

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

**Complaint no. :** 890 of 2025  
**First date of hearing:** 10.07.2025  
**Date of decision :** 04.11.2025

Sandeep Kumar Maurya  
**R/o:** - H.no- 602, E-1, Ward no. 3, Mehrauli, New Delhi-  
110030.

**Complainant**

Versus

M/s Sunrays Heights Pvt. Ltd.  
**Registered Office:** 211, 2<sup>nd</sup> floor, Ansal Bhawan, 16  
Kasturba Gandhi Marg, New Delhi-110001

**Respondent**

**CORAM:**

Shri Ashok Sangwan  
Shri Phool Singh Saini

**Member**  
**Member**

**APPEARANCE:**

Sh. Shatrunjaya Shukla  
Sh. Tushar Behmani

**Complainant**  
**Respondent**

**ORDER**

1. The present complaint dated 24.02.2025 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 provisions of the Act

or the Rules and regulations made there under or to the allottees as per the agreement for sale executed *inter se*.

**A. Project and unit 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:

S. N.	Particulars	Details
1.	Name of the project	"Sixty-Three Golf Drive", Sector 63A Gurugram
2.	Nature of the project	Affordable group housing
3.	RERA registered or not registered	249 of 2017 dated 26.09.2017 valid up to 25.09.2022
4.	DTCP license	82 of 2014 dated 08.08.2014 valid up to 31.12.2023
5.	Unit no.	21, Tower-H (page 122 of complaint) *Note: Inadvertently mention as 18, Tower H in proceeding dated 04.11.2025)
6.	Unit admeasuring	356.18 sq. ft. (carpet area) 69.84 sq. ft. (balcony area) (page 122 of complaint) *Note: Inadvertently mention as 18, Tower H in proceeding dated 04.11.2025)
7.	Allotment letter	03.07.2017 (page 122 of complaint)
8.	Date of execution of Buyers agreement	2016 (page 12-3 of complaint)
9.	Possession clause	<b>4-Possession:</b> The developer shall endeavor to handover possession of the said flat within a period of four years i.e. 48 months from the date of commencement of project, subject to force majeure & timely payment by the allottee towards the sale consideration, in accordance with the terms as stipulated in the present agreement.



		<b>*Note: As per affordable housing policy 2013 1(iv) All such projects shall be required to be necessarily completed within 4 years from the approval of building plans or grant of environmental clearance, whichever is later. This date shall be referred to as the "date of commencement of project" for the purpose of this policy. The license shall not be renewed beyond the said 4 years from the date of commencement of project.</b>
10.	Date of building plan	10.03.2015 (taken from another file CR/3329/2023 of similar project)
11.	Date of environment clearance	16.09.2016 (taken from another file CR/3329/2023 of similar project)
12.	Due date of possession	16.03.2021 (16.09.2020 plus six months in lieu of covid-19) (calculated from the date of environment clearance)
13.	Total sale consideration	Rs.14,60,640/- (AR/1 of reply)
14.	Amount paid by the complainant	Rs.12,32,227/- (AR/1 of reply) 84.36% amount paid by the complainant
15.	Final reminder	02.09.2024 (AR/2)
16.	Occupation certificate	31.12.2024
17.	Offer of possession	Not offered

### B. Facts of the complaint

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

- a) That the respondent who in the capacity of developer/ promoter or colonizer, under the name "M/S. Sunrays Heights Pvt. Ltd." has caused grave financial loss to the complainant by violating the Affordable Housing Policy, 2013 Notified by Hon'ble Haryana Government (hereinafter "State") Gazette vide notification no. PF-27/48921 dated 19-08-2013, denying him the possession of the apartment i.e. apartment no. H21, type 1A, admeasuring carpet area



of 358.19 sq. ft and balcony area of 69.84 sq. ft. in the project known as "63 Golf Drive" located in Sector-63A, Gurugram, even after passing of double period than actually permitted under the law, and despite being in receipt of excess amount which substantially exceeds the total cost of the apartment.

- b) That the respondent has provided the application form to the complainant on 22.03.2015 and demanded a payment of Rs. 71,750/- . As per policy, the respondent had to demand 5% of the cost of the apartment as application money. However, the amount of Rs. 70,750/- was not equal to the 5% of the cost of apartment, and respondent only directed the complainant, that payment to be made along with allotment money instalment. Payment against the demand was made by the complainant on 22.03.2015.
- c) That the respondent wanted to avail benefit of the policy and to avoid/wave off the last installment of EDC by completing the project within 3.5 years of commencement of project. To get this benefit, they proceeded to conduct the draw of lots on 06-01-2016 to allot the apartment to applicants including complainant. However, the project has not yet commenced as per Para 5(iii)(f) of the policy. In other words, as there was no environmental clearance, so the draw of lots was in fact made before commencement of project, in clear violation of Para 5 (iii)(b) of the policy. Therefore, no allotment letters could be issued to the Allottees including complainant under the policy, because allotments can only happen within four months of "commencement of project".

- d) That in order to bypass this policy direction, respondents have incorporated undefined terminology of “Provisional allotment cum Demand letter” to extract money from allottees including complainant and demanded amount of Rs 3,23,809/- on 11-01-2016 (including balance application money plus allotment money at a rate of 20% of total cost of Apartment plus taxes) to be paid by 26-01-2016 which was notably a Republic Day/national holiday.
- e) That, it is pertinent to mention here that as per policy the respondent had to pay an interest at the rate of 10% per annum on the booking amount received by the developer for a period beyond 90 days from the close of booking i.e. 20.04.2015, till the date of allotment of apartment.
- f) That, the respondent neither paid this interest nor adjusted it with demand of allotment money in aforementioned provisional allotment letter dated 11-01-2016, directed towards complainant, as respondents were well aware that this demand of allotment money is illegal, and they could not make it as the project in question hasn't even commenced till that date. Also, despite enriching themselves with complainant's hard-earned money and interest there upon, respondent did not acknowledge that advance payment or excess amount, due to interest on booking amount and advance payments already taken, is lying with them. They actively hid any of the same and refused to admit their liability or that it shall be calculated at the time of issue of allotment letter and be adjusted against later payments, this shows their conduct and intent to cause systematic loss to complainant and unlawful gains for them.

- g) That the respondent received environmental clearance on 16.09.2016, therefore, as per para 5 (iii)(b) of policy they should have made allotment of apartments within four months i.e., up to 16.01.2017. instead, they did not issue allotment letter to the complainant. Respondent has already done gross violations of the policy by conducting the draw of lots for allotment of apartment on 06.01.2016 before even environment clearance is provided to them, which signifies commencement of project and by the respondent illegally collected the allotment money. By non-issuance of allotment letter to complainant, the fraudulent intentions of respondents become clear. Furthermore, by avoiding to issue the allotment letter within stipulated period, respondents insured that the complainant remain in dark regarding allotment date so that complainant become totally dependent upon respondents' demand for the payment of remaining 75% amount of the cost of apartment and respondents can claim it as per their whims and most importantly, avoid their liability as to interest on delay or on advance paid.
- h) That, despite non issuance of allotment letter, the respondent illegally demanded first equated instalment of Rs. 1,84,279/- by demand notice dated 18.10.2016 to be paid on or before 02.11.2016. Interestingly, this demand letter also acknowledged all previous payments and shows zero previous due, but did not mention any advance/excess lying with respondent on account of interest on booking amount or acknowledgement, to the effect that respondents have been demanding and receiving payments in advance, and that interest upon such advance/excess lying with respondent, shall be



calculated at the time of issue of allotment letter or be adjusted against later payments. Payment against the aforementioned notice was made by the complainant on 02-11-2016 through PNB cheque no. 323284 with the same date.

- i) That, despite not issuing allotment letter, the respondents made another illegal demand for advance second equated monthly instalment vide demand notice dated 24.04.2017, to be paid on 05.05.2017 for the amount of Rs. 1,58,283/- after adjusting only Rs 25,996/- as advance lying with them without providing any context. Payment against the same was made vide PNB cheque no. 323290 dated 02-05-2017. Meanwhile respondents never formed any sale purchase agreement with the complainant, respondents only send to the complainant an allotment letter dated 03.07.2017 which only revealed details of apartment only.
- j) That instead of a sale purchase agreement as provided by the Policy, respondent prepared "builder buyer agreement" again to bypass policy. BBA was vague and did not include any crucial elements and also contain many aspects which are against policy, respondent insisted and forced complainant to sign said BBA as was supplied by respondents.
- k) That as it is clear from the demand raised the respondent had demanded first four six monthly equated Instalments in advance with hidden intention to complete project in 3.5 years to get benefits of non-payment of last EDC instalment as mentioned above. Additionally, the respondent did not demand instalments after every



6 months except second equated instalment in clear violation of the policy.

- l) That the total excess amount of Rs. 54,956/- accumulated with respondent as on date of allotment i.e., 03.07.2017 due to interest at a rate of 10% per annum on booking amount and at a rate of 10.76% per annum on advance allotment money submitted on 22.01.2016.
- m) That excess amount on account of first equated six-monthly instalment on policy date of 03.01.2018 was Rs. 77,928/- of second equated six-monthly instalment on policy date of 03.07.2018 was Rs. 91,919/-.
- n) That the demand for third equated six monthly instalments as per policy was due on 03.01.2019 but respondent demanded the same in advance vide demand notice dated 20.08.2018 due on 23.08.2018 for the amount of Rs. 1,97,053/- and payment against the same was made vide PNB cheque no. 323306 dated 20.08.2018.
- o) That the demand for fourth equated six-monthly installment as per policy was due on 03.07.2019 but again, it was made in advance vide demand notice dated 04.02.2019 due on 04.03.2019 for the amount of Rs.1,97,053/- which included taxes also and, acknowledged all previous dues paid. Payment against the same was made vide PNB cheque no. 323310 dated 25.02.2019. As per policy, the fifth & sixth equated six-monthly installment for the amount of Rs. 1,97,053 each which included taxes also was due on 03-01-2020 and 03-01-2021 (due on 03-07-2020 but extended for 6 months due to COVID) respectively but no demand for the same was made by the respondent. The respondent could not move the project at the pace

earlier planned by them despite of taking advance payments of 75% of the cost of apartment from the complainant to complete in 3.5 yrs to get incentive under the policy. Therefore, it seems the builder has decided not to demand the remaining two installments on due date to avoid the compensation to be paid to complainant after due date of possession as he was fully aware that the project would not be completed on time i.e. within the validity period of 4 years of such sanction/clearance as required under para 5 (iii)(b) of the policy and he would not be in a position to give the possession on time to allottees including complainant.

- p) That the respondent had received Rs. 10,94,730/- as cost of apartment which was 75% of the total cost of the apartment and excess amount of Rs. 1,37,767/- is also being held and if added to paid up amount of cost of apartment which amounts to Rs12,33,497/- which is approximately eighty-four and a half percent of total cost of apartment but construction was nowhere near to it. To avoid paying penal interest/compensation at a rate of 10.76% per annum on full cost of apartment i.e. Rs14,59,640/-under HRERA, the respondent did not demand 5th & 6th installment.
- q) That as on 16.09.2021, the date of completion & handing over possession of the project, amount of Rs 10,94,730/- was paid to builder as application money, allotment money and 1st, 2nd, 3rd & 4th equated six monthly installment and also excess amount of Rs 1,48,164/- was also with builder due to non-adjustment of interest.
- r) That the demand for fifth equated six-monthly installment was made vide demand notice dated 14.02.2022 due on 14.03.2022 for the

- amount of Rs. 1,97,053/- including taxes, acknowledging all previous dues paid and without adjusting excess amount of Rs. 2,16,549/- already lying with them. The complainant was suffering from symptoms of covid due to which he could not make the payment, and requested extension for a period of six months, until he recovers.
- s) That this demand did not adjust the excess amount of Rs 2,16,549/- lying with builder as on 14.03.2022. However, this demand was incorrect, as after adjusting the fifth six monthly equated installment with an excess amount lying with them still excess of Rs. 19,496/- which was left with builder as on 14.03.2022. Despite this, the complainant who was suffering from health issues made payment of Rs 1,00,000/- was made through NEFT transfer no. SBIN 322233697390 on 21.08.2022.
- t) That, as on 21.08.2022, builder had received more than the cost of apartment of Rs 14,59,640/- and excess amount of Rs.7855/- was lying with builder. After that the respondent rightly did not demand sixth equated six-monthly installment.
- u) That the complainant raised repeated queries about the status of the project and was neither informed to the complainant time to time nor at the time of demand notice being issued to him. Finally complainant on 12.02.2024 visited the corporate office of the respondents who assured them that possession will be soon delivered subjected to clearing of outstanding communicated to respondents when he visited the worksite of the aforementioned project, and met with the representatives of the respondent who assured them that despite the project being lapsed the apartment/apartment shall be delivered

- subjected to dues being cleared, and that respondent shall send a statement of outstanding dues to the complainant.
- v) That, as far as respondents are concerned, they never made any intimation for transfer of possession despite receiving more than complete payment, therefore complainant itself requested the same through their correspondences starting dated 12.01.2024 but his Statement of account was never forwarded by the respondent to him.
- w) That the complainant had duly replied this letter on 23.09.2024 and informed with calculations that as per the Policy & HRERA there is no due upon the complainant instead there is an excess payment which should be refunded to the complainant in the interest of justice immediately, and also the charges accruing upon then due to delay in giving possession of the allotted apartment on the tenth of every month. As per law an excess amount of Rs 3,42,316/- was already been paid and was with the builder on 02.09.2024.
- x) That responding to this letter the respondents have called and invited the complainant to their office on 25.09.2024, and when the complainant along with two persons approached their office in Gurugram. Here the female & male staff who identified themselves as Kiran & Shri Amit respectively of the respondent had accepted the calculations contained in above mentioned letter dated 23.09.2024. But they insisted to first make full payment of Rs7,44,066/- as demanded on 02.09.2024 and after that only excess amount will be refunded through demand draft within 15 days of clearance of abovementioned amount, and also demanded that complainant should sign additional documents. The complainant had clarified that

- there is no justification to first make payments and after that take refund back from the company. The complainant had also refused to sign any additional documents & requested them to refund the excess amount and pay monthly interest until possession is being handed over.
- y) That despite the promise and meeting dated 25.09.2024 when neither any payment nor any other communication was received from the respondents, complainant requested dues through letter dated 01.10.2024 providing the account details to the respondents for transfer of the excess amount/ interest and possession of the apartment referring to the meeting dated 25.09.2024 while referring to letter dated 23.09.2024.
- z) That despite their promises to provide possession and refund the dues, respondent sent a letter on 15.10.2024 and on 20.11.2024 generally informing that various developments have taken place in the project and that some buyers who have outstanding payment should clear the same. Notwithstanding the still standing balance with the respondent, they on 03.12.2024 to "fulfil your long due payment obligation, including but not limited to the last and final reminder dated 02.09.2024." With the same letter respondent informed that they have already fulfilled all pre-requisite conditions to initiate the cancellation of apartment unit H-21, the letter further gave 18.12.2024 as the last day to "Clear the Outstanding".
- aa) That complainant had clarified vide letter dated 13.12.2024 that this letter has been erroneously sent to him as there are no dues pending against him and it did not contain the details of newspaper in which



advertisement has been published as mentioned in that letter and also the copy of same was also not being enclosed with this letter. The complainant had again clarified in the letter that the respondent company had accepted the calculations of letter dated 23.09.2024 in response to their letter dated 02.09.2024 vide meeting held with representatives of the company on 25.09.2024 in the Gurgaon office of M/S Sunrays Heights Private Ltd. Further, the company had agreed to refund the excess amount paid to the company & also agreed to pay the monthly interest until possession is being handed over to complainant and the complainant had forwarded the bank account details to company vide letter dated 01.10.2024 to do the needful. The company was also informed to reconcile their accounts and delete name of complainant from the defaulters list and they were also requested that if any proceedings has been initiated to cancel the Apartment, they were requested to stop it immediately as it would be in clear violation of Law. They were also requested to kindly refund excess amount with them, pay monthly interest and also hand over the possession of apartment as soon as possible.

- bb) That the respondent reiterates demand for clearing up outstanding not sharing any basis of the demand, neither paying the actual outstanding or delivering possession. This demand was replied by the complainant vide letter dated 13.02.2025, referring to 23.09.2024, 01.10.2024 and 13.12.2024 (sent on 16-12-2024), letter dated 24.01.2025 along with its reply dated 13.02.2025 said correspondence is enclosed collectively along with receipt and tracking report of reply. Thus, this complaint.

**C. Relief sought by the complainant**

4. The complainant has sought the following relief(s):
- I. Directed the respondent to immediately handover possession of apartment as per the policy under para 1 clause (iv).
  - II. Direct the respondent to rectify their statement of accounts, according to the statement of accounts prepared by the complainant on the basis penalty and interest as provided under Act, 2016 for delay in delivery of the apartment on payments received by the builder as on date of possession & after that an interest on booking.
  - III. Direct the respondent to execute the sale deed of the flat.
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) That the complainant, vide application form applied to the respondent for allotment of the unit. Pursuant thereto residential flat bearing no. **H-21**, admeasuring carpet area of 356.18 sq.ft. (the "Unit") and a 69.84 sq. ft. balcony was allotted on 03.07.2017. The respondent had no reason to suspect the *bonafide* of the complainant and proceeded to allot the unit in question in their favor.
  - b) That the allottees duly executed the annexure - I mentioned in the allotment application which states that the entire project is governed by Affordable Housing Policy,2013 and that the development and handing over of the possession is strictly dealt with as per the provisions envisaged under the said annexure -I by way of an Affidavit. This clearly shows that the complainant, from day one at

the time of applying the allotment, knew about the terms and conditions of the Affordable Housing Policy, 2013, and chose to accept the same as it is resulting in default in payments as and when raised by the respondent.

- c) That as per clause 4.1 of the agreement, the due date of possession was subject to the allottee having complied with all the terms and conditions of the agreement. That being a contractual relationship, reciprocal promises are bound to be maintained. The respondent endeavored to offer possession within a period of 4 years from the date of obtainment of all government sanctions and permissions including environment clearance, whichever is later. The possession clause of the agreement is on par with clause 1(iv) of the Affordable Housing Policy, 2013.
- d) That the building plan of the project was approved on 10.03.2015 from DGTCP and the environment clearance was received on 16.09.2016. Thus, the proposed due date of possession, as calculated from the date of EC, comes out to be 21.08.2021. The Ld. Authority vide notification no.9/3-2020 dated 26.05.2020 had allowed an extension of 6 months for the completion of the project the due of which expired on or after 25.03.2020, on account of unprecedented conditions due to outbreak of Covid-19. Hence, the proposed due date of possession comes out to be 16.03.2021.
- e) That the offer of possession was also subject to the incidence of force majeure circumstances under clause 16 of the agreement. That additionally, even before normalcy could resume, the world was hit by the Covid-19 pandemic. The Ministry of Home Affairs, GOI vide

notification dated March 24, 2020, bearing no. 40-3/2020-DM-I (A) recognized that India was threatened with the spread of the COVID-19 pandemic and ordered a complete lockdown in the entire country for an initial period of 21 days which started on March 25, 2020. By various subsequent notifications, the Ministry of Home Affairs, GOI further extended the lockdown from time to time. Various State Governments, including the Government of Haryana, have also enforced various strict measures to prevent the pandemic including imposing curfew, lockdown, stopping all commercial activities, stopping all construction activities. Despite, after above stated obstructions, the nation was yet again hit by the second wave of the Covid-19 pandemic and again all the activities in the real estate sector were forced to stop. It is pertinent to mention, that considering the wide spread of Covid-19, firstly night curfew was imposed followed by weekend curfew and then complete curfew. That during the period from 12.04.2021 to 24.07.2021 (103 days), each and every activity including the construction activity was banned in the State. It is also to be noted that on the same principle, the Haryana Real Estate Regulatory Authority, Gurugram granted 6 months extension for all ongoing Projects vide Order/Direction dated 26th of May, 2020 on account of 1st wave of COVID-19 Pandemic. The said lockdown was imposed in March 2020 and continued for around three months. As such extension of only six months was granted against three months of lockdown.

- f) That as per license condition, developer are required to complete these projects within a span of 4 years from the date of issuance of



environmental clearance since they fall in the category of special time bound project under Section 7B of the Haryana Development and Regulation of Urban Area Act 1975, for a normal Group Housing Project there is no such condition applied hence it is required that 4 years prescribed period for completion of construction of Project shall be hindrance free and if any prohibitory order is passed by competent authority like National Green Tribunal or Hon'ble Supreme Court then the same period shall be excluded from the 4 years period or moratorium shall be given in respect of that period also.

- g) That it is safely concluded that the said delay of **422 days** in the seamless execution of the project was due to genuine force majeure circumstances and the said period shall not be added while computing the delay. Thus, from the facts indicated above and the documents appended, it is comprehensively established that a period of 422 days was consumed on account of circumstances beyond the power and control of the respondent, owing to the passing of aforesaid Orders by the statutory authorities. All the circumstances stated hereinabove come within the meaning of *force majeure* in terms with the agreement.
- h) That in a similar case where such orders were brought before the Ld. Authority was in Complaint No. 3890 of 2021 titled "***Shuchi Sur and Anr. vs. M/s. Venetian LDF Projects LLP***" which was decided on 17.05.2022, wherein the Hon'ble Authority was pleased to allow the grace period and hence, the benefit of the above affected 166 days need to be rightly given to the respondent.

- i) That even the UPRERA Authority at Gautam Budh Nagar has provided benefit of 116 days to the developer on account of various orders of NGT and Hon'ble Supreme Court directing ban on construction activities in Delhi and NCR, 10 days for the period 01.11.2018 to 10.11.2018, 4 days for 26.70.2019 to 30.10.2019, 5 days for the period 04.11.2019 to 08.11.2019 and 102 days for the period 04.17.2019 to 74.02.2020. The Authority was also pleased to consider and provided benefit of 6 months to the developer on account of the effect of COVID also.
- j) That the Hon'ble UP REAT at Lucknow while deciding appeal No. 541 of 2011 in the matter of Arun Chauhan Versus Gaur sons Hi- Tech Infrastructure Pvt Ltd vide order dated 02.11.2021 has also granted the extension of 116 days to the promoter on account of delay in completion of construction on account of restriction/ban imposed by the Environment Pollution (Prevention & Control) Authority as well vide order of Hon'ble Supreme Court Dated 14.11.2019.
- k) That Karnataka RERA vide notification No. K-RERA/Secy/04/2019-20 and No. RERA/SEC/CR-04/2019-20 has also granted 9 months extension in lieu of Covid-19 pandemic. Moreover, this Ld. Authority had in similar matters of the had allowed the benefit of covid grace period of 6 months in a no. of cases.
- l) That despite there being several defaulters in the project, the respondent had to infuse funds into the project and have diligently developed the project in question. Despite the default caused, the respondent got sanctioned loan from SWAMIH fund of Rs. 44.30 Crores to complete the project and has already invested Rs. 35 Crores



- from the said loan amount towards the project. The respondent has already received the FIRE NOC, LIFT NOC, the sanction letter for water connection and electrical inspection report.
- m) That the respondent has applied for occupation certificate on 08.12.2023. Once an application for grant of occupation certificate is submitted for approval in the office of the statutory authority concerned, respondent ceases to have any control over the same. The grant of sanction of the Occupation Certificate is the prerogative of the concerned statutory authority over which the respondent cannot exercise any influence. Therefore, the time utilized by the statutory authority to grant occupation certificate to the respondent is required to be excluded from computation of the time utilized for implementation and development of the project.
- n) That the complainant has been allotted unit under the Affordable Housing Policy, 2013 which under clause 5(iii)(b), clearly stipulated the payment of consideration of the unit in six equal installments. The complainant is liable to make the payment of the instalments as per the government policy under which the unit is allotted. At the time of application, the complainant was aware of the duty to make timely payment of the installments. Not only as per the Policy, but the complainant was also under the obligation to make timely payment of installments as agreed as per the BBA.
- o) That the complainant has failed to make any payment of installment at "within 36 months from the due date of Allotment" along with partial payment towards previous instalments. The complainant cannot rightly contend under the law that the alleged period of delay

continued even after the non-payment and delay in making the payments. The non-payment by the complainant affected the construction of the project and funds of the respondent. That due to default of the complainant, the respondent had to take loan to complete the project and is bearing the interest on such amount. The respondent reserves the right to claim damages before the appropriate forum.

- p) That it is the obligation of the complainant under the Affordable Housing Policy, 2013 (as on the date of allotment) and the Act to make timely payments for the unit. In case of default by the complainant the unit is liable to be cancelled as per the terms of Affordable Housing Policy, 2013.
- q) That the respondent sent a first reminder letter dated 02.09.2024 to clear the outstanding dues, mentioning the relevant clauses of the AHP, 2013, wherein if the installments are not paid timely, the respondent can cancel the unit allotted to the complainant.
- r) That it is the obligation of the complainant under the Affordable Housing Policy, 2013 and the Act to make timely payments for the unit. In case of default by the complainant the unit is liable to be cancelled as per the terms of Affordable Housing Policy, 2013.
- s) That the complainant, despite the issuance of both above-mentioned final reminders, the complainant intentionally and willfully evaded the matter, and chose not to clear his outstanding dues as requested by the respondent. Thereafter, the respondent, after giving the complainant sufficient opportunity to settle the outstanding dues, proceeded further in accordance with the terms and conditions of the

Affordable Housing Policy, 2013, and published the complainant's details in the local newspaper dated 16.10.2025 and again requested him to clear the outstanding dues in 15 days from the date of the said publication, else, the allotment will be cancelled purely as per the said policy.

- t) That the respondent, even after publication dt. 16.10.2024, sent a letter showing generosity to the complainant and requested them to clear the outstanding dues.
- u) That the Respondent has duly received its Occupation Certificate from the Director, Town and Country Planning, Chandigarh on 31.12.2024. Since the OC has been received, the complainants is legally bound to settle all outstanding payments and come forward to take possession of the unit, subject to clearing outstanding dues, following the offer of possession of the unit.
- v) That to add to the misery of the respondent, the hundreds of allottees of the project in dispute have filed a claim petition having no. IB/48(ND)/2025 under section 7 of the IBC,2016, and have claimed Rs. 26 crores interest of 24% and declared the respondent insolvent as per the provisions of the IBC,2016. The allottees in this claim petition have admitted the date of default, i.e., the due date of handing over the possession, as 31.03.2023.
- w) That the stand of the allottees is contradictory with respect to the due date of possession in two different competent authorities, i.e., before HARERA, Gurugram, they are claiming interest on delayed possession from September 2020, whereas before Ld. NCLT admitted the due date of possession as 31.03.2023. Hence, there is a huge discrepancy

in the admitted due date of possession and therefore, the due date of possession in the present case, which is alleged as 16.09.2020, is false and wrong.

- x) That the complainant, despite all the reminders, failed to make payment against the instalment. The respondent earnestly requested the complainants to make payment. However, the complainant did not pay any heed to the legitimate, just, and fair requests of the respondent. All requests of the respondent to make payment fell on the deaf ears of the complainants. The respondent has not yet cancelled the unit in dispute till date and the complainants should clear all his outstanding dues as per the BBA and take the possession of the unit.
- y) That the complainant has intentionally distorted the real and true facts in order to generate an impression that the respondent has reneged from its commitments. No cause of action has arisen or subsists in favour of the complainants to institute or prosecute the instant complaint. The complainant has preferred the instant complaint on absolutely false and extraneous grounds in order to needlessly victimize and harass the respondent.
- z) That in light of the *bona fide* conduct of the respondent, the fact that no delay has been caused to the complainants. The non-existence of cause of action this complaint is bound to be dismissed with costs in favour of the respondent. Without prejudice, assuming though not admitting, relief of delayed possession charges, if any, cannot be paid without adjustment of the outstanding instalment from the due date of instalment along with the interest at the rate of 15%. Moreover,

without accepting the contents of the complaint in any manner whatsoever, and without prejudice to the rights of the respondent, the unit of complainants can be retained only after payment of Interest on delayed payments from the due date of instalment till the date of realization of the amount. Further delayed interest if any has to be calculated only on the amounts deposited by the complainants towards the sales consideration of the unit in question and not on any amount credited by the respondent, or any payment made by the complainants towards delayed payment charges or any taxes/statutory payments, etc. in light of the bona fide conduct of the respondent and no delay for development of the project as the respondent was severely affected by the force majeure circumstances and no cause of action to file the present complaint, this complaint is bound to be dismissed in favour of the respondent.

7. Copies of all the relevant documents have been filed and placed on the record. Their authenticity is not in dispute. Hence, the complaint can be decided on the basis of these undisputed documents and submission made by the parties.

**E. Jurisdiction of the authority**

8. The authority 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**

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 purposes 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 a 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) 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.*

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 complainant at a later stage.

**F. Findings on the objections raised by the respondent.**

**F.I Objection regarding delay due to force majeure circumstances.**

12. It is contended on behalf of respondent that due to various circumstances beyond its control, it could not speed up the construction of the project, resulting in delays such as various orders passed by NGT and Hon'ble Supreme Court, lockdown due to outbreak of Covid-19 pandemic.

13. The Authority, after careful consideration, finds that in the present case, the project falls under the Affordable Housing Policy, 2013, which contains specific stipulations regarding the completion of the project. As per Clause 1(iv) of the said Policy:

*"All such projects shall be required to be necessarily completed within 4 years from the approval of building plans or grant of environmental clearance, whichever is later. This date shall be referred to as the 'date of commencement of project' for the purpose of this policy. The licenses shall not be renewed beyond the said 4-year period from the date of commencement of project"*

14. The respondent/promoter, having applied for the license under the Affordable Housing Policy, was fully aware of these terms and is bound by them. The Authority notes that the construction ban cited by the respondent, was of a short duration and is a recurring annual event, usually implemented by the National Green Tribunal (NGT) in November. These are known occurring events, and the respondent being a promoter, should have accounted for it during project planning. Similarly, the various orders passed by other Authorities cannot be taken as an excuse for delay as it is a well-settled principle that a person cannot take benefit of his own wrong.

**G. Findings on the relief sought by the complainant**

**G.I Direct the respondent to pay monthly interest of Rs 13,088/- since January 2025 @ 10.76% per annum on the cost of apartment of Rs 14,59,640/- received by the builder before 10th of every month until the possession is being handed over to complainant. The respondent may also be directed to file the compliance report in this court.**

**G.II Direct the respondent to immediately handover possession of apartment as per the policy under para 1 clause (iv)**

15. The factual matrix of the case reveals that the complainant was allotted unit no. H-21, Tower-H admeasuring carpet area of 356.18 sq. ft. and a

balcony area of 69.84 sq. ft., in the respondent's project at sale price of ₹14,60,640/- under the Affordable Group Housing Policy 2013. A buyer's agreement was executed between the parties in 2016. The complainant paid a sum of ₹12,32,227/- towards the subject unit.

16. A final reminder letter dated 02.09.2024 was being sent to the complainant wherein it was specified that your failure to clear the outstanding dues has resulted in classifying your allotment under the category of default as per AHP, 2013. Hence, the complainant was requested to pay the total outstanding amount of Rs. 7,44,066/- at the earliest as you have already made grave delay in clearing the outstanding dues. Thereafter, the respondent made a publication in the newspaper "AAJ SAMAJ" on 16.10.2024 as required under Affordable Group Housing Policy, 2013. The said publication also stated that failure to make payment within the stipulated period would lead to automatic cancellation of the allotment, without any further notice or communication by the respondent. Thereafter a letter dated 29.11.2024 was sent by the respondent giving an opportunity to the complainant to clear the outstanding dues and upon non-payment of the same.

17. The foremost question which arises before the authority for the purpose of adjudication is that "whether the said publication would tantamount to a valid cancellation in the eyes of law or not?"

18. Clause 5(iii) (i) of the Affordable Group Housing Policy, 2013 talks about the cancellation. The relevant part of the clause is reproduced below:-

*"If any successful applicant fails to deposit the instalments within the time period as prescribed in the allotment letter issued by the colonizer, a **reminder** may be issued to him for depositing the due instalments within a **period of 15 days** from the date of issue of such notice. If the allottee still defaults in making the payment, the **list of such defaulters may be published in one regional Hindi newspaper having***

*circulation of more than ten thousand in the State for payment of due amount within 15 days from the date of publication of such notice, failing which allotment may be cancelled. In such cases also an amount of Rs 25,000/- may be deducted by the coloniser and the balance amount shall be refunded to the applicant. Such flats may be considered by the committee for offer to those applicants falling in the waiting list."*

19. The Authority observes that the respondent issued "Final Reminder Letter" dated 02.09.2024, directing the complainant to clear the outstanding dues amounting to ₹7,44,066/-. It is pertinent to mention here that the complainant had already paid an amount of ₹14,60,640/- (i.e., 84.36%) against the total consideration of ₹12,32,227/- to the respondent. Perusal of case file reveals that the demand raised by the respondent via letter dated 02.09.2024 was towards the payment of last instalment accompanied with interest on delay payments.
20. The Authority notes that the complainant has paid approximately 84.36% of sale consideration, and the respondent was required to hand over the project by 16.09.2020 under the Affordable Housing Policy, 2013, excluding the COVID-19 grace period. Even with a six-month grace period in lieu of Covid-19 pandemic, the possession was to be handed over by 16.03.2021, however, the respondent has failed to complete the project. Thereafter, the respondent has obtained the occupation certificate from the competent authority on 31.12.2024. The interest accrued during the delay period significantly reduces the amount payable by the complainant. Upon adjustment of this interest, the respondent would, in fact, be liable to pay the complainant. Despite this, the respondent chose to cancel the unit on grounds of non-payment, while neglecting its own obligations. Such actions by the respondent displays bad faith, as it failed to adjust the delay period interest.

21. Additionally, as per Clause 9.2 of the Agreement for Sale, annexed as Annexure A to the Rules, 2017, the allottee has the right to stop making further payments if the promoter defaults on its obligations. The relevant portion is reproduced below:

**9.2 In case of Default by Promoter under the conditions listed above, Allottee is entitled to the following:**  
*(ii) Stop making further payments to Promoter as demanded by the Promoter. If the Allottee stops making payments, the Promoter shall correct the situation by completing the construction/ development milestones and only thereafter the Allottee be required to make the next payment without any interest for the period of such delay; or...*  
**(Emphasis Supplied)**

22. In the present case, the respondent-promoter was obligated to complete the construction by 16.03.2021, including a six-month extension due to the Covid-19 pandemic. However, the respondent-promoter failed to complete the project within this timeline. Thus, in accordance with Clause 9.2, the allottee was fully justified in stopping further payments.

23. Considering the above findings, the cancellation of the allotment is deemed invalid and is hereby quashed as issued in bad faith. Thus, the respondent is directed to reinstate the unit allotted to the complainant.

24. Herein, the complainant intends to continue with the project and is seeking delay possession charges at a prescribed rate of interest on the amount already paid by him as provided under the proviso to 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."*

**25. Due date of handing over possession:** As per clause 4.1 of the BBA executed inter se parties, the respondent proposed to handover possession of the subject unit ***within a period of four years i.e. 48 months from the date of commencement of project.*** It is pertinent to mention here that the project was to be developed under the Affordable Housing Policy, 2013. However, the respondent has chosen to disregard the policy provision. Clause 1(iv) of the Affordable Housing Policy, 2013 deals with the date of possession of the unit and completion of the project. The relevant clause is reproduced as under:

*"1(iv) All such projects shall be required to be necessarily completed **within 4 years from the approval of building plans or grant of environmental clearance, whichever is later.** This date shall be referred to as the **"date of commencement of project"** for the purpose of this policy. The licences shall not be renewed beyond the said 4 years period from the date of commencement of project."*

**(Emphasis**

**supplied)**

**26.** In the present case, the date of approval of building plans is 10.03.2015, and the date of environment clearance is 16.09.2016. The due date of handing over of possession is reckoned from the date of environment clearance being later. Therefore, the due date of handing over of possession comes out to be 16.09.2020. Further as per **HARERA notification no. 9/3-2020 dated 26.05.2020**, an extension of 6 months is granted for the projects having a completion date on or after 25.03.2020. The completion date of the aforesaid project in which the subject unit is being allotted to the complainant is 16.09.2020 i.e., after 25.03.2020. Therefore, an extension of 6 months is to be given over and

above the due date of handing over possession in view of notification no. 9/3-2020 dated 26.05.2020, on account of force majeure conditions due to the outbreak of Covid-19. As such the due date for handing over of possession comes out to be **16.03.2021**.

- 27. Admissibility of delay possession charges at prescribed rate of interest:** The complainant is seeking delay possession charges till the date of delivery of possession to the complainant. 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, *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."***

- 28.** The legislature in its wisdom in the subordinate legislation under the provision of Rule 15 of the Rules, *ibid*, has determined the prescribed rate of interest. The rate of interest, determined by the legislature, is reasonable and if the said rule is followed to award interest, it will ensure uniform practice in all cases.

29. 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., 04.11.2025 is 8.85%. Accordingly, the prescribed rate of interest will be marginal cost of lending rate +2% i.e., 10.85%.

30. The definition of term 'interest' as defined under Section 2(z) 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:

***"(z) "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;"*

31. Therefore, interest on the delay payments from the complainant shall be charged at the prescribed rate i.e., 10.85% by the respondent which is the same as is being granted to them in case of delayed possession charges.

32. On consideration of the documents available on record and submissions made regarding contravention of provisions of the Act, the Authority is satisfied that the respondent is in contravention of the Section 11(4)(a) of the Act by not handing over possession by the due date as per the agreement.

33. It is the failure of the promoter to fulfil its obligations and responsibilities as per the buyer's agreement to hand over the possession within the stipulated period. Accordingly, the non-compliance of the mandate contained in Section 11(4)(a) read with 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 i.e., @ 10.85% p.a. w.e.f. 16.03.2021 till the offer of possession plus 2 months or actual handing over of possession, whichever is earlier as per provisions of Section 18(1) of the Act read with Rule 15 of the Rules, *ibid*.

**G.IV Direct the respondent to handover actual physical possession of the booked unit.**

**G.V Direct the respondent to execute the sale deed.**

34. In the present complaint, the grievance of the complainant is that the physical possession has not been handed over by the respondent to the complainant.

35. The Authority observes that the respondent-promoter has obtained occupation certificate of the said project from the competent authority on 31.12.2024. Further, Section 17(1) of the Act of 2016 obligates the respondent-promoter to handover the physical possession of the subject unit to the complainant complete in all respect as per specifications mentioned in BBA and thereafter, the complainant-allottee is obligated to take the possession within 2 months as per provisions of Section 19(10) of the Act, 2016.

36. In view of the above, the respondent is directed to handover the possession of allotted unit to the complainant complete in all respect as per specifications of buyer's agreement within a period of one month from date of this order after payment of outstanding dues, if any, as the

occupation certificate for the project has already been obtained by it from the competent authority.

37. Further, 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. Whereas as per Section 19(11) of the Act of 2016, the allottees are also obligated to participate towards registration of the conveyance deed of the unit in question. In view of above, the respondent shall execute the conveyance deed of the allotted unit within a period of 3 months from date of this order, upon payment of outstanding dues and requisite stamp duty by the complainant as per norms of the state government as per Section 17 of the Act, failing which the complainant may approach the adjudicating officer for execution of order.

#### **H. Directions of the Authority**

38. 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 is directed to reinstate the subject unit. Further, the respondent is directed to pay interest on the amount paid by the complainant at the prescribed rate of 10.85% p.a. for every month of delay from the due date of possession i.e., 16.03.2021 till the offer of possession plus 2 months or actual handing over of possession, whichever is earlier.
- II. The arrears of interest accrued so far shall be paid to the complainant within 90 days from the date of this order and interest

for every month of delay shall be paid by the promoter to the allottee before 10th of the subsequent month as per Rule 16(2) of the Rules, *ibid*.

- III. The rate of interest chargeable from the allottee by the promoter, in case of default shall be charged at the prescribed rate i.e., 10.85% 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.
- IV. The respondent is directed to issue a revised statement of account after adjustment of delayed possession charges, and other reliefs as per above within a period of 30 days from the date of this order. The complainants are directed to pay outstanding dues if any remains, after adjustment of delay possession charges within a period of next 30 days.
- V. The respondent is directed to handover the possession of the allotted unit to the complainant complete in all aspects as per specifications of buyer's agreement within one month from date of this order, as the occupation certificate in respect of the project has already been obtained by it from the competent authority.
- VI. The respondent shall execute the conveyance deed of the allotted unit within a period of 3 months from date of this order, upon payment of outstanding dues and requisite stamp duty by the complainant as per norms of the state government as per Section 17 of the Act, failing which the complainant may approach the adjudicating officer for execution of order.

VII. The respondent shall not charge anything from the complainant which is not part of the buyer's agreement and the provisions of the Affordable Housing Policy, 2013

39. The complaints stand disposed of.

40. Files be consigned to the registry.



**(Phool Singh Saini)**  
Member

Haryana Real Estate Regulatory Authority, Gurugram



**(Ashok Sangwan)**  
Member

**Dated: 04.11.2025**