

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

Date of decision : 22.05.2026

NAME OF THE BUILDER		SAI AAINA FARMS PRIVATE LIMITED
S. No.	Case No.	Case title
1.	CR/4770/2025	Kumkum Agarwal and Pulkit Agarwal V/S Sai Aaina Farms Private Limited
2.	CR/4774/2025	Seema Singh V/S Sai Aaina Farms Private Limited
3.	CR/4894/2025	Neelam Singh V/S Sai Aaina Farms Private Limited
CORAM:		
Shri Arun Kumar		Chairman
APPEARANCE:		
Mr. Rishi Kapoor		Advocate for the complainants
None		Advocate for the respondent

EX-PARTE ORDER

- The above complaints have been filed by the complainant/allottee under section 31 of the Real Estate (Regulation and Development) Act, 2016 (in short, the Act) read with rule 28 of the Haryana Real Estate (Regulation and Development) Rules, 2017 (in short, the Rules) for violation of section 11(4)(a) of the Act wherein it is *inter alia* prescribed that the promoter shall be responsible for all obligations, responsibilities and functions under the provision of the Act or the Rules and regulations made there under or to the allottees as per the agreement for sale executed *inter se*.

2. The core issues emanating from them are similar in nature and the complainant(s) in the above referred matters are allottees of the project, namely, "Mahira Homes" at sector 68, Haryana" being developed by the respondent/promoter i.e., Sai Aaina Farms Private Limited. The issue involved in all the cases pertains to failure on the part of the promoter to deliver timely possession of the units in question and the complainant is seeking possession and delay possession charges at prescribed rate of interest.
3. The details of the complaints, reply status, unit no., date of agreement, possession clause, due date of possession, total sale consideration, total paid amount, and relief sought are given in the table below:

Sr. No	Cr no. /Case Title, and Date of filing of complaint	Unit No.	Date of execution of agreement for sale/allotment letter	Due date of possession, offer of possession	Total Consideration /	Total Amount paid by the complainants (In Rs.)
1.	CR/4770/2025 Date of filing: 16.09.2025 Reply received N/A	C-1001, Tower-C Area of the unit: 543.72 sq. ft.	12.11.2018	05.06.2022 Occupation certificate: N/A Offer of possession: N/A	Rs. 24,02,877/-	Rs. 24,02,877/-
2.	CR/4774/2025 Date of filing: 16.09.2025	F-901, Tower-C Area of the unit:	31.05.2019	05.06.2022 Occupation certificate: N/A	Rs. 24,02,877/-	Rs. 21,02,517/-

	Reply received N/A	543.72 sq. ft.		Offer of possession: N/A		
3.	CR/4894/2025 Date of filing: 16.09.2025 Reply received N/A	A-1201, Tower-A Area of the unit: 543.72 sq. ft.	31.05.2019	05.06.2022 Occupation certificate: N/A Offer of possession: N/A	Rs. 24,02,877/ -	Rs. 24,02,877/ -

Relief sought:

1. Possession along with interest.

4. The aforesaid complaints were filed against the promoter on account of violation of the agreement to sell against allotment of units in the upcoming project of the respondent/builder and for not handing over the possession by the due date, seeking award of possession along with delayed possession charges and other reliefs.
5. It has been decided to treat the said complaints as an application for non-compliance of statutory obligations on the part of the promoter/ respondent in terms of section 34(f) of the Act which mandates the authority to ensure compliance of the obligations cast upon the promoters, the allottee(s) and the real estate agents under the Act, the rules and the regulations made thereunder. Out of the above-mentioned cases, the particulars of case CR/4894/2025 titled as Neelam Singh VS. Sai Aaina Farms Private Limited are being taken in-

to consideration as lead case for determining the rights of the allottee(s) qua delayed possession charges along with interest and others.

A. Unit and project related details

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

CR/4894/2025 titled as Neelam Singh VS. Sai Aaina Farms Private Limited

S. No.	Particulars	Details
1.	Name and location of the project	"Mahira Homes" at Sector 68, Gurugram, Haryana
2.	Nature of the project	Affordable group housing colony
3.	Project area	9.96875 acres
4.	DTCP license no.	106 of 2017 dated 22.12.2017
5.	Name of licensee	Mohan investment and properties Pvt. Ltd. and others.
6.	Date of cancellation of license no. 106 of 2017	09.05.2022 (Taken from another case of the same project i.e., CR/3322/2023 decided on 11.03.2025)
7.	RERA Registered/ not registered	Registration revoked by the Authority vide order dated 11.03.2024
8.	Allotment letter	17.08.2018
9.	Unit no.	C-1001, Tower-C
10.	Unit area admeasuring	543.72 sq. ft.
11.	Date of building plan approval	23.02.2018 (As per information provided by Planning Branch of the Authority)
12.	Environmental clearance dated	05.06.2018 (As per information provided by Planning Branch of the Authority)
13.	Date of execution of flat buyer's agreement	12.11.2018

14.	Possession clause as per BBA	<p>8. Possession</p> <p><i>"8.1 Subject to force majeure circumstances, intervention of statutory authorities, receipt of occupation certificate and Allottee having timely complied with all its obligations, formalities or documentation, as prescribed by Promoter/Developer and not being in default under any part hereof and Apartment Buyer's Agreement including but not limited to the timely payment of instalments of the other charges as per the payment plan, Stamp Duty and registration charges, the Promoter /Developer proposes to offer possession of the Said Apartment to the Allottee within a period of 4 year from the date of approval of building plans or grant of environment clearance, (hereinafter referred to as the "Commencement Date"), whichever is later."</i></p> <p style="text-align: right;"><i>(Emphasis supplied)</i></p>
15.	Possession clause as per Affordable Housing Policy, 2013	<p>1(IV) of the Affordable Housing Policy, 2013</p> <p><i>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 years period from the date of commencement of project.</i></p>
16.	Due date of possession	<p>05.06.2022</p> <p>[Note: Due date of possession to be calculated 4 years from the date of environmental clearance dated 27.04.2022 being later]</p>
17.	Total sale consideration	Rs. 24,02,877/-
18.	Amount paid by the complainant	Rs. 24,02,877/-

19.	Occupation certificate	Not obtained
20.	Offer of possession	Not offered

B. Facts of the complaint:

7. The complainant has made the following submissions: -

- I. That the Complainant is a law-abiding citizen and is residing at the address mentioned in the complaint. The present complaint is being filed under Section 31 of the Real Estate (Regulation and Development) Act, 2016 seeking appropriate directions against the Respondent for its failure to hand over possession of the allotted unit within the stipulated period.
- II. That the Respondent launched a residential housing project namely "Mahira" and widely advertised the project by representing that the construction would be completed within the promised timeline and possession would be delivered to the allottees in accordance with the terms of the Builder Buyer Agreement.
- III. That being influenced by the representations, assurances and promises made by the Respondent, the Complainant booked a residential unit bearing No. A-1201A in the said project. The total sale consideration of the unit was Rs. 24,02,877/-.
- IV. That the Complainant paid the entire sale consideration amounting to Rs. 24,02,877/- to the Respondent from time to time as and when demands were raised. The Complainant has duly

complied with all contractual obligations and there is no default whatsoever on the part of the Complainant.

- V. That thereafter a Builder Buyer Agreement dated 31.05.2019 was executed between the parties. As per the terms of the said Agreement, the Respondent was obligated to hand over possession of the allotted unit on or before 31.05.2023. That the Complainant had a legitimate expectation that the Respondent would honour its contractual and statutory commitments and deliver possession within the agreed period. However, despite receipt of the entire consideration amount, the Respondent failed to complete the project and hand over possession of the unit within the stipulated timeline.
- VI. That after the expiry of the possession date, the Complainant repeatedly approached the Respondent through personal visits, telephone calls and other communications seeking clarification regarding the status of the project and the expected date of possession. However, the Respondent neither provided any definite timeline nor gave any satisfactory explanation for the delay.
- VII. That from June 2023 onwards, the Complainant continuously followed up with the Respondent. On each occasion, vague assurances were given, but no concrete action was taken for handing over possession. The conduct of the Respondent clearly

demonstrates negligence, deficiency in service and complete disregard for the rights of the allottees.

- VIII. That the Respondent has retained the hard-earned money of the Complainant for several years while failing to perform its corresponding obligation of delivering possession. The Complainant has suffered severe financial hardship, mental agony, stress and harassment due to the inordinate delay caused by the Respondent.
- IX. That the delay in handing over possession is wholly attributable to the Respondent. The Complainant has always remained ready and willing to comply with all obligations under the Agreement and has made all payments demanded by the Respondent.
- X. That under Section 18 of the Real Estate (Regulation and Development) Act, 2016, an allottee is entitled to receive interest for every month of delay in handing over possession where the promoter fails to complete or is unable to give possession of an apartment in accordance with the terms of the Agreement for Sale. That the Respondent has violated the provisions of the RERA Act by failing to adhere to the declared timeline of completion and possession and by withholding possession despite receiving the consideration amount from the Complainant.

XI. That the actions of the Respondent amount to unfair trade practice, deficiency in service, breach of contractual obligations and violation of the statutory rights guaranteed to the Complainant under the Real Estate (Regulation and Development) Act, 2016. That the Respondent has unjustly enriched itself by retaining the substantial amounts paid by the Complainant while depriving the Complainant of the use and enjoyment of the property for which the payments were made.

XII. That the cause of action first arose on 31.05.2023 when the Respondent failed to hand over possession of the allotted unit within the agreed period and continues to subsist till date as possession has still not been handed over to the Complainant.

C. Relief sought by the complainant:

8. The complainant has sought following relief(s):
 - I. Direct the Respondent to immediately hand over lawful, complete and physical possession of Unit No. A-1201A to the Complainant along with all requisite approvals, occupancy/completion certificates and other necessary documents;
 - II. Direct the Respondent to pay delay interest to the Complainant at the rate prescribed under the RERA Act and Rules from 01.06.2023 till the actual date of handing over possession;
9. The present complaint was filed on 16.09.2025 and registered as complaint no. 4894 of 2025. Notice sent to the respondent through e-mail (crm@mahiragroup.com) was duly served on 18.09.2025. Notice sent

to the respondent through post was also duly served. As per the registry, the complainants sent a copy of the complaint along with annexures via speed post as well as email. The tracking report for the same was submitted by the complainants along with the complaint. Despite proper service of notice, neither the respondent put in appearance before the Authority nor any written reply filed till date. In view of the above, the matter was proceeded ex-party against respondent vide order dated 22.05.2026 and the matter is decided based on the facts and documents submitted with the complaint, which remain undisputed.

10. 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 complainant.

D. Jurisdiction of the Authority

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

D.I Territorial jurisdiction

12. As per notification no. 1/92/2017-1TCP dated 14.12.2017 issued by Town and Country Planning Department, the jurisdiction of Real Estate Regulatory Authority, Gurugram shall be entire Gurugram District for all purpose with offices situated in Gurugram. In the present case, the project in question is situated within the planning area of

Gurugram District. Therefore, this authority has complete territorial jurisdiction to deal with the present complaint.

D.II Subject matter jurisdiction

13. 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.

14. 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.
15. Further, the Authority has no hitch in proceeding with the complaint and to grant a relief of refund in the present matter in view of the judgement passed by the Hon'ble Apex Court in "***Newtech Promoters and Developers Private Limited Vs State of U.P. and Ors.***" (*Supra*) and reiterated in case of "***M/s Sana Realtors Private Limited & other***

Vs Union of India & others" SLP (Civil) No. 13005 of 2020 decided on 12.05.2022 wherein it has been laid down as under:

"86. From the scheme of the Act of which a detailed reference has been made and taking note of power of adjudication delineated with the regulatory authority and adjudicating officer, what finally culls out is that although the Act indicates the distinct expressions like 'refund', 'interest', 'penalty' and 'compensation', a conjoint reading of Sections 18 and 19 clearly manifests that when it comes to refund of the amount, and interest on the refund amount, or directing payment of interest for delayed delivery of possession, or penalty and interest thereon, it is the regulatory authority which has the power to examine and determine the outcome of a complaint. At the same time, when it comes to a question of seeking the relief of adjudging compensation and interest thereon under Sections 12, 14, 18 and 19, the adjudicating officer exclusively has the power to determine, keeping in view the collective reading of Section 71 read with Section 72 of the Act, if the adjudication under Sections 12, 14, 18 and 19 other than compensation as envisaged, if extended to the adjudicating officer as prayed that, in our view, may intend to expand the ambit and scope of the powers and functions of the adjudicating officer under Section 71 and that would be against the mandate of the Act 2016."

16. Hence, in view of the authoritative pronouncement of the Hon'ble Supreme Court in the case mentioned above, the authority has the jurisdiction to entertain a complaint seeking refund of the amount and interest on the refund amount.

E. Findings on the relief sought by the complainant.

E.I Direct the Respondent to immediately hand over lawful, complete and physical possession of Unit No. A-1201A to the Complainant along with all requisite approvals, occupancy/completion certificates and other necessary documents;

E.II Direct the Respondent to pay delay interest to the Complainant at the rate prescribed under the RERA Act and Rules from 01.06.2023 till the actual date of handing over possession;

17. The above-mentioned relief(s) sought by the complainant are taken together being inter-connected.
18. The factual matrix of case reveals that the complainant had booked a residential unit in the Affordable Group Housing project of the respondent named "Mahira Homes-68" at Sector-68, Gurugram and was allotted a unit bearing no. C-1001, Tower-C, having carpet area of 543.72 sq. ft vide allotment letter dated 17.08.2018. A buyer's agreement dated 12.11.2018 was executed between the parties. The complainant has paid an amount of Rs.24,02,877/- against the total sale consideration of Rs. 24,02,877/-.
19. In the present complaint, the complainant intends to continue with the project and is seeking possession along with interest as per Section 18(1) of the Act and the same is reproduced below for ready reference: -

"Section 18: - Return of amount and compensation

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

(a) in accordance with the terms of the agreement for sale or, as the case may be, duly completed by the date specified therein; or

(b) due to discontinuance of his business as a developer on account of suspension or revocation of the registration under this Act or for any other reason,

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

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."

20. As per clause 1(iv) of the Affordable Housing Policy, 2013 provides for completion of all such projects licensed under it and the same is reproduced as under for ready reference:

1 (iv)

"All such projects shall be required to be necessarily completed within 4 years from the date of 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 the policy."

21. **Due date of handing over of possession:** As per clause 1(iv) of the Affordable Housing Policy, 2013 it is prescribed that "All such projects shall be required to be necessarily completed within 4 years from the date of 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 respondent has obtained building plan approval and environment clearance in respect of the said project on 23.02.2018 and 05.06.2018 respectively. Therefore, the due date of possession is being calculated from the date of environmental clearance, being later. Therefore, the due date of possession comes out to be 05.06.2022.

22. The Authority considering the above facts opines that the due date of possession (05.06.2022) has lapsed much before the time of filing of the present complaint on 16.09.2025. The Authority observes that the registration certificate granted by the authority has already been revoked on 11.03.2024 and even licence of the respondent-promoter has been expired and at present the project is scrapped. Further, Section

18 of the Act is invoked if the promoter is unable to handover possession of the unit due to discontinuance of business as developer on account of suspension or revocation of registration under this Act or any other reason then the allottee shall be entitled to refund of the entire amount paid to the respondent along with prescribed rate of interest.

23. It is further observed that the Authority on 27.05.2022 initiated Suo-Motu action against the promoter under Section 35 of the Act, 2016 based upon the site visit report submitted on 18.05.2022 wherein it is clearly stated that the physical progress of the project was approximately 15-20% and progress of construction works did not seem commensurate to the payments withdrawn from the bank accounts. Moreover, on 17.05.2022 the Director Town & Country Planning blacklisted the said developer from grant of license on account due to various grave violations by the promoter company which was subsequently withdrawn by the department on 21.07.2022 subject to fulfilment of certain conditions. Also, on 19.05.2022, all the accounts were freezed by the Authority due to non-compliance of the provisions of the Act, 2016. On 06.11.2023, the Authority initiated suo-moto revocation proceedings under Section 35 of the Act. Thereafter, the Authority vide order dated 11.03.2024 revoked the registration certificate of the project under Section 7(1) of the Act, 2016 and accordingly the respondent company shall not be able to sell the unsold inventories in

the project and also, the accounts are freezed therefore, this amounts to discontinuation of business of the respondent.

24. The Authority is of the view that since vide order dated 11.03.2024, the registration certificate of the project stands revoked under section 7(1) of the Act, 2016 and also due to the promoter's serious violations, there seems no possibility of completing the said project in near future. Thus, the Authority is of the view that the complainant is entitled to his right under Section 18(1)(b) read with Section 19(4) of the Act of 2016 to claim the refund of amount paid along with interest at prescribed rate from the promoter.
25. **Admissibility of refund at prescribed rate of interest:** Proviso to Section 18 of the Act provides that where an allottee(s) intends to withdraw from the project, the promoter shall be liable to return the amount received by him in respect of that apartment, plot, building, as the case may be, with interest at such rate as may be prescribed in this behalf and it has been prescribed under Rule 15 of the Rules, ibid. Rule 15 is reproduced as under:

"Rule 15. Prescribed rate of interest- [Proviso to section 12, section 18 and sub-section (4) and subsection (7) of section 19

For the purpose of proviso to section 12; section 18; and sub-sections (4) and (7) of section 19, the "interest at the rate prescribed" shall be the State Bank of India highest marginal cost of lending rate +2%.

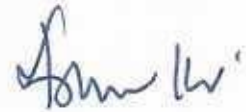
Provided that in case the State Bank of India marginal cost of lending rate (MCLR) is not in use, it shall be replaced by such benchmark lending rates which the State Bank of India may fix from time to time for lending to the general public."

26. The legislature in its wisdom in the subordinate legislation under the Rule 15 of the Rules has determined the prescribed rate of interest. The rate of interest so determined by the legislature, is reasonable and if the said rule is followed to award the interest, it will ensure uniform practice in all the cases.
27. Consequently, as per website of the State Bank of India i.e., <https://sbi.co.in>, the marginal cost of lending rate (in short, MCLR) as on date i.e., 22.05.2026 is 8.80%. Accordingly, the prescribed rate of interest will be marginal cost of lending rate +2% i.e., 10.80%.
28. Accordingly, the respondent is obligated to refund the paid-up amount of Rs.24,02,877/- received by it along with interest at the rate prescribed under Rule 15 of the Haryana Real Estate (Regulation and Development) Rules, 2017 from the date of each payment till the actual realization of the amount.

F. Directions of the Authority:

29. Hence, the Authority hereby passes this order and issues the following directions under Section 37 of the Act to ensure compliance of obligations cast upon the promoter as per the function entrusted to the authority under Section 34(f):
- I. The respondent/promoter is directed to refund the paid-up amount of, Rs. 24,02,877/- to the complainant along with interest at the rate of 10.80% p.a. as prescribed under rule 15 of the Haryana Real Estate

- (Regulation and Development) Rules, 2017 from the date of each payment till the actual realization of the amount.
- II. A period of 90 days is given to the respondent to comply with the directions given in this order and failing which legal consequences would follow.
- III. The respondent is directed not to create third party right against the unit before full realization of the amount paid by the complainant. If any transfer is initiated with respect to the subject unit, the receivable from that property shall be first utilized for clearing dues of the complainant-allottee.
30. This decision shall mutatis mutandis apply to cases mentioned in para 3 of this order.
31. The complaint and application, if any, stands disposed of.
32. File be consigned to the registry.



(Arun Kumar)
Chairman

Haryana Real Estate Regulatory Authority, Gurugram

Dated: 22.05.2026