

The Talmakiwadi Co-operative Housing Society Ltd.

(Regd. No. B 227 dt.5-4-41)

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MINUTES OF THE SPECIAL GENERAL MEETING (SGM) HELD ON 22 JANUARY 2023

The Special General Body Meeting of the members of Talmakiwadi Cooperative Housing Society Ltd. was held on 22nd January 2023 at 10:30 am at Smt. Indirabai Kallianpurkar Hall, Off Talmakiwadi, J D Marg, Tardeo, Mumbai 400007.

Members present : 168
Total number of Members : 211
Quorum : 79.62% (over the requirement of 67%)

As there was adequate quorum of more than 2/3rd of the members needed to conduct a meeting on the subject of Redevelopment as per the Circular under Section 79A issued by the Government of Maharashtra, the meeting was called to order at 10.30 am by the Chairman of the society Shri Mahesh Kalyanpur.

Shri Shivdutt Halady, Secretary of the society read the notice of the meeting.

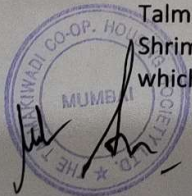
1. **CHAIRMAN'S OPENING REMARKS**

Welcoming all members to this meeting, Chairman said that the SGM today was a very special one that requires a quorum of 67% of the members. He had pleasure in announcing that out of membership strength of 211, the attendance was 168 and well exceeded the minimum quorum requirements. He further mentioned that this meeting is important for every member of the society and his family specially the next generation who will be enjoying the benefits of the decisions that we arrive at today. He thanked the members for coming in large numbers from across the globe specially to attend the SGM today.

He then took the members through a presentation made for the occasion.

He mentioned that looking at the importance of this meeting on behalf of the members today Sarva Sannidhi Seva is being performed at the Samadhis and Shrines located in Shirali, Gokarn, Mallapur, Mangalore, Karla and Vithala where the Priest will be offering prayers at all the shrines for the successful completion of the project without any obstacles.

He mentioned that while discussing the aspect of Redevelopment, one should bear in mind that the buildings in Wadi were constructed between 1938 and 1941 primarily designed looking at the requirements and comparable facilities available during that period at an affordable cost. The society was constructed for the members of the community to fulfil the wish of H H Shrimat Anandashram Swamiji who gave a loan of Rs.50,000/- during that time for creating dwellings for the lower middle class members of the Chitrapur Saraswat community who were staying in nearby chawls which resulted in lifestyle upgrade. During that time when then Bombay Government rejected request from SVC Bank for granting loan for construction of buildings in Talmakiwadi, the buildings could be constructed only due to the loan given by Param Pujya Shrimat Anandashram Swamiji and few affluent members of the community who gave loans which were later converted into Loan stock Bonds and repaid over a period of time.



Before the buildings were constructed the members had prepared a wishlist for the requirements which they wanted at that point of time. The list included

- Temple with well qualified Priests to fulfill the spiritual needs of the residents,
- Dispensary,
- Co-operative Stores and Grocery shop (considering shortage of items at that point of time)
- Social Service class to train women,
- Primary School
- Seva Dal (Volunteers),
- Means to provide games and amusement and a Reading Room, Gymnasium,
- Well conducted quarterly journal and
- Kala Bhuvan – Art school

Talmakiwadi provided all these facilities to become an Atmanirbhar society.

Over the years, some of the luxuries considered during those times have become necessities now. The entire society had hardly one or two cars with lot of open space. Today most of the houses own more than one vehicle. Families have been forced to move to other places for want of facilities like lift and open playgrounds for children.

Environment friendly initiatives like Rain water harvesting, Use of Solar power, better ventilation, creating better living standards are few of the things that we should look at to be a future ready housing society.

There may be an argument that our buildings are strong and can last easily for another 10-15 years. However one should bear in mind that maintaining old buildings add to lot of cost. Government has forced the older societies to undertake Structural audit every 3 years and undertake the structural repairs to maintain the buildings in good conditions. Hence every few years the society has to incur around Rs.2-3 crore only to undertake urgent and essential structural repairs. Structural repairs which are in process now have shown that structures which were good during the last structural repairs have given way and the steel rods inside the columns had corroded and the bonding between the steel and cement had given way. Structural elements in Building 1A, 2, 4-6 and 9 had to be repaired to a large extent. This is the extent of deterioration.

Redevelopment has now become inevitable. The question is “When do we take this decision?”. TCHS has been discussing Redevelopment since 2011 when it was discussed in the AGM. Earlier FSI of 3 was offered only to Cessed buildings under 33(7) and we had only 1 building which came under this category. Now this has been extended to buildings which are more than 30 years old and which are not in dilapidated condition under 33(7)(b) of DCPR 2034. Today the additional FSI provided by the Government under the DCPR 2034 has made it commercially viable to take up Redevelopment. We see lot of redevelopment projects coming up in our vicinity.

This SGM has been convened based on the request received from members which was considered in the last AGM meeting where the date for SGM was decided as 22 January 2023.

He then listed out the factors which will lead to success of the Project which include Active involvement of every member, Selection of the right PMC, Getting the Right Guidance at every step and most importantly Planning, Execution and following the stipulated procedure.

He then highlighted the factors affecting Redevelopment

- Allowable FSI by Planning authority
- Sale Rate in that area
- Shape of plot



- Size of Plot
- Road widening area or reservation
- Design of existing building (Tenement size, Shops, ownership structure)
- Co-operation from members

He further added that the Major challenges for us would be as under

- Complicated ownership structure of participants in the project
- Trust factor
- Technical guidance for decision making
- Awareness to follow the guidelines

He stated that many members had asked What should we look for in a PMC?

He explained that the redevelopment process is indeed a very complex process and we do need experts to guide and advise us on this matter. Members need answers to a wide range of questions like what is it that we will get if we go in for redevelopment; what will be the increase in monthly outgoings; whether there are any provisions of law that may hinder redevelopment and many more.

We should look for a team consisting of RCC Consultant, Architect, Civil Engineer, Legal, Taxation, Finance, Marketing

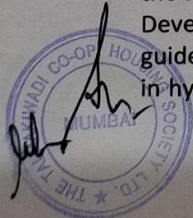
MOST IMPORTANT POINTS TO BE LOOKED INTO

- Organisation setup – Ability to deliver
- Past Track record
- New Ideas proposed in the Plan
- Due diligence

He further mentioned that the agenda for the meeting has already been circulated and we would be having a long day's work. Considering the paucity of time and the items to be taken up as per the agenda it has been decided that members will be given maximum 2 minutes to speak on the agenda item being discussed. They will be allowed only once to make their point and requested not to come to the podium repeatedly. The agenda papers were circulated well in advance much before the 15 days deadline stipulated by the Government and the papers were also uploaded on the society website for the benefit of members. The synopsis of the reports submitted by the 5 PMCs were circulated and members who wished to go through the detailed reports were requested to visit the society office for the detailed reports.

He stated that the conduct of the meeting would be held strictly on the basis of the Section 79A notification issued by the Government of Maharashtra where the agenda to be taken up in the SGM is also specified hence we are bound to strictly follow these guidelines. The spirit of the circular is to ensure transparency and democracy in following the process of redevelopment. It also aims at removing any possibilities of taking ad hoc decisions on redevelopment.

The committee had received requests from many members for conduct of Online meetings since many members were staying outside Mumbai. He mentioned that he had been to the Office of the Deputy Registrar of Co-operative Societies on 19 January 2023 and checked with the officials on this. The Officials have mentioned that the first meeting to consider the decision of going in for Redevelopment and also appointment of PMC should be taken up in a physical meeting with the compliance of the quorum requirement. The last meeting for selection of Contractor/ Builder/ Developer will also need to be undertaken physically with the quorum requirement as per 79A guidelines. The meetings between these 2 meetings may be permitted to be conducted online or in hybrid mode provided the General body passes a resolution to the effect and the managing



committee submits a request to the Deputy Registrar's office. He mentioned that for Notice of the SGM was sent to the Office of the Deputy Registrar however they have informed that they would be present for the last Redevelopment meeting where the decision of selection of Contractor/ Developer/ Builder would be considered. He informed the members that the entire proceedings of this SGM is being Video recorded.

He informed the members that as per the guidelines provided in the Government of Maharashtra Revised Redevelopment Direction dated 4th July 2019 regarding Redevelopment of Buildings of Co-operative Housing Societies stipulates a procedure for redevelopment, the first step involves the General Body according an approval to commence process of Redevelopment followed by appointing Project Management Consultant (PMC)/Architect. This approval must be granted at a SGM with minimum 2/3rd quorum and at least 51% of the total number of members voting in favour of the resolution. Considering that we have 211 members we would need approval from 106 members to arrive at a decision on the process.

In case more than 106 members vote in favour of Redevelopment, the second part of the agenda would be taken up.

This would involve resolution authorising the MC to convene a meeting of the tenants of the society and brief them on the proposed Redevelopment process.

This would be then followed by 40 mins presentations each from the 5 PMCs shortlisted by the Sub committee followed by 20 mins Q&A session to each of the PMCs. The members will also need to decide on whether to undertake the Redevelopment by appointing a Builder/ Developer or by choosing Self Redevelopment method for undertaking the proposed Redevelopment.

After the presentations the members will score each of the PMCs on the scoring sheet provided to them. 80 marks would be assigned by the members and 20 marks by the Redevelopment Sub committee. The Redevelopment Sub committee has already assigned the scores which will be added by at the end of the scoring. If members desire to give a consolidated score out of 80 marks to the PMC they may do so though not desirable.

The parameters for assigning scores are as under

Sr No	Evaluation parameters	Max Marks
1	Organizational Setup - Resources to handle large housing projects	25
1.1	Size of the Firm, type of Clients handled Varied experience, recognitions	5
1.2	Technical Staff - Consider number of senior architects, structural engineers, civil engineers, draftsmen etc. Their qualifications, overall experience, time spent with the firm etc.	5
1.3	Ability to handle from start (Pre Feasibility Report stage) to Finish (OCC)	5
1.4	Managerial / Admin Staff and ability to provide an appropriate contact person to co-ordinate our project.	5
1.5	Ability to meet our legal & tax requirements through associates or own inhouse personnel	5
2	Housing Projects Completed / On Hand	20
2.1	Projects Completed and in Process	5
2.2	Experience of handling large housing projects successfully in the area of redevelopment of Societies	5
2.3	Knowledge of regulations	2
2.4	Knowledge and experience of self development	3
2.5	Quality of Feasibility Reports prepared by PMC	5
3	Plans proposed	35

3.1	Time frame proposed (Lesser period more score)	5
3.2	Corpus proposed	5
3.3	Extra area	5
3.4	Plans to offset future maintenance through alternative cash flow	5
3.5	Plans to reduce hardship to members during construction	5
3.6	Assessment in respect of overall plans proposed	5
3.7	Ability for Financial tie-up	5
Grand Total		80

Based on the scores allotted to the PMCs the best would be selected and suitable resolution would be passed authorising the Managing committee to negotiate the fees with the PMCs and submission of detailed plan alongwith timelines and plans. Members were requested to assign scores against each parameters which is advisable.

If one of the options is accepted, then next step is to pursue the accepted option by initiating the process of tendering with the help of PMC to invite offers from builder/developer. Negotiating with the builders/Developers for additional carpet area, corpus and other benefits

Finally selecting and appointing of builder/contractor. This is the most important step of redevelopment which is again subject to the same stringent quorum and majority requirements for the SGM.

He further mentioned that we may have as many General Meetings between the first and final step and subsequent to the final step as required but every meeting will be subjected to the requirement of quorum.

Before proceeding with the Agenda item no. 1, he extended his thanks to the Redevelopment Sub-Committee comprising of Shri Dutt Sharma, Sharad (Anant) Nadkarni, Ashok Maskeri, Anoop Ulpe, Ajit Bhat, Dr. Uday Andar, Satyendra Kumble and representatives of KSA, BVES and Bldg no. 16 Tenants Association for the tremendous efforts put in by them to do all the spade work, screening of the applications and shortlisting the PMCs and evaluating the offers of the PMCs. The report presented by the sub committee highlights the work done by them over the past 3-4 years and lists out the various pros and cons of the options of redevelopment available.

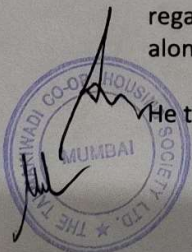
He also thanked Talmakiwadi Volunteers group for their efforts in mobilising and encouraging the members to attend the meeting in large numbers. He informed the members that some of the volunteers have been invited to assist the Society manager in managing the identification and admission of members in the hall, distribution and collection of PMC assessment sheets, Consent letters and Selection for type of Redevelopment.

He then took up the first item on the agenda - To consider the issue of redevelopment of the Society Buildings.

He then read out the resolution proposed

“Resolved that the members present, hereby grant their approval to permit the Managing Committee to initiate the process of redevelopment of the society as per the guidelines provided in the Government of Maharashtra Revised Redevelopment Direction dated 4th July 2019 regarding Redevelopment of Buildings of Co-operative Housing Societies, independently or jointly alongwith Kanara Saraswat Association and Balak Vrinda Education Society.”

He then invited members to speak on the subject.



Dr. Uday Andar complimented the Redevelopment Sub-Committee and the Managing Committee for their efforts on the redevelopment of the Society and appealed to the members to give their approval for the proposal for Redevelopment of the society Buildings.

Shri Devdutta Chandavarkar stated that the love for the society is evident from the participation from across the globe. Families had migrated outside wadi since some basic amenities like Lift, Playing grounds, etc was not available and would surely love to return back if these are available in the society after redevelopment.

Sanjay Savkur stated that he had flown from USA specially for the meeting and would be glad to participate in the SGMs and also fly down again for attending the SGM whenever required. He appealed to members to vote for the Redevelopment.

Few other members Prakash Basrur, Rajaram Pandit, Vishnudas Pai, Bipin Nadkarni participated in the discussion.

Thereafter the resolution was put to vote

RESOLUTION NO. 1

“Resolved that the members present, hereby grant their approval to permit the Managing Committee to initiate the process of redevelopment of the society as per the guidelines provided in the Government of Maharashtra Revised Redevelopment Direction dated 4th July 2019 regarding Redevelopment of Buildings of Co-operative Housing Societies, independently or jointly alongwith Kanara Saraswat Association and Balak Vrinda Education Society.”

Proposed by : Pramod Mavinkurve

Seconded by : Dr. Prakash Mavinkurve

In favour – All members present

Against – NIL

PASSED UNANIMOUSLY

Chairman thanked the members for passing the resolution with overwhelming majority.

He requested the members to sign the Consent letter provided to them for the society records.

Chairman then took up the second agenda item of authorising the managing committee to call a meeting of the tenants of the society and apprise them about the Redevelopment proposal.

He added that there is a need for the society to brief the tenants about the Redevelopment proposal being considered by the members so that they are on board.

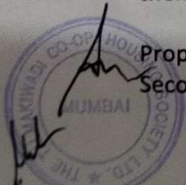
The following resolution was then proposed

RESOLUTION NO.2

“Resolved that the members of Talmakiwadi Co-operative Housing Society Ltd. present at the Special General Body meeting held on 22 January 2023, hereby direct the Managing Committee to call a meeting of the tenants of Talmakiwadi Co-operative Housing Society Ltd. and apprise them about the process of redevelopment of the society being undertaken by the society”

Proposed by: Rajaram Pandit

Seconded by: Anand Hoskote



In favour – All members present
Against – NIL
PASSED UNANIMOUSLY

Chairman thanked the members for passing the resolution with overwhelming majority.

Chairman then took up the third item on the agenda for appointment of PMC/ Architect.

He mentioned that some time earlier he had explained the PMC evaluation sheet to evaluate the PMC/ Architects who would be making presentations.

He explained that the Redevelopment Sub committee has separately provided scores against each of the PMCs based on their assessment and have scored on the following parameters.

**TCHS - EVALUATION SHEET FOR RATING OF PMCs BY
REDEVELOPMENT SUB COMMITTEE**

	Due Diligence (from Societies where PMC has worked) (atleast three responses for each PMC)	
4.1	Knowledge and Liaisoning	
	1) Knowledge of redevelopment process	3
	2) Ability to liaise with BMC, State Govt., and other Public Bodies	4
	3) Ability to handle / advice on legal issues	3
4.2	Professional Competence	5
4.3	Quality Assurance	
	1) How realistic and comprehensive was the feasibility report	3
	2) Did the Completed project meet client's expectations	2
	TOTAL	20

The score provided by the Redevelopment Sub committee would be provided at the end so that these scores do not influence the members in their assessment.

He mentioned that voting slips on the Type of Redevelopment whether Builder/ Developer model or Self Redevelopment model was also provided to the members. He requested the members to also fill in this and drop the same in the ballot box provided near the stage.

He explained to the members that each PMC will make a presentation lasting maximum 40 mins followed by 20 mins Q&A session to each of the PMCs. The PMCs will address all the queries raised by the members. He requested members to feel free to get all their doubts cleared during this session.

The first PMC M/s. Toughcons Nirman Pvt Ltd was then called to make their presentation.

After the presentation by Toughcons Nirman Pvt Ltd. the meeting was adjourned for lunch break at 1.30 pm. Chairman requested the members to reassemble at 2.30 pm. He mentioned that recently the MC has concluded with a deal to rent out Shop no.2/6A to Mahalaxmi Foods where outlet serving Hangyo Ice cream and Cakes and Confectionaries by Bakers & Movers would be sold. Hangyo Ice Cream have sent complimentary ice creams for todays SGM to be served during lunch.



The meeting was again called to order after lunch at 2.30 pm.

M/s. Verite Valuehomes Pvt Ltd was the next PMC called upon to make their presentation.

This was followed by Presentation by M/s. Mullerpatan Prasad & Nikhil Vaidya Architects followed by Architect Sumedha Gore and M/s. MMPL.

Members participated and asked many questions to the 5 PMCs

The presentations concluded at 7.15 pm post which the members submitted their Assessment sheets to the volunteers and dropped their voting preference on the type of redevelopment in the ballot box.

Chairman then announced that till such time the counting is being done he would like to complete the following tasks

Announcement of scores allotted by the Redevelopment Sub committee to the 5 PMCs

1. Toughcons – 14/20
2. Verite - 16/20
3. Mullerpatan Vaidya – 17/20
4. Sumedha Gore – 15/20
5. MMPL - 12/20

RESOLUTION NO.3

Resolution to conduct Online General Body meeting

“Resolved that the members of Talmakiwadi Co-operative Housing Society Ltd. present at the Special General Body meeting held on 22 January 2023, hereby direct the managing committee to request the Deputy Registrar for permission to hold General body meetings online and make arrangements to record the proceedings of the General Body and preserve the same.”

Proposed by: Malan Hattangadi

Seconded by : Sanjay Savkur

In favour – All members present

Against – NIL

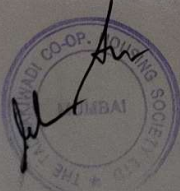
PASSED UNANIMOUSLY

Since the counting was not completed the Chairman requested members concurrence to take up the last item on the agenda regarding broad outline for the Redevelopment process which was suggested as under and displayed on the screen

- Appointment of Architect/ PMC – issue of letter : 15 February 2023
- Receipt of a draft detailed report from the PMC: 10 April 2023
- Discussion of the Draft Report with MC: end April 2023
- Discussion of Draft Report in the General Body meeting: June 2023
- Receipt of Final Report: July 2023
- SGM to consider the Report and decide on the redevelopment scheme: August 2023

Shri Satyendra Kumble then declared the result of the voting as under

1. Type of Redevelopment
 - a. Self Redevelopment 94 in favour
 - b. Builder redevelopment 27 in favour
 - c. NOTA - 4



Hence Chairman announced that Self Redevelopment was the Most favoured choice of the members

2. Selection of PMC

The members had indicated maximum score to Mullerpatan Prasad & Nikhil Vaidya Architects followed by M/s. Verite Valuehomes Pvt Ltd.

The following resolution was then proposed

RESOLUTION NO.4

“Resolved that the members of Talmakiwadi Co-operative Housing Society Ltd. present at the Special General Body meeting held on 22 January 2023, after deliberations hereby agree that the Self Redevelopment model is chosen for the proposed Redevelopment of Talmakiwadi Society complex and authorize the Managing Committee to take necessary steps to undertake steps for Redevelopment of the society in this regards.

Resolved further that M/s Mullerpatan Prasad & Nikhil Vaidya, Architects are hereby appointed as the Architects/ Project Management Consultants for conducting a detailed feasibility study for the redevelopment of the Talmakiwadi Co-operative Housing Society complex in line with their offer dated 16/12/2022 as per the terms of reference laid down by TCHS and submit their report within Two months. Further resolved that the MC is authorised to negotiate the fees and payments terms to the benefits and best interests of the Society

In the absence of Mullerpatan Prasad & Nikhil Vaidya Architects not accepting the offer or not accepting the terms & conditions laid down, the MC may appoint M/s. Verite Valuehomes Pvt Ltd as the PMC for the project and submit their report within two months”.

In favour – All members present

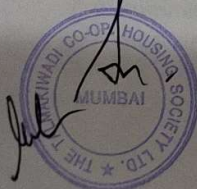
Against – NIL

PASSED UNANIMOUSLY

Chairman thanked the members for their co-operation and support. He mentioned that since the Redevelopment sub committee was formed for the purpose of studying the different aspects of Redevelopment, inviting PMCs and shortlisting PMCs for today's SGM the mandate given to them by the SGM was fulfilled. He thanked the members of the Redevelopment Sub committee for their laborious work for over 4 years which has culminated in the success of this meeting. He requested Shri Dutt Sharma, Chairman of the Redevelopment Sub committee to share his thoughts.

Dutt Sharma thanked the General Body Members as well as the Managing Committee Members for having extended their tenure during the COVID-19 pandemic and also for their patience till the Sub Committee submitted their report on the matter with choice of 5 PMCs out of the 13 that they had met during the course of their tenure.

He mentioned that since the subject matter was complex and since none of the members had any knowledge or experience in the matter of Redevelopment, it was Learning and Un Learning many things, along with different viewpoints that each PMC presented, and also given the complex structure of our Talmakiwadi, with Multiple autonomous Institutions, it was a challenge completely unprecedented.



COVID-19 disruptions and delays further added to our difficulties. Despite the challenges, the Sub Committee endeavoured and delivered to the best of its abilities. Maybe, with limitations of our abilities, but task well accomplished.

He further explained the real challenge in the redevelopment of Talmakiwadi, being, majority smaller dwellings below 30 Sq.Mts. the provision of additional 10 Sq.Mts to meet the DCPR guideline, though tempting due to free additional space, would incur sizable increase in their maintenance outgoings. Hence, the lure for FREE ADDITIONAL space may actually burden, some of our middleclass members, forcing them to sell their homes. Which we as sub committee members thought, would be detrimental. Hence, we need to have a priority towards affordability and sustainability rather than be driven by more free spaces. Plus, the saleable component should create a sizable corpus, adequate to mitigate the rise in maintenance costs. Hence, a sustainable middle path be planned and executed.

At the moment, many members have been staying away from Talmakiwadi, due to their priorities and compulsions, but most have not sold their houses, and gone, showing their love for Talmakiwadi. Rather, many have retained them, perhaps, as a source of rental income to support financially, post their retirement. The additional area provided, should thus augment this source with higher rental income as their redeveloped homes will be larger. Some may prefer to come back and buy additional space as it becomes available at an extremely affordable price.

He cautioned, this is a long haul process, needing a lot of patience and trust in people executing the Redevelopment plan.

Shivdutt Halady thanked Parag Nagarkatti for taking the lead in forming WhatsApp group for generating interest amongst the members and also the Volunteers group in motivating the members to participate in the deliberations and attend the SGM today.

Dr. Uday Andar mentioned that the task of Parag and his volunteers team will start now and the ultimate objective of the team would be to complete the project successfully in the shortest time possible.

Chairman then proposed the following resolution

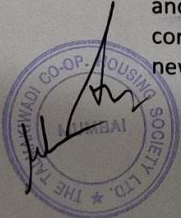
RESOLUTION NO.5

"Resolved that the members of Talmakiwadi Co-operative Housing Society Ltd. present at the Special General Body meeting held on 22 January 2023, hereby express their gratitude to the members of the Redevelopment Sub committee for the work undertaken by them during the past 4 years.

Considering that the purpose for which the sub committee was formed has been achieved it is hereby resolved that the Redevelopment Sub Committee constituted by earlier Annual General Body be and is hereby dissolved."

Passed unanimously

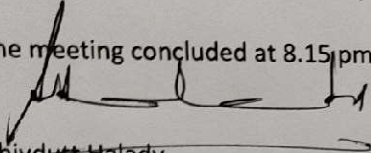
Shri Gautam Padukone suggested formation of another sub committee to take up the work from here onwards with experts from different fields. Shri Dutt Sharma suggested that the managing committee can be delegated with authority to appoint a sub committee. He stated that since he and Sharad Nadkarni, Secretary of the sub committee are both members of the managing committee they would not like to be part of the sub committee and would be glad to help the new sub committee.

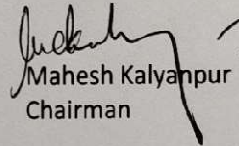


Chairman informed that as suggested the sub committee would be appointed by the managing committee and will be ratified in the next General Body meeting.

Shri Shivdutt Halady then proposed a Vote of Thanks to the Chair for conducting the meeting, to the members of the Redevelopment Sub committee, Volunteers group, Members specially those coming from different parts of the country and the globe to participate in today's meeting, Balak Vrinda School and KSA for letting out their hall, Guruprasad Caterers, Hangyo Icecream for the complimentary icecream during lunch, B & B Video for the sound and Video arrangements and to the staff of Talmakiwadi society.

The meeting concluded at 8.15 pm.


Shivdutt Halady
Hon. Secretary


Mahesh Kalyanpur
Chairman

Place: Mumbai

Date: 24 January 2023

