possession charges from due date of delivery of possession of 30.09.2014 till date of offer of possession along with Occupation Certificate of the booked unit.
 - c. To direct the respondent to execute and register the conveyance deed of the booked unit.
 - d. To direct the respondent to deliver possession along with occupation certificate of the booked unit.
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:
 - a. At the outset, it is pertinent to bring into the attention of the Ld. Authority that the Complainants herein being an investor having commercial unit in the project being developed by the Respondent. It is evident, that the Complainant is merely an investor who purchased the units for making stead monthly returns.
 - b. It is submitted that the Complainant had erred gravely in filing the present Complaint and misconstrued the provisions of the Real

Estate (Regulation and Development) Act, 2016 (hereinafter referred to as 'RERA, 2016'). It is imperative to note, that the RERA, 2016, was passed with the sole intention of regularisation of real estate projects, promoters and for the dispute resolution between builders and buyers. That it is an established fact herein that the Complainants booked the Unit with the Respondent for investment purposes. The said Complainant herein are not an "Allottee", as the Complainant approached the Respondent with an investment opportunity in the form of a steady rental income from the commercial units.

- c. That in the year 2011, the Complainant learnt about the project launched by the Respondent titled as "INXT City Centre" (hereinafter referred to as "Project") situated at Sector 83, Gurugram and visited the office of the Respondent to know the details of the said project. The Complainant further inquired about the specifications and veracity of the commercial project and was satisfied with every proposal deemed necessary for the development.
- d. That after having dire interest in the project constructed by the Respondent, the Complainant decided to invest and resultantly booked a Unit under the assured return scheme, vide Application Form dated 22.12.2011. It may be noted that the Complainant was aware of the status of the Project and invested in the Project to make steady monthly returns, without any protest or demur.
- e. The Respondent vide Allotment Letter dated 29.12.2011, allotted the Unit bearing no. 334, 3rd Floor, Tower A, admeasuring 500 sq. ft. (hereinafter referred to as "Erstwhile Unit") in the aforesaid Project. That on 18.01.2012, the Builder Buyer Agreement (hereinafter

referred to as "BBA"), was executed between the Complainant and the Respondent for the Erstwhile Unit, for a Total Sale Consideration of Rs.21,93,750/- in the Project. However, upon knowing the assured return scheme, the Complainant upon their own will paid the entire amount of Rs.21,93,750/- for making monthly returns.

- f. It is pertinent to note that as per Clause 12 of the Agreement the Respondent agreed to pay Rs. 65/- per sq. ft, per month as assured return to the Complainant, from the date of execution of BBA till the completion of construction of the building and Rs. 65/- per sq. ft. per month after completion of building up to 3 years or till the unit is put on lease, whichever is earlier. Further, the Complainant vide same Clause 12 of the Agreement has even authorized the Respondent to lease out the said unit and by virtue of the said leasing clause the unit in question was subject to lease upon completion.
- g. That, furthermore, the Respondent vide Letter dated 31.07.2013, allocated a new Unit to the Complainant and allotted a Unit bearing no. 212, 2nd floor, Block 'D' admeasuring 500 Sq. Ft. (hereinafter referred to as 'Unit') in the Project, in favour of the Complainant in place of the erstwhile Unit.
- h. It is submitted that the Complainant was well aware of the fact, that the Unit in question being commercial in nature was subject to be leased out upon completion and the same was evidently mentioned and agreed by the Complainant in the BBA dated 18.01.2012. That in consonance to the same it may be noted that since the BBA has a leasing clause at Clause 12 of the BBA, thereby no possession can be given in this regard.

- i. It is a matter of fact, that the Unit in question was deemed to be leased out upon completion. As the Complainant had mutually agreed and acknowledged with the Respondent that upon completion for the said unit the same shall be leased out at a rate as mutually decided among the parties.
- j. That the relationship between the Complainant and the Respondent is not that of a "Builder-Buyer", the same has been reiterated in a catena of judgments by the Ld. National Consumer Disputes Redressal Commission, for instance in the matter of "Priti Arora vs. ARN Infrastructure Pvt. Ltd. CC No. 246/2013". That only valid inference that can be drawn out of the futile attempt of the Complainant by filling this Complaint is that the Complainant is an investor and seeks speculative gains. Therefore, the Complaint is liable to be dismissed at the very outset.
- k. That the BBA, clearly stipulated provisions for "Lease" and admittedly contained a "Leasing Clause". That in the light of the said facts and circumstances it can be concluded beyond any reasonable doubt that the Complainant is not a "Allottee" but investor who has invested the money for making steady monthly returns.
- l. It is pertinent to note herein that the objective of the RERA, 2016 is to regulate the real estate sector in terms of the development of the Project in accordance with the law and to provide relief of interest, compensation or refund to the allottees in case of violation of the provisions of the RERA, 2016. The objective of the RERA, 2016 is very clear to regulate the Real Estate Sector and form balance amongst the Promoter, Allottee and Real Estate Agent. However, the entire RERA, 2016 nowhere provides any provision to regulate the

commercial understanding regarding returns on investment or lease rentals between the Builder and the Buyer.

- m. That the Complainant is trying to hoodwink the Ld. Authority by concealing facts which are detrimental to this Complaint at hand. Therefore, the said Allotment of the said Commercial Unit contained a "Lease Clause" which empowers the Developer to put a unit of Complainant along with other commercial space unit on lease and does not have "Possession Clauses", for physical possession.
- n. It is to note, the Respondent herein was committed to complete the construction of the Project and subsequently lease out the same as agreed under the Agreement. However, the Respondent in due compliance of the terms of the Agreement has paid assured return till November 2018.
- o. It is imperative to bring into the knowledge of the Ld. Authority that since starting the Complainant has always been in advantage of getting assured return as agreed by the Respondent. It is an admitted fact that the Complainant has received an amount of Rs.27,00,645.2/- as assured return right from the date of allotment.
- p. It is submitted that since starting the Respondent had always tried level best to comply with the terms of the Agreement and has always intimated the exact status of the project. However, the Respondent herein could not continue with the payments of assured return after coming in force of the BUDS Act, 2019 and other prevailing laws. In this regard the Respondent had sent emails dated 31.10.2018 and 30.11.2018 to its customers and apprised them that the Respondent will not be in a position to pay any returns in future due to change in law.

q. That the Complainant herein, have suppressed the above stated facts and has raised this complaint under reply upon baseless, vague, wrong grounds and has misled this Ld. Authority, for the reasons stated above. It is further submitted that none of the reliefs as prayed for by the Complainant is sustainable before this Ld. Authority and in the interest of justice. Hence, the present complaint under reply is an utter abuse of the process of law, and hence deserves to be dismissed.

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.

E. Jurisdiction of the Authority:

8. The authority observes that it has complete territorial and 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. 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)

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.

11. 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 complainants at a later stage.

F. Findings on the relief sought by the complainants.

F.I. Assured return

12. In the present complaint the BBA annexed is not signed by the respondent company but in its reply the respondent contended that the BBA has been executed inter se parties on 18.01.2012. The complainants are seeking unpaid assured returns on monthly basis as per the acknowledgement letter at the rates mentioned therein. It is pleaded that the respondent has not complied with the terms and conditions of the said acknowledgement letter. Though for some time, the amount of assured returns was paid but later on, the respondent refused to pay the

same by taking a plea that the same is not payable in view of enactment of the Banning of Unregulated Deposit Schemes Act, 2019 (hereinafter referred to as the Act of 2019), citing earlier decision of the authority (Brhimjeet & Anr. Vs. M/s Landmark Apartments Pvt. Ltd., complaint no 141 of 2018) whereby relief of assured return was declined by the authority. The authority has rejected the aforesaid objections raised by the respondent in **CR/8001/2022 titled as Gaurav Kaushik and anr. Vs. Vatika Ltd.** wherein the authority has held that when payment of assured returns is part and parcel of builder buyer's agreement (maybe there is a clause in that document or by way of addendum, memorandum of understanding or terms and conditions of the allotment of a unit), then the builder is liable to pay that amount as agreed upon and the Act of 2019 does not create a bar for payment of assured returns even after coming into operation as the payments made in this regard are protected as per section 2(4)(l)(iii) of the Act of 2019. Thus, the plea advanced by the respondent is not sustainable in view of the aforesaid reasoning and case cited above.

13. The money was taken by the builder as deposit in advance against allotment of immovable property and its possession was to be offered within a certain period. However, in view of taking sale consideration by way of advance, the builder promised certain amount by way of assured returns for a certain period. So, on his failure to fulfil that commitment, the allottee has a right to approach the authority for redressal of his grievances by way of filing a complaint.
14. The builder is liable to pay that amount as agreed upon and can't take a plea that it is not liable to pay the amount of assured return. Moreover, an agreement defines the builder/buyer relationship. So, it can be said

that the agreement for assured returns between the promoter and allottee arises out of the same relationship and is marked by the original agreement for sale.

15. It is not disputed that the respondent is a real estate developer, and it had not obtained registration under the Act of 2016 for the project in question. However, the project in which the advance has been received by the developer from the allottee is an ongoing project as per section 3(1) of the Act of 2016 and, the same would fall within the jurisdiction of the authority for giving the desired relief to the complainants besides initiating penal proceedings. So, the amount paid by the complainants to the builder is a regulated deposit accepted by the later from the former against the immovable property to be transferred to the allottee later on. In view of the above, the respondent is liable to pay assured return to the complainants-allottees in terms of the BBA dated 18.01.2012.

G.II. Delayed possession charges

16. In the present complaint, the complainants intend to continue with the project and are seeking possession of the subject unit and delay possession charges as provided under the provisions of section 18(1) of the Act which 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"*

17. The BBA does not incorporate any possession clause in it therefore; the due date of possession is calculated 3 years from the date of agreement.

Accordingly, the due date of possession comes out to be 18.01.2015.
(*inadvertently mentioned as 01.03.2014 in POD dated 22.07.2025)

18. **Admissibility of delay possession charges at prescribed rate of interest:** The complainants are seeking delay possession charges. 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]

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 rule 15 of the rules has determined the prescribed rate of interest. 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., 22.07.2025 is 8.90%. Accordingly, the prescribed rate of interest will be marginal cost of lending rate +2% i.e., 10.90%.
20. On consideration of documents available on record and submissions made by the complainants and the respondent, the authority is satisfied that the respondent is in contravention of the provisions of the Act. The possession of the subject unit was to be delivered within stipulated time i.e., by 18.01.2015.

21. However now, the proposition before it is as to whether the allottee who is getting/entitled for assured return even after expiry of due date of possession, can claim both the assured return as well as delayed possession charges?
22. To answer the above proposition, it is worthwhile to consider that the assured return is payable to the allottees on account of clause 12 of BBA dated 18.01.2012. The assured return in this case is payable as per "BBA" the promoter had agreed to pay to the complainants allottee ₹65/- per sq. ft. on monthly basis from the date of agreement till completion of building and ₹65/- per sq. ft. on monthly basis after the completion of the building for up to 3 years from the date of completion of construction till the said unit is put on lease. If we compare this assured return with delayed possession charges payable under proviso to section 18(1) of the Act, 2016, the assured return is much better i.e., assured return in this case is payable as ₹32,500/- per month whereas the delayed possession charges are payable approximately ₹20,439/- per month. By way of assured return, the promoter has assured the allottee that he would be entitled for this specific amount till the said unit is put on lease and thereafter he shall be entitled for lease rental as agreed. The purpose of delayed possession charges after due date of possession is served on payment of assured return after due date of possession as the same is to safeguard the interest of the allottees as their money is continued to be used by the promoter even after the promised due date and in return, they are to be paid either the assured return or delayed possession charges whichever is higher.
23. Accordingly, the authority decides that in cases where assured return is reasonable and comparable with the delayed possession charges under

section 18 and assured return is payable even after due date of possession, then the allottees shall be entitled to assured return or delayed possession charges, whichever is higher without prejudice to any other remedy including compensation.

24. On consideration of the documents available on the record and submissions made by the parties, the complainants have sought the amount of unpaid amount of assured return as per the terms of BBA and addendum executed thereto along with interest on such unpaid assured return. As per BBA dated 18.01.2012, the promoter had agreed to pay to the complainants allottee ₹65/- per sq. ft. on monthly basis till completion of building and ₹65/- per sq. ft. on monthly basis after the completion of the building up to three years from the date of completion of building or till the said unit is put on lease. The said clause further provides that it is the obligation of the respondent promoter to pay the assured returns. It is matter of record that the amount of assured return was paid by the respondent promoter till November 2018 but later on, the respondent refused to pay the same by taking a plea of the Banning of Unregulated Deposit Schemes Act, 2019. But that Act of 2019 does not create a bar for payment of assured returns even after coming into operation and the payments made in this regard are protected as per section 2(4)(iii) of the above-mentioned Act.
25. Admittedly, the respondent has paid an amount of ₹27,00,645/- to the complainants as assured return till November 2018. Therefore, considering the facts of the present case, the respondent is directed to pay the amount of assured return at the agreed rate i.e., @ 65/- per sq. ft. per month from the date the payment of assured return has not been paid i.e., November 2018 till the date of completion of building i.e., till the date

of receipt of OC from the competent Authority and thereafter, ₹65/- per sq. ft. per month after the completion of the building till the date the said unit is put on lease or for the first 36 months after the completion of the project, whichever is earlier in terms of clause 12 of the BBA.

26. Accordingly, the respondent is directed to pay the outstanding accrued assured return amount till date at the agreed rate within 90 days from the date of this order after adjustment of outstanding dues, if any, from the complainants and failing which that amount would be payable with interest @ 8.90% p.a. till the date of actual realization.

F.II. Conveyance deed

27. With respect to the conveyance deed, clause 6 of the BBA provides that the respondent shall sell the said unit to the allottee by executing and registering the conveyance deed and also do such other acts/deeds as may be necessary for confirming upon the allottee a marketable title to the said unit free from all encumbrances.
28. Section 17 (1) of the Act deals with duties of promoter to get the conveyance deed executed and the same is reproduced below:

“17. Transfer of title: -

(1). The promoter shall execute a registered conveyance deed in favor of the allottee along with the undivided proportionate title in the common areas to the association of the allottees or the competent authority, as the case may be, and hand over the physical possession of the plot, apartment of building, as the case may be, to the allottees and the common areas to the association of the allottees or the competent authority, as the case may be, in a real estate project, and the other title documents pertaining thereto within specified period as per sanctioned plans as provided under the local laws:

Provided that, in the absence of any local law, conveyance deed in favour of the allottee or the association of the allottees or the competent authority, as the case may be, under this section shall

be carried out by the promoter within three months from date of issue of occupancy certificate"

29. The authority observes that OC in respect of the project where the subject unit is situated has not been obtained by the respondent promoter till date. As on date, conveyance deed cannot be executed in respect of the subject unit, however, the respondent promoter is contractually and legally obligated to execute the conveyance deed upon receipt of the occupation certificate/completion certificate from the competent authority. In view of above, the respondent shall execute the conveyance deed of the allotted unit within 3 months from the final offer of possession after the receipt of the OC from the concerned authority and upon payment of requisite stamp duty by the complainants as per norms of the state government.


G. 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):
- a. The respondent is directed to pay the amount of assured return at the agreed rate i.e., @ 65/- per sq. ft. per month from the date the payment of assured return has not been paid i.e., November 2018 till the date of completion of building i.e., till the date of receipt of OC from the competent Authority and thereafter, ₹65/- per sq. ft. per month after the completion of the building till the date the said unit is put on lease or for the first 36 months after the completion of the project, whichever is earlier in terms of clause 12 of the BBA.

- b. The respondent is directed to pay the outstanding accrued assured return amount till date at the agreed rate within 90 days from the date of this order after adjustment of outstanding dues, if any, from the complainants and failing which that amount would be payable with interest @ 8.90% p.a. till the date of actual realization.
 - c. The respondent shall execute the conveyance deed of the allotted unit within the 3 months from the valid offer of possession after the receipt of the OC from the concerned authority and upon payment of requisite stamp duty as per norms of the state government.
 - d. The respondent shall not charge anything from the complainants which is not the part of the builder buyer agreement.
 - e. 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.
31. Complaint stands disposed of.
32. File be consigned to registry.



(Ashok Sangwan)
Member



(Arun Kumar)
Chairperson

Haryana Real Estate Regulatory Authority, Gurugram

Date: 22.07.2025