

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

Complaint no.: 2328 of 2025
Date of decision: 18.12.2025

1. Mrs. Suman Saroha
2. Mr. Kuldeep Singh
Both R/o: - C-1673, 1st floor, Sushant Lok, Phase-1,
Sector-43, Gurugram- 122003

Complainants

Versus

Signature Global (India) Private Limited
Registered office: 1302, 13th floor, Tower-A, Signature
Towers, South City-I, Gurugram, Haryana-122001

Respondent

CORAM:

Shri Phool Singh Saini

Member

APPEARANCE:

Shri Satish Tanwar (Advocate)
Shri Venket Rao (Advocate)

Complainants
Respondent

ORDER

1. The present complaint has been filed by the complainants/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 provisions of the Act or the Rules and regulations made thereunder or to the allottee as per the agreement for sale executed *inter se*.

A. Unit and project related details

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

S. No.	Particulars	Details
1.	Name of the project	"The Millennia, Sector 37 D Gurugram
2.	Nature of project	Affordable group housing
3.	RERA Registered/Not registered	Registered 03 of 2017 dated 20.06.2017
4.	Allotment letter	26.07.2018 (Page no. 42 of complaint)
5.	Unit no.	10-1404, tower - 10, 14 th floor [Page no. 21 of complaint]
	Area admeasuring	552.360 Sq. ft. (carpet area) 79.360 Sq. ft. (balcony area) (Page no. 21 of complaint)
6.	Date of flat buyer agreement	04.12.2017 (Page no. 44 of complaint)
7.	Possession clause	5. Possession 5.1 Within 60 (sixty) days from the date of issuance of Occupancy Certificate, the Developer shall offer the possession of the Said Flat to the Allottee(s). Subject to Force Majeure circumstances, receipt of Occupancy Certificate and Allottee(s) having timely complied with all its obligations, formalities or documentation, as prescribed by Developer in terms of the Agreement and not being in default under any part hereof including but not limited to the timely payment of installments as per the Payment Plan, stamp duty and registration charges, the Developer shall offer possession of the Said Flat to the Allottee(s) within a period of 4 (four) years from the date of approval of building plans or grant of environment clearance, (hereinafter referred to as the "Commencement Date"), whichever is later. (Page no. 32 of the complaint)
8.	Date of building plan approval	08.06.2017 (taken from another case CR/5675/2022 decided on 21.09.2023 of the same project)
9.	Date of environmental clearance	21.08.2017 (taken from another case CR/5675/2022 decided on 21.09.2023 of the same project)

10.	Due date of possession	21.02.2022 (Calculated from the date of grant of EC being later including grace period of 6 months in lieu of Covid-19)
11.	Total cost	Rs.25,31,212/- (As per customer ledger dated 18.09.2025 at page no. 135 of reply)
12.	Total amount paid by the complainant	Rs.25,23,512/- (As per customer ledger dated 18.09.2025 at page no. 135 of reply)
13.	Occupation certificate	25.01.2023 (Page no. 90 of reply)
14.	Offer of possession	23.03.2023 (Page no. 94 of reply)
15.	Conveyance deed	16.06.2023 (Page no. 98 of reply)
16.	Possession letter	27.08.2023 (Page no. 132 of reply)

B. Facts of the complaint:

3. The complainants have made the following submissions: -

- That the complainant is law abiding Indian Citizen and the respondent is a private limited company incorporated under The Companies Act, 1956 registered with the office of registrar of companies, Delhi and the company is engaged in the business activities relating to construction, development, marketing & sales of various types of residential as well as commercial properties to its various customers/clients and works for gains.
- That after visiting various places in Gurugram in search of a good residential property, the complainant came into contact with the respondent company through publication and its officials by the sales/marketing agent of the respondent, where it was informed to the complainant that the respondent's company is s developing a project "The Millenia" affordable group housing society situated at Sector-37D, Gurugram and ongoing through the attractive brochure, the payment plan and assurance given by the officials of the respondent's company regarding





constructing of various projects in Gurugram and other Districts of Haryana within the stipulated period. It was intimated, the rates of the properties would soar to the great high's and by the reputation of the respondent company, the complainant decided to have a residential unit in the respondent's company project.

- c) That the complainant duly believed the statement of the representative of respondent and applied with application no. 14114 dated 14.08.2017 and thereafter the draw of lots held on dated 27.10.2017 as per rule of DTCP/DC Gurugram a unit bearing no. 10-1404 was allotted in Tower-10, having the carpet area of 552.360 sq. ft. and balcony area 79.653 sq. ft. along with two wheeler open parking site and the prop rata share in the common areas on 14th floor in the project of the respondent company with a total sale consideration of Rs.22,09,440/- including all other charges and the complainant has duly paid the total consideration of Rs.22,49,266.50/- as when demanded by the respondent.
- d) That the complainant without making any kind of delay always deposited the amount required as per the payment plan/schedule opted by the complainant immediately on receipt of letters from the respondent company which has also been admitted and acknowledged by the respondent's company officials. The stamp duty plus registration charges & administrative charges as mentioned in the payment plan is liable to be payable by the complainant and that too at the time of offer of possession.
- e) That apart from issuing a payment receipts on different dates, the respondent company also issued an allotment letter dated 01.11.2017 carrying the details of unit allotted and also the details of amount to be deposited by the complainant time to time as per payment plan opted by the complainant.



- f) That the complainant deposited the required amount as per the payment plan opted by the complainant according to the builder buyer agreement, which was executed between the complainant and the respondent company on 04.12.2017 following carrying all the details of terms and conditions of the said BBA were compiled by the complainant time to time as well as the respondent company from all the time as and when it was required.
- g) That after several requests finally the respondent agreed to execute the builder buyer agreement with the complainant and ultimately it was executed on 04.12.2017 vide Vasika No.3591 dated 04.12.2017 registered in the office of Sub Registrar, Kadipur, Gurugram, showing the total sale consideration of Rs.24,51,697/- only including of fixtures & fittings, electricity connection charges and other charges and again the respondent assured the complainant that they have taken all necessary sanctions for the completion of aforesaid project.
- h) That as per one of the terms and conditions of the said buyer's agreement dated, 04.12.2017 in para no.5.1 it is clearly mentioned that regarding the possession of the said unit it was agreed and settled that the possession of the said unit shall be handed over to the complainant within a stipulated period of 4 (four) years from the date of approval of building plan or grant of environment clearance (hereinafter referred to as the "Commencement Date" whichever is later). Hence, from the above said clause as mentioned in buyer agreement, the respondent company was duly bound to handover the physical possession of the above said unit to the complainant positively up to 04.12.2021 and it was told by the authorized person of respondent that till date they have never delayed the completion of any project they have in their hand.
- i) That on account of not constructing the above said unit within the stipulated period of 4 years, the complainant kept on requesting the

respondent company's officials to complete the construction of the said unit as early as possible and handover the peaceful possession of the above said unit. All the times the respondent kept on misguiding and putting forth the complainant on one reason or the others and could not adhere to the terms and conditions as settled and agreed upon between the respondent and the complainant. The respondent company failed to handed over the physical possession of the above said unit to the complainant till date.

- j) That, till date the complainant is running from pillar to post to get the physical possession of their unit from the respondent till date but futile as the respondent had failed to complete the said project on the assured time. From the above said acts and misdeeds of the respondent, it is crystal clear that despite of request of the complainant to give him physical possession of the unit, thereby misappropriating the huge hard-earned money of the complainants.
- k) That on account of not completing the construction of the above said unit allotted to the complainant within the stipulated period of 4 years, the complainant has suffered a huge monetary loss besides having sleepless night for the past more than 1 year. The complainant had been burdened by the respondent by paying penal rate of interest to the bank, and the complainant has also suffered with great mental harassment and humiliation. The act and conduct of the respondents have also snatched the mental peace of the complainant.
- l) That as the respondent failed to discharge to complete and handover the possession of the allotted unit to the complainant within the stipulated time and thus, they have cheated the complainant to invest their hard earn money on believing upon their false assurances. The respondent in a master minded and scripted way succeeded to their ulterior motive and cause wrongful losses to the complainant and wrongful gains to themselves. The



respondent has not only breached the trust of the complainant but also in a planned and thoughtful way cheated/defrauded the complainant. The complainant due to their said illegal acts, conduct and misdeeds, suffered mental agony, sorrow, trauma and apathy. The respondent involved in the swindling and embezzlement of funds of not only of the complainant but similarly situated innocent people at large. That due to illegal acts and conducts of the respondent, the complainant had suffered to great mental agony, physical harassment, financial loss, humiliation, hence the respondent is liable to pay the delay possession charges on paid amount to the complainant as per Section 18 of the Act, 2016.

C. Relief sought by the complainant:

4. The complainant has sought following relief(s):
 1. Direct the respondent to pay the delay possession charges/interest on paid amount to the complainant.
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 contested the complaint on the following grounds:
 - i. That the complainant herein in the year 2017, being in search of an apartment learned about the affordable housing project titled as '*The Millenia*' at Sector 37D, Gurugram being developed by the respondent in terms of the affordable housing policy, 2013. On 14.08.2017, the complainant applied for allotment of a unit in the project of the respondent vide application no. 14114 and based on the draw of lots held on 27.10.2017 in presence of the officials of DGTPC and representatives of Deputy Commissioner for our affordable housing project i.e., "The Millennia", a unit was allotted to the complainant bearing unit no. 10-1404





in Tower 10, having carpet area of 552.360 sq. ft. & balcony area of 79.653 sq. ft. on 14th floor together with the two wheeler parking vide allotment letter dated 01.11.2017.

- ii. That on 04.12.2017, a builder buyer's agreement, was executed for the said unit having a sale price of Rs.22,49,267/- excluding all other charges, taxes etc. as mentioned and agreed by the complainant under the agreement. It is to note, that the said agreement was signed by the complainant voluntarily with free will and consent without any demur. That the complainant had applied for the unit only after the due diligence, verification had been done and after being fully satisfied with the project.
- iii. That as per clause 4.4 of the agreement, the complainant herein had agreed and undertaken to pay balance sale consideration in terms of the payment schedule, in six equated six-monthly instalments spread over three years period, with no interest failing from the due date of payment as per the applicable interest for the period of delay. Further, as per clause 4.6 of the agreement, in case of any delay in making timely payment of amounts in terms of the payment plan or otherwise payable in the agreement the allottee was duty bound to pay interest for the applicable period of delay at applicable rate of interest as per the applicable law(s).
- iv. That as per clause 5.1 of the agreement, the possession of the apartment was proposed to be offered within an estimated period of 4 years from the date of the approval of building plans or grant of environment clearance, whichever is later. The said time period for offer of possession was subject to force majeure circumstances. As per clause 19 of the agreement the complainant has agreed and understood the force majeure circumstances and also the fact that respondent shall not be held responsible or liable for not performing obligations or undertaking provided therein and allottee shall not be liable for any compensation for such delay.

- v. That the committed date of possession fall at the time of Covid-19 when the entire nation was under lockdown and considering the same the Ministry of Finance (MOF) vide office Memorandum No. F.18/4/2020-PPD, dated 13.05.2020, had considered the period of covid-19 lockdown as force-majeure circumstance and had allowed the parties to the contract with an extension of 6 (six) months period for fulfilling the contractual obligations. Further, the Ministry of Housing and Urban Affairs vide office Memorandum no. O-17024/230/2018-Housing-UD/EFS-9056405, dated 13.05.2020, had considered the said covid-19 situation as force majeure for real estate projects and advised the regulatory authorities to extend the registration date, completion date, revised completion date and extended completion date automatically by 6 (six) months due to outbreak of covid 19.
- vi. Further, the Haryana Real Estate Regulatory Authority at Panchkula upon considering the obstructions/challenges faced by various real estate developers due to second wave of Covid-19, had allowed special extension of 3 months from 01.04.2021 to 30.06.2021, considering the same as force majeure event. Thus, the respondent is entitled for 3 months extension for completion of the project.
- vii. Subsequently, upon removal of the Covid-19 restrictions it took time for the workforce to commute back from their villages, which led to slow progress of the completion of project. Despite, facing shortage in workforce, materials and transportation, the respondent managed to continue with the construction work and completed the project. That the respondent also has to carry out the work of repair in the already constructed building and fixtures as the construction was left abandoned during the period of Covid-19 lockdown.
- viii. That in addition to the abovementioned circumstances, it is also pertinent to mention here that construction of real estate projects in Delhi NCR region





was put on halt on various occasions by the various Courts, Authorities etc., to mitigate the adverse effects of the pollution. Due to such ban on construction, the promoter was constrained to halt the development work in compliance of various order which effected the timely completion of the project. The said delay was completely beyond the control of the respondent and thus, the respondent is entitled for extension for such period of delay.

- ix. That Hon'ble Supreme Court vide its order dated 04.11.2019 in the W.P. (Civil) No. 13029/1985 had directed that no demolition and construction activities to take place in Delhi and NCR region. On account of passing of aforesaid order, no construction activity could have been legally carried on by the respondent. Accordingly, construction activity had been completely stopped during this period between **04.11.2019 to 14.02.2020. (Days affected- 55 days).**
- x. Further, Commission for air quality management (NCR and Adjoining Areas) vide its order dated 16.11.2021 had directed to stop construction and demolition activities in NCR till 21st November, 2021. In compliance with the above-mentioned order, no construction activity could have been legally carried on by the respondent. Accordingly, construction activity had been completely stopped during this period. **Period of Restriction/Prohibition: - 16.11.2021 to 21.11.2021. (Days Affected: - 6).**
- xi. That due to above unforeseen circumstances and causes beyond the control of the respondent, the development of the project got decelerated. Such delay was neither intentional nor deliberate. It is also submitted that the respondent was bound to adhere with the order and notifications of the Courts and the Government. Also, it is not out of the place to mention here that the Hon'ble Supreme Court in '*Supertech Ltd. vs. Rajni Goyal, Civil Appeal No. 6649-50 of 2018*', keeping in view the Bans imposed by NGT



and other Government Authorities etc., allowed the Promoter for the grace period for completion of construction.

- xii. The details of force majeure circumstances and reasons beyond the control of the respondent are highlighted in the table below: -

S. No.	AUTHORITIES/DATE OF ORDER	TITLE	DURATION OF BAN
1.	Environment Pollution (Prevention and Control Authority) order dated 07.11.2017		90 days
2.	Haryana State Pollution Control Board order dated 29.10.2018		01.11.2018 - 10.11.2018 (10 days)
3.	Directions vide Notification DPCC/PA to MS/2018/7919-7945 dated 24.12.2018		3 days
4.	Commissioner, Municipal Corporation, Gurugram order dated 11.10.2019		11.10.2019 - 31.12.2019 81 days
5.	Environment Pollution (Prevention and Control Authority) for NCR order dated 01.11.2019		01.11.2019 - 05.11.2019 5 days
6.	Supreme Court - 04.11.2019 - 14.02.2020	M. C. Mehta Vs. UOI WPC 13029/1985	(55days)
7.	Covid-19 extension (First Wave)- HRERA, Gurugram / 26.05.2020	Order dated 26.05.2020	6 Months extension
8.	Covid-19 extension (Second Wave) HRERA, Panchkula / 02.08.2021	Extract of the Resolution passed in the meeting dated 02.08.2021,	3 months extension
9.	Commission for Air Quality Management (NCR and Adjoining Areas)/16.11.2021	Order dated 16.11.2021	16.11.2021 to 21.11.2021 (6 days)
TOTAL		1.4yrs. (approx.)	

- xiii. That the delay caused due to unforeseen circumstances as mentioned above, shall be considered and exempted while determination of the due date to offer possession. That the respondent had carried out its obligations in agreement with utmost diligence. The complaint is not maintainable as the complaint has been filed after taking the peaceful possession.

- xiv. Further, after the completion of the project and receiving the occupancy certificate on 25.01.2023, the possession was offered to the complainant vide offer of possession letter dated 23.03.2023. Thereafter, conveyance deed has been executed on 16.06.2023 and the possession has been taken over by the complainant vide possession letter dated 27.08.2023. Furthermore, in the possession certificate, the complainant has voluntarily waived off his right by himself being satisfied of all the terms and conditions of the agreement.
- xv. That the complainant herein had defaulted in making the payment at various instances as per the affordable housing policy and the schedule of payment as agreed under the agreement. The majority of times, the payment from the complainant was received after the lapse of stipulated time period which led to levying of late payment charges on the complainant as per the policy. The same is evident from the statement of account wherein the payment entries show that at various occasions, the complainant had paid late payment charges due to default in making timely payments.
- xvi. That the complainant in the present complaint has raised an issue of delay in completion of the project by concealing the very fact that the project is delayed due to various reasons beyond the control of the respondent. Further, nowhere in the complaint, it has been disclosed that the committed date of possession as provided under the agreement, is subject to various force majeure circumstances and thus, the respondent is entitled for extension of such time period effected due to the reasons disclosed in the preceding paras. Therefore, the contention of the complainant that the project is delayed is false and frivolous as the occupation certificate has been obtained and possession has been handed over to the complainant.



xvii. That the project in question has already been completed, occupation certificate was obtained on 25.01.2023, the possession was offered on 23.03.2023, conveyance deed was executed on 16.06.2023 and possession certificate dated 27.08.2023 was issued. Therefore, the project was completed. Moreover, the delay so caused was due to reasons beyond control and therefore, the respondent shall not be liable for the period wherein construction/development activity affected due to force majeure circumstances or order/direction of the Court or State.

7. All other averments made in the complaint were denied in toto.
8. Copies of all the relevant documents have been filed and placed on record. Their authenticity is not in dispute. Hence, the complaint can be decided on the basis of those undisputed documents and oral as well as written submissions made by the parties.

E. Jurisdiction of the Authority

9. The Authority observes that it has territorial as well as subject matter jurisdiction to adjudicate the present complaint for the reasons given below.

E.1 Territorial jurisdiction

10. 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 completed territorial jurisdiction to deal with the present complaint.

E. II Subject matter jurisdiction

11. Section 11(4)(a) of the Act, 2016 provides that the promoter shall be responsible to the allottees 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."

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

F. Findings on the objections raised by the respondent.

F.1 Objection regarding force majeure conditions.

13. The respondent-promoter raised a contention that the construction of the project was delayed due to force majeure conditions such as lockdown due to outbreak of Covid-19 pandemic which further led to shortage of labour and orders passed by National Green Tribunal (hereinafter, referred as NGT) and various court orders. But all the pleas advanced in this regard are devoid of merit. The passing of various orders passed by NGT during the month of November is an annual feature and the respondent should have taken the same into consideration before fixing the due date. Similarly, the various orders passed by other authorities cannot be taken as an excuse for delay. Further, the authority has gone through the possession clause of the agreement and observed that the respondent-developer proposes to handover the possession of the allotted unit by 21.08.2021. As per **HARERA notification no. 9/3-2020 dated 26.05.2020**, an extension of 6 months is granted for the projects having completion/due 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 21.08.2021 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 outbreak of Covid-19 pandemic. So, in such case the due date for handing over of possession comes out to 21.02.2022.

G. Findings on the relief sought by the complainants.

G.I Direct the respondent to pay the delay possession charges/interest on paid amount to the complainant.

14. The factual matrix of the case reveals that the complainant was allotted unit no. 10-1404, tower 10, 14th floor in the respondent's project at the sale consideration of Rs.25,31,212/- under the Affordable Group Housing Policy 2013. A buyer's agreement was executed between the parties on 04.12.2017. The possession of the unit was to be offered within 4 years from approval of building plans (08.06.2017) or from the date of environment clearance (21.08.2017), whichever is later, which comes out to be 21.08.2021 calculated from the date of environment clearance being later. Further, as per HARERA notification no. 9/3-2020 dated 26.05.2020, an extension of 6 months is granted for the projects having 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 21.08.2021 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 outbreak of Covid-19 pandemic. Therefore, the due date of handing over possession comes out to be 21.02.2022. The complainants paid a sum of Rs.25,23,512/- towards the subject unit. The respondent obtained occupation certificate on 25.01.2023 from the competent authorities and offered possession of the unit to the complainant on 23.03.2023.
15. The complainant herein intends to continue with the project and is seeking delay possession charges as provided under the proviso to Section 18(1) of the Act. Sec. 18(1) proviso reads as under: -

"Section 18: - Return of amount and compensation

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

*.....
Provided that where an allottee does not intend to withdraw from the project, he shall be paid, by the promoter, interest for every month of delay, till the handing over of the possession, at such rate as may be prescribed."*

16. **Admissibility of delay possession charges at prescribed rate of interest:** The complainant is 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 promoters, 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.

17. 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 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.
18. 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., 18.12.2025 is 8.80%. Accordingly, the prescribed rate of interest will be marginal cost of lending rate +2% i.e., 10.80%.
19. 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:

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

Explanation. —For the purpose of this clause—

- (i) the rate of interest chargeable from the allottee by the promoter, in case of default, shall be equal to the rate of interest which the promoter shall be liable to pay the allottee, in case of default.*
- (ii) the interest payable by the promoter to the allottee shall be from the date the promoter received the amount or any part thereof till the date the amount or part thereof and interest thereon is refunded, and the interest payable by the allottee to the promoter shall be from the date the allottee defaults in payment to the promoter till the date it is paid;"*

20. Therefore, interest on the delay payments from the complainant shall be charged at the prescribed rate i.e., 10.80% by the respondent/promoter which is the same as is being granted to them in case of delayed possession charges.
21. On consideration of the documents available on record and submissions made by both the parties, 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 dated 23.08.2018. By virtue of clause 1(iv) of the Affordable Housing Policy, 2013, the possession of the subject apartment was to be delivered by 21.08.2021. As far as grace period is concerned, the same is allowed for a period of 6 months in lieu of HARERA notification no. 9/3-2020 dated 26.05.2020. As such the due date for handing over of possession comes out to be 21.02.2022. Further, a relief of 6 months will be given to the allottee that no interest shall be charged from the complainant-allottees for delay if any between 6 months Covid period from 01.03.2020 to 01.09.2020. In the present case, the complainant was offered possession by the respondent on 23.03.2023 after obtaining occupation certificate dated 25.01.2023 from the competent authority. The authority is of the considered view that there is delay on the part of the respondent to offer physical possession of the allotted unit to the complainant as per the terms and conditions of the buyer's agreement annexed but not executed between the parties.



22. Section 19(10) of the Act obligates the allottee to take possession of the subject unit within 2 months from the date of receipt of occupation certificate. In the present complaint, the occupation certificate was granted by the competent authority on 25.01.2023. However, the respondent offered the possession of the unit in question to the complainant only on 23.03.2023, so it can be said that the complainant came to know about the occupation certificate only upon the date of offer of possession. Therefore, in the interest of natural justice, he should be given 2 months' time from the date of offer of possession. These 2 months' of reasonable time is being given to the complainant keeping in mind that even after intimation of possession practically he has to arrange a lot of logistics and requisite documents including but not limited to inspection of the completely finished unit but this is subject to that the unit being handed over at the time of taking possession is in habitable condition. It is further clarified that the delay possession charges shall be payable from the due date of possession i.e. 21.02.2022 till the expiry of 2 months from the date of offer of possession (23.03.2023) which comes out to be 23.05.2023.
23. 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 rate of the prescribed interest @ 10.80% p.a. w.e.f. 21.02.2022 till the date of offer of possession (28.03.2023) plus two months i.e., 28.05.2023 or actual handing over of possession, whichever is earlier as per proviso to Section 18(1) of the Act read with Rule 15 of the Rules, *ibid*.

H. Directions of the Authority

24. 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 pay interest at the prescribed rate i.e., 10.80% per annum for every month of delay on the amount paid by the





complainants from due date of possession i.e., 21.02.2022 till the date of offer of possession (23.03.2023) plus two months i.e. up to 23.05.2023 or actual handing over of possession, whichever is earlier as per proviso to Section 18(1) of the Act read with Rule 15 of the Rules, *ibid*. The respondent is directed to pay arrears of interest accrued so far within 90 days from the date of order of this order as per Rule 16(2) of the Rules, *ibid*.

- II. The rate of interest chargeable from the allottees by the promoter, in case of default shall be charged at the prescribed rate i.e., 10.80% by the respondent/promoter which is the same rate of interest which the promoter shall be liable to pay the allottees, in case of default i.e., the delayed possession charges as per Section 2(za) of the Act. Further no interest shall be charged from complainant-allottee for delay if any between 6 months Covid period from 01.03.2020 to 01.09.2020.
 - III. The respondent shall not charge anything from the complainant which is not the part of builder buyer's agreement or provided under Affordable Housing Policy.
25. Complaint as well as applications, if any, stand disposed off accordingly.
 26. File be consigned to registry.

Dated: 18.12.2025


Phool Singh Saini
(Member)
Haryana Real Estate
Regulatory Authority,
Gurugram