

Who cares!



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I am remembering the ad from one of the financial institutions – featuring a couple, standing on a half constructed building, and the husband ruining: *Kab se che mahine mein banega, bol rahe hain...*

Realty bites

While builders build a house, it is people who live in them, make them homes. What if real estate developers fail to deliver on their promises?

I had heard from my parents and elders that it takes a life time to build up your home, and a lifetime of savings to own it. I put my dad's entire retirement provident fund and gratuity along with a home loan from DHFL at an interest rate of 11.75 per cent to book a house with Amrapali – that would be my home – in Noida.

Amrapali had sent the Indian cricket captain MS Dhoni after me. He was on hoardings, on false covers of newspapers, enticing me to the Heartbeat City – The Sky Bungalows in Noida. It was June 2011, when I went to the view the site, an open wasteland in Sector – 107 in Noida. The deal was struck and a downpayment made and we were told that an agreement would be signed within a month. After a couple of days of making the downpayment, the Noida Extension problem started and me and my father's anxiety levels were on a peak. Father dear had put his life long savings into it so that his dear son could own a house in Delhi.

We were assured repeatedly that Sector – 107 wasn't affected, and it wasn't affected for sure. Yet all queries to sign the agreement, were being answered as – in a couple of days, next week, or a month. Why weren't they signing the agreement? Amrapali was putting the blame on the Noida authorities. A call to the Marketing Director of Amrapali too referred me to some other senior person in Amrapali who assured me that the deal would be signed in August.

We got a call to sign an agreement finally in October. Finally, the big day arrived and me and my father (who is the co-owner) dressed up for the occasion. At the dingy basement of Amrapali's headquarters in Noida, we were told that there was another cheque to be signed – Service Tax, which Amrapali told us, would go to the government and not to the company. Why the hell we weren't told that before? We had signed

cheques for downpayment, with quotations given by the company initially. I was ready for a fight, but dad calmed me down and hence another cheque towards the arrears – service tax was signed.

Meanwhile, I had been told that I should arrange for next installment soon, so I should get in touch with banks for loans – institutions on Amrapali's panel. DHFL cleared the loan in a week, and DHFL kept calling me to send them the demand letter. It's been February, and I haven't got any demand letter for next instalment from Amrapali. DHFL kept threatening me, my approval of loan would lapse within six months.

Queries with Amrapali only got answers – we are sending the demand soon. Meanwhile, one of my colleague, who too had invested with Amrapali too received a letter for pending arrears of about Rs 35,000 for service tax. My colleague's question was the same – why didn't Amrapali quote prices or demand initial cheques added with service tax?

A visit to Amrapali turned to be a nightmare. The Accounts' Head was uncooperative, rude and washed his hands of the entire affair, stating that it was a matter between us and the 'broker'. But wasn't the broker on Amrapali's panel? Amrapali certainly wasn't dealing directly with customers.

At this moment, I am remembering the ad from one of the financial institutions – featuring a couple, standing on a half constructed building, and the husband ruining: *Kab se che mahine mein banega, bol rahe hain...* The VO says: *Bharosa kare usika jo de guarantee.*

I was told that Amrapali is reliable. But they seem to be conning and miscommunicating at every step. Can their marketing heads please stand up to their promise. ■

The views expressed here are of the author alone, and do not necessarily reflect the views of Pitch