



# Solitaire Apartment Owners' Association

**SPECIAL GENERAL BODY MEETING**

**JANUARY 28, 2023**

**3:00 PM – 5:30 PM**

# SGM Agenda

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1	ROLL CALL	3 Minutes
2	Welcome Address by the President, Col. Jayachandran	5 Minutes
3	Solitaire Operations Update (6 Months) by the Secretary, Vijay Sashti	10 minutes
4	Various Pending Matters in Handover between Promoter and SAOA	30 minutes
5	Financial Update (6 months) by the Treasurer, Harish Shetty	30 minutes
6	Sinking Fund Proposal and Discussions	20 minutes
7	Any other business	10 minutes
8	Vote of thanks by Mridula Shetty	2 minutes

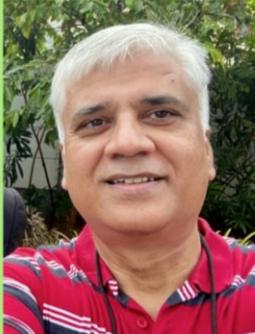
# Office Bearers & MC Members



Col. Jayachandran  
President



Shashidhara K.  
Vice President



Vijay Sashi  
Secretary



Harish Shetty  
Treasurer



Deepthi Shetty  
Joint Secretary



Suresh Salian  
J.L. Treasurer



Mridula Shetty  
MC Member



Ramanand Kudva  
MC Member



Ravi Shetty  
MC Member



Ashith Hegde  
MC Member



Krithin Shetty  
MC Member

# Address by the President

- ▶ Welcome Owners
- ▶ State of the Solitaire
  - ▶ Expected initial operational challenges addressed
  - ▶ Financial position is healthy (receivable, cashflow)
  - ▶ Appropriate policies and procedures established and continue to evolve as required.
  - ▶ MC team chemistry is great and team is confident (33 weekly meetings held-to-date)
  - ▶ Promoting goodwill among owners/tenants/neighbors
  - ▶ We are in much better state than where we were a year ago
- ▶ Request continued members support

# Operations Update

VIJAY SASHTI, SECRETARY, SAOA

# First, introduction of New Owners

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Flat #	Owner Details
603	Shweta & Allen Sandeep based in Istanbul
703	Sneha Shetty based in Dubai
803	Richard Maxim D'Souza based in Singapore
906	Shilpa & Surya Rao – Resident
1001	Balakrishna S. Retired RTO, moving to Mangalore soon
1401	Surabhi and Girish Karthik, Resident
1704	Ahammed Rafi Kallatra, based in Dubai
1804	Reshma and Sriranga Hegde based in Mangalore, moving in soon
1806	Srikanth Rao, based in Bengaluru
2004	Mamatha and her son Prajwal Chandra - Resident

# Some Important Statistics & Numbers

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Number	Description
143	Total Number of Units. 53 2-BHKs, 54 3-BHKs, 24 4-BHKs, 12 Duplexes
60-65	Approximate number of units occupied (owners and tenants residing). At peak, we have seen closer to 75
17	Number of Units held by the builder that is yet to be sold. All of them are 2 BHK Flats
7	Owners who have not yet registered their flats yet. Either investors or will register at a future date. From SAOA perspective, it is marked as unsold.
19	TOTAL Number of Flats Let Out (rented)
16	Units are rented by Owners
3	Rented by Promoter (unsold units)
7%	Of Total Super Built Area not sold. That is 22,695 Sq. Ft.
4.5%	Of Total Super Built Area not yet registered. That is 14,561 Sq. Ft.
321,772	Is the Total Sq. Ft. Super Built Area – Maintenance Fee Attributable

# Introducing Sudhakar Kotian (+91 6366 982 943)

## MC Coordinator and Facility Manager in transition

- ▶ Commissioned Naval Officer and Served in Indian Navy for 7 years!
  - ▶ As a Chief Engineer, he was responsible for Operations & Maintenance of Engine Room, Propulsion System, DG Sets, Compressors, Pumps, Fire Systems, Associated Systems including Power Generation
- ▶ A seasoned Executive and a Project Manager for Engineering and Construction Company for many years in the Middle East (Qatar, UAE, Abu Dhabi, & Ajman) and Indonesia.
- ▶ Relevant Experience includes Managing, Coordinating Large Teams and 'getting things done'
- ▶ Last couple of years, he was the President and Manager for his society – Adelphia Apartment
- ▶ Excellent Management, People, Customer Interfacing and Communication Skills
- ▶ Languages:
  - Spoken: Tulu, Kannada, Malayalam, Hindi and English
  - Written: Kannada, Hindi, English



# Operations Update

- ▶ MCs Meet Regularly on a Weekly Basis every Tuesday
- ▶ Financially, there are no significant dues from the Owners
- ▶ Entered Facilities Management Contracts with Aadheesh
  - ▶ Contracts effective July 1, 2022 – March 31, 2023

# Operations Update (cont'd)

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- ▶ AMCs
  - ▶ MITSUBISHI LIFTS – 5% increase in AMC and locked for next 2 years
  - ▶ Cummins – Diesel Generator through November 2023.
  - ▶ Concluded contracts with:
    - ▶ Auditor – Shantaram Shetty,
    - ▶ AC with Blue Star, GYM equipment on an as needed basis
    - ▶ Building Insurance with United Insurance
  - ▶ Under Negotiations:
    - ▶ Solar Water Heater Systems
    - ▶ Fire Systems
    - ▶ STP/WTP Pumps, Bladder Tanks
    - ▶ Lightning Arrester (Earthing Protection)

# Operations Update (cont'd)

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- ▶ Diagnostic Study conducted by Grundfos, supplier of Pumps for STP and WTP Systems
- ▶ Fine Tuned as per the recommendations of Grundfos Company
- ▶ Annual Water and STP Tank Cleaning Completed
- ▶ Communicate, Facilitate, and Promote Goodwill among Owners & Tenants
  - ▶ Hosted and Celebrated Independence Day, Ayudha Pooja, Diwali, Christmas and New Year Eve Party
- ▶ Processes, Procedures and Guidelines Established
  - ▶ Swimming Pool Usage to maintain hygiene and reduce maintenance of the pool
  - ▶ Gym Dos and Don't
  - ▶ Tightened the policies on interior work inside the units and basement and shared with owners
  - ▶ Other Common Areas Facilities

# Operations Update (cont'd)

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- ▶ Annual MESCOM inspection conducted and remedial measures being implemented(WIP) based on feedback from MESCOM Engineer
- ▶ Costs Savings of Rs. 8,000 – Rs. 10,000 per month by load-balancing our electricity consumption to different meters as we well as optimize STP/WTP Water Pump Usage.
- ▶ Procured additional 8 gas cylinders. We have total of 24 cylinders
- ▶ Purchased 75 chairs, 6 large dining tables, 4 dinner serving tables, storage safe, white board, ice chests etc.
- ▶ Name change was done for electricity meters. Name change for Water Meter is in progress.
- ▶ Temporary 2-wheeler charging station for scooters available with a sub-meter in place
- ▶ **Iron Man** being identified to provide services in-house

# Various Pending Matters in Handover

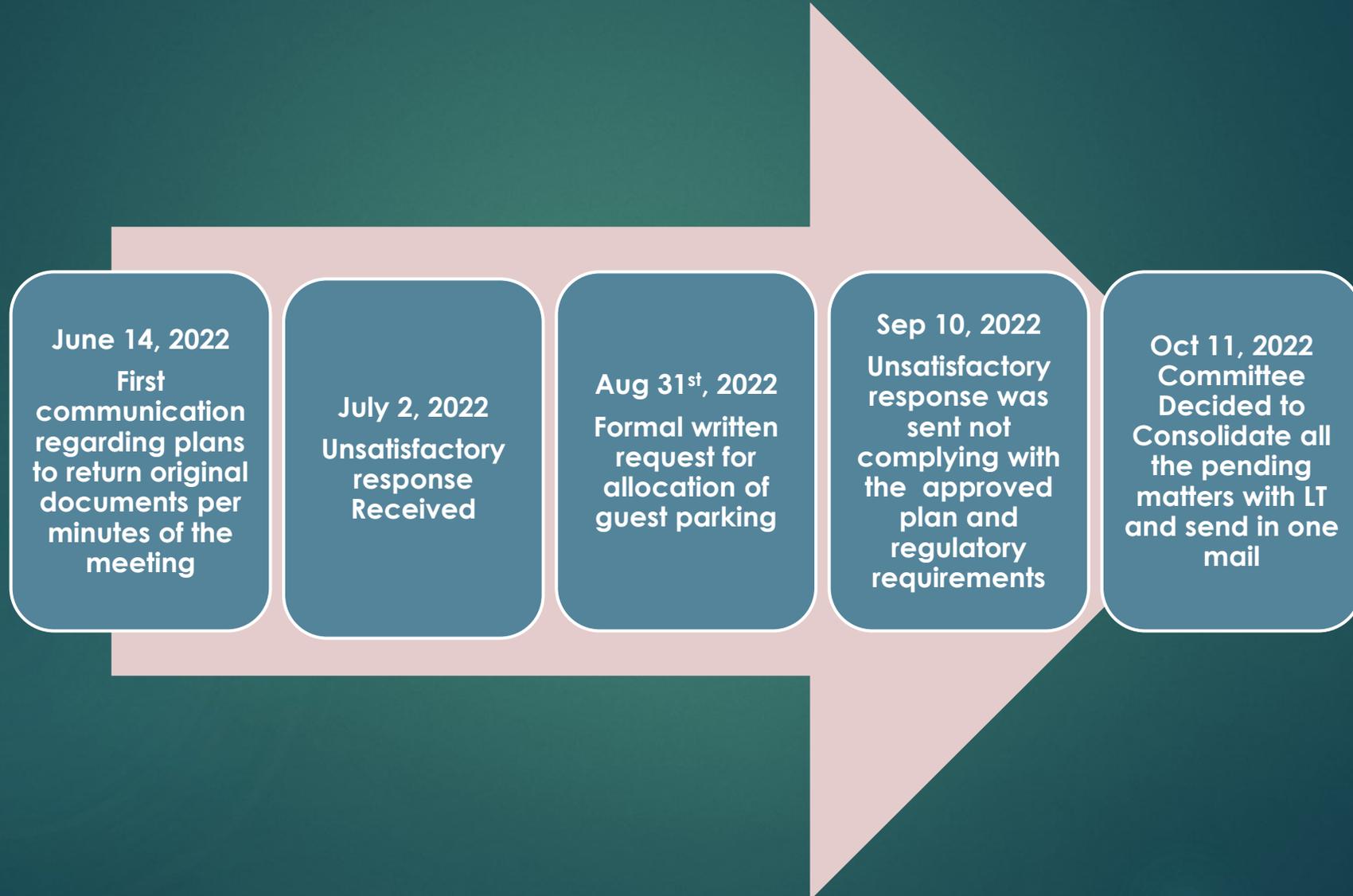
BETWEEN PROMOTER AND SAOA

# Various Pending Matters – Key Matters

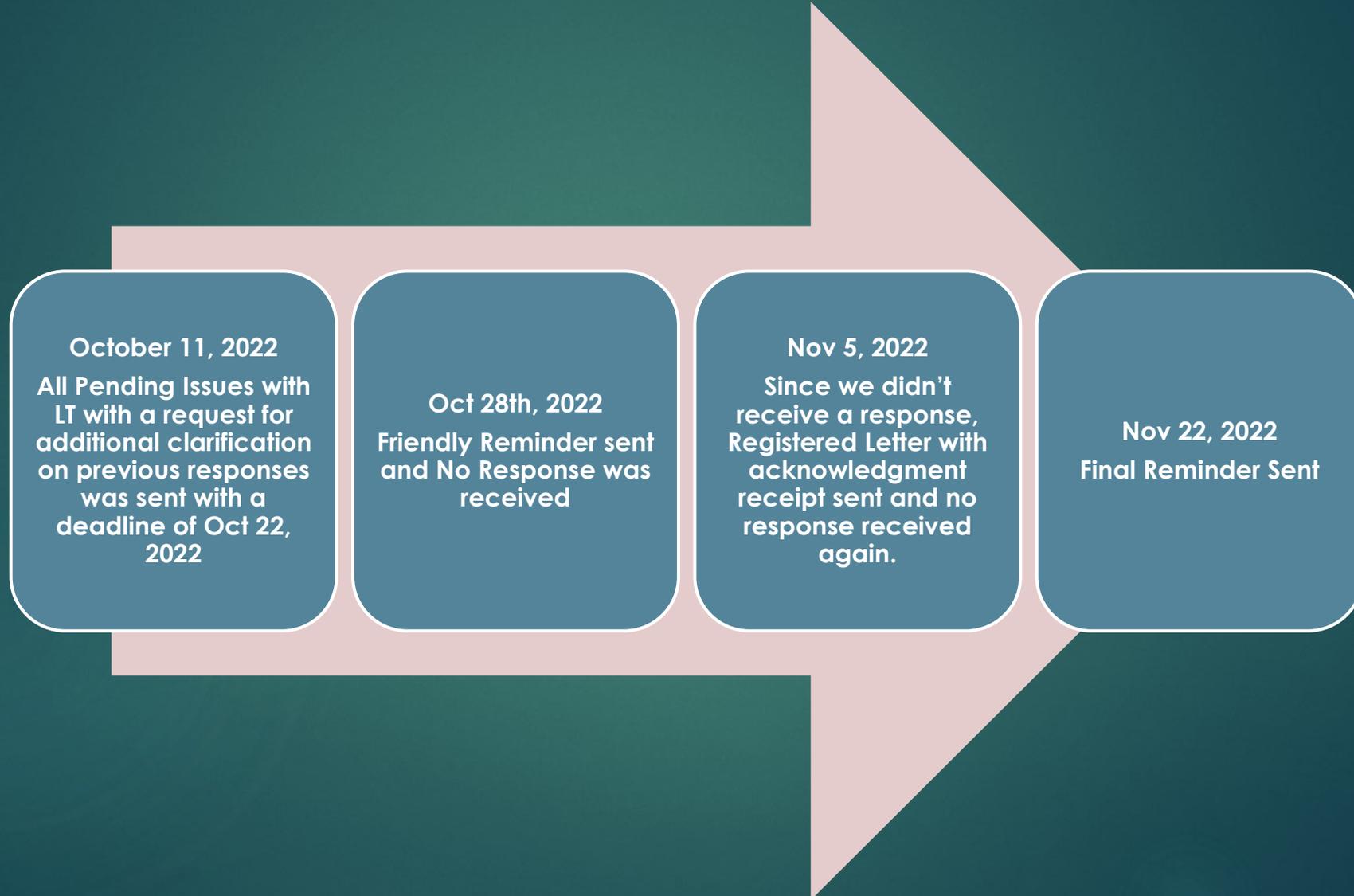
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1. Allotment of visitors car and 2-wheeler parking
2. Second DG set
3. Handover of all original set of documents
  - ▶ Title deed of land
  - ▶ Original receipts for refundable deposits
4. Wet waste treatment plant
5. Building related operation issues

# Timelines of Communication



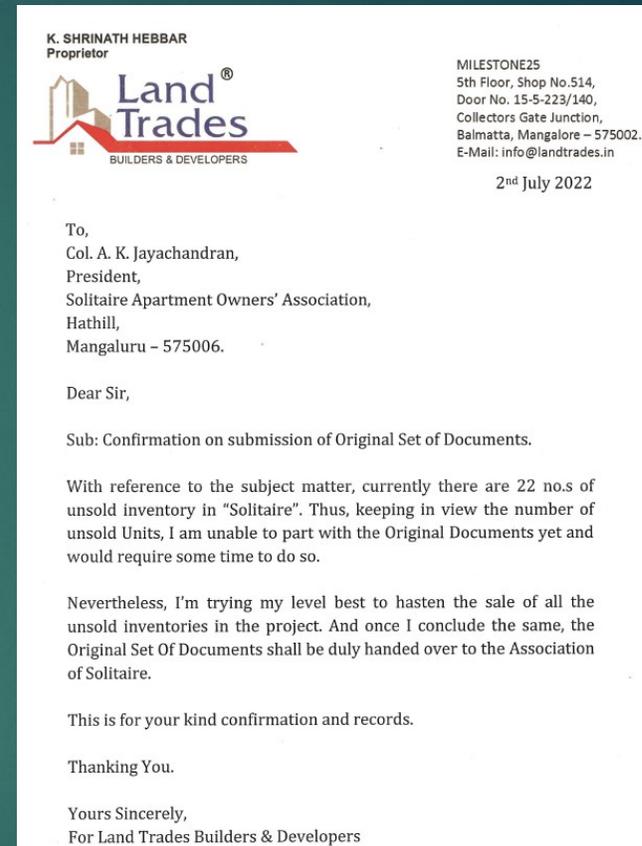
# Timelines of Communication



# Handover of all original sets of documents

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- ▶ At a meeting held on June 14, 2022 at Promoter's Office, specifically requested a response regarding plans to return the original documents as noted in the minutes of the meeting.



Solitaire Apartment Owners Association AGM  
Materials for Review

SAOA requested a formal request in writing from LT for keeping the original documents of Solitaire (which should have been turned over as part of transition), stated purpose to keep the documentation and timelines to turn over the original documents.

Certified copies of the MCC Approved Plans of the building, road widening, apartment floor plans and drawings (not the diagrams attached in DoD).

# Allotment of visitors car and 2-wheeler parking

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## SOLITAIRE APARTMENT OWNERS' ASSOCIATION

Chilimbi Hills, Hat Hill Road, near Urwa, Mangalore 575006

Wednesday, August 31, 2022

**Re: Allocating the guest parking**

Dear Mr. Hebbar,

We would like to request you to share the guest parking map (18 slots as per the approved plan). After our review, please mark and allocate those as per the statutory requirements. In addition, we would also like to request you to allocate those preferably in one or two chunks on the same floor so the guest parking spaces are not scattered all around.

Lastly, we also would like to revoke the spaces marked near the gate which is not part of the approved plan.

We request your action on this to be completed by September 10, 2022.

Best Regards,

Col. Jayachandran

President  
Solitaire Apartment Owners Association

For Solitaire Apartment Owners Association

President / Secretary



**Rameeth Kumar Siddakatte** <rameeth@landt... Sat, Sep 10, 2022, 2:00 PM

to me, Shrinath

Dear Sir,

Kind Attn : Col. A K Jayachandran  
President, SAOA

Greetings from Land Trades!

We have duly noted content of your letter to us dated 31-8-2022

- It is the general practice to allot the visitor car parking slot in open areas (and not inside the building) on "temporary parking basis" mainly due to security reasons.
- If the visitor car park is allotted inside the building, there is every possibility that these allotted places are mis-utilized by the visitors and thus create unpleasant situations amongst the permanent residents of the Apartment.
- Most of the residential buildings in Mangaluru follow the same system including Land Trades.
- Covered parking slots will be with the builder and it is his scope to sell the parking slot along with the Flat as per requirement of the Flat Owner.
- As per the sanction plan, 18 Nos visitor car parking needs to be allotted and we have already shown 7 Nos (Non-Covered) in the driveway path between Entry Gate to Exit Gate. The balance 11 Nos (Non-Covered) can be allotted in the open area outside the building as per your convenient location (example near the DG Ramp or between Building Exit to Exit Gate). Please let us know.

Regards,



**Rameeth Kumar Siddakatte**

CEO, Land Trades Builders & Developers

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[www.landtrades.in](http://www.landtrades.in)

Milestone25, 5th Floor, Balmatta, Mangalore, Karnataka 575002





## SOLITAIRE APARTMENT OWNERS' ASSOCIATION

Chilimbi Hills, Hat Hill Road, near Urwa, Mangalore 575006

Tuesday, October 11, 2022

Mr. K. Shrinath Hebbar  
Proprietor  
Land Trades Builders & Developers  
Mangalore - 575002

**Subject: Various pending matters between Land Trades (LT) and Solitaire Apartment Owners' Association (SAOA)**

Dear Mr. Hebbar,

As you are aware, management committee of SAOA (MC) completed 3 months of its takeover of management of Solitaire Apartments (SA). We thank you for your cooperation and assistance in handover and smooth operations of building affairs so far. In a recent MC meeting, MC members decided to write this letter to you to raise various building related issues and other matters pending between our organisations and seek closure of the same in a time bound manner, but as soon as possible.

### 1. Allotment of Visitors Car and Two-Wheeler Parking

We refer to recent correspondences (Exhibit – A) between us and note that this issue still remains unresolved. Your suggestions have been noted on possible allotment of various parking slots around the building including regularising currently marked spaces along the building line. Please note that the existing marked visitor parking spaces and suggested spaces are not in accordance with the approved building plan. Additionally, we understand that existing marked spaces are in violation of Fire Service Department requirements. Thus, these are not acceptable to SAOA and therefore, we request you to allot the visitor car and two-wheeler parking slots in accordance with the approved building plan (which is inside six parking floors as per the approved plan). The plan approved by the Corporation has clearly marked parking spaces (for Owners or Visitors) inside the building of which 10% or 18 visitor car parking spaces plus two-wheeler parking is required to be earmarked as visitors parking.

### 2. Building related issues

As noted above SAOA completed 3 months of operations of Solitaire Apartments. During these 3 months we encountered several operational issues related to Plumbing system and other areas of the building which are set out in Exhibit - B. The broad categories include:

1. Plumbing System: Persistent leaks and outages in water/STP line almost on a daily basis. This is a major concern expressed by all the owners.
2. Solar Water Heater related issues – constant leaks in vessels end cap due to pressure issues due to which one can never get comfortable water mix.
3. Swimming Pool Area: Water Logging during monsoon seasons - water entering the entire club house and improvement of proper drainage which is yet to be completed. This has caused lot



## SOLITAIRE APARTMENT OWNERS' ASSOCIATION

Chilimbi Hills, Hat Hill Road, near Urwa, Mangalore 575006

damages to the snooker table, floors including TT room. If this is not resolved, it is likely to cause more damages to the property at the Clubhouse during monsoon seasons.

4. Electrical inspections not done for over two years (FY 2021 and FY2022), which we are taking up under our management). Notice attached.
5. Exterior Painting (waterproofing issues - Exhibit C) of the building doesn't make it appear it is only 3 years old with green fungus accumulating and clearly visible from many sides from outside.
6. Water leaks through walls (entrance to homes) in 01 series apartments (few owners have complained) including the GYM area which was temporarily fixed just before the handover in March, 2022
7. There are noticeable huge wall cracks inside the units (reported by Owners) and outer sides of common areas. This is big concern to owners who are asking if there are structural issues. We request you to do the complete inspection and take the required action.
8. Kitchen shafts are too small in all the blocks where for servicing, the plumber was unable to move upward or downwards in the shaft. Plumber had to enter the shaft from the inside of flats to fix the plumbing issues. On one occasion it took a few weeks to fix water pressure issues in the kitchen where easy access was not available, plumber had to enter from four floors below.

Most of the issues appear to be systemic in nature which is either due to lack of proper maintenance or possibly due to quality issues of materials that may have been used in the plumbing system. We also noted that there were no maintenance arrangements (AMC) in place for some of the critical systems such as Sewerage Treatment Plant (STP), Domestic/Borewell Water Pumping System, Solar system etc. possibly resulting in deterioration and frequent breakdown of systems. The issues encountered are well documented and communicated to your team. Being a new building, which is not even three years old since the acquisition of Occupation Certificate, the apartment owners, with grave and deep concern, have taken cognizance of these issues as they have neither experienced nor even expected such in the other properties that they have owned in such a short period of time. MCs of the Owners Association have an obligation to take up these matters with you and seek appropriate permanent remedial measures.

### 3. Second DG set

As per the approved plans, one of the deliverables outstanding is the installation of Second DG set. We note that LT is yet to initiate this task. This was also acknowledged and committed by your good self in one of the meetings with committee members earlier this year. We, therefore, request you to complete this task as soon as possible. SAOA is open to discussing any alternatives which would be acceptable to both the parties and discharge LT from its obligation, such as immediate cash settlement equivalent to cost and installation of DG at the prevailing market rates.



## SOLITAIRE APARTMENT OWNERS' ASSOCIATION

Chilimbi Hills, Hat Hill Road, near Urwa, Mangalore 575006

#### 4. Wet waste treatment plant

We wish to bring it your attention that wet waste treatment plant installed in Lower Ground of SA premises appears to be non-functional since the inception of SAOA operational responsibility on 1 July 2022. On further deliberation we also understand that the capacity of currently existing plant is not sufficient to meet the requirements of SA. We urge you to look at this matter on urgent basis and initiate remedial measures or compensate SAOA appropriately.

#### 5. Handover of original set of documents

We refer to various past correspondences (Exhibit – D) between us and recent response from you dated July 2, 2022. We note with little dismay that you are unable to handover the Original Documents such as title deed of the Land on which Solitaire was constructed and other documents merely because of unsold units (which currently stands approximately at 12% of total super built up area). We find this not an acceptable reason for not parting with the Original Documents, even after building affairs are handed over to SAOA. Please note that SAOA has a fiduciary responsibility of safeguarding the assets of SA, thus we urge you to handover the Original Documents as soon as possible. Once the documents are in our custody, we are happy to present to you as and when needed by you or for sale of apartments in Solitaire.

As part of reviewing the copies of the documents furnished, we noticed that we have received only Encumbrance Certificates for 70 units vis-a-vis 113 registered. We have attached the list of missing ECs (Exhibit-E). For completeness, kindly provide those for our records including any new units that gets registered as part of handoff of new owner details to the Association.

Additionally, we also request you to handover the original receipts for refundable deposits paid to gas cylinder agency, electric and water departments and others, if any.

Meanwhile, for our records, please confirm that the Original Documents are in your custody and there are no charge or encumbrances created on the title of the Land.

MCs of SAOA have an obligation to keep all the Owners informed about your position and views on the issues raised in this letter. Therefore, we request your written response by October 22, 2022. We look forward to your favorable response and work with you to resolve the above matters.

Yours sincerely,

Managing Committee  
Solitaire Apartment Owners Association

For Solitaire Apartment Owners Association

President / Secretary

# Response to the final reminder on Nov 28<sup>th</sup>!

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**Land Trades Builders** <info@landtrades.in>

to me, Shrinath, Rameeth ▾

Dear Members Of Solitaire Association.

With reference to the issues stated in your communication, we would like to apprise you that we have duly provided the clarifications on these matters several times and have also shown the functioning of various systems at Solitaire.

We have also insisted that you have a routine maintenance of Life line services at Solitaire.

Going forward if you wish to have further discussions on any matters pertaining to Solitaire, you may certainly visit our office with prior appointment for a one on one meeting.

Thank You.

Best Regards,  
K.Shrinath Hebbar

# Where do we go from here?

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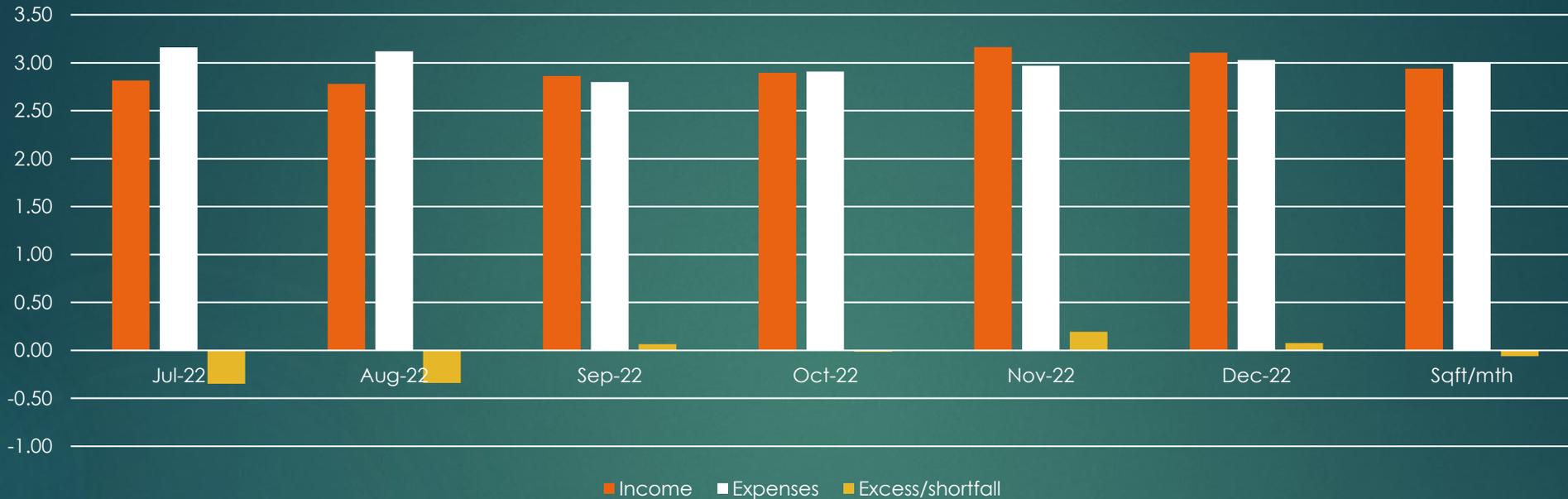
- ▶ Option 1:
  - ▶ Any member present here that has sphere of influence with the Promoter to come forward and help the Association resolve the pending matters for further discussions with the Promoter with a time limit to resolve these issues.
- ▶ Option 2:
  - ▶ Approach the Competent Authorities (RERA), MCC and others as required and seeking their help resolve these issues
  - ▶ Going legal is not an option at this point until we exhaust approaching Competent Authorities first.

# Financials Update

HARISH SHETTY, TREASURER, SAOA

# Financial update - Income and expenses (Per Square feet data)

Per square feet data



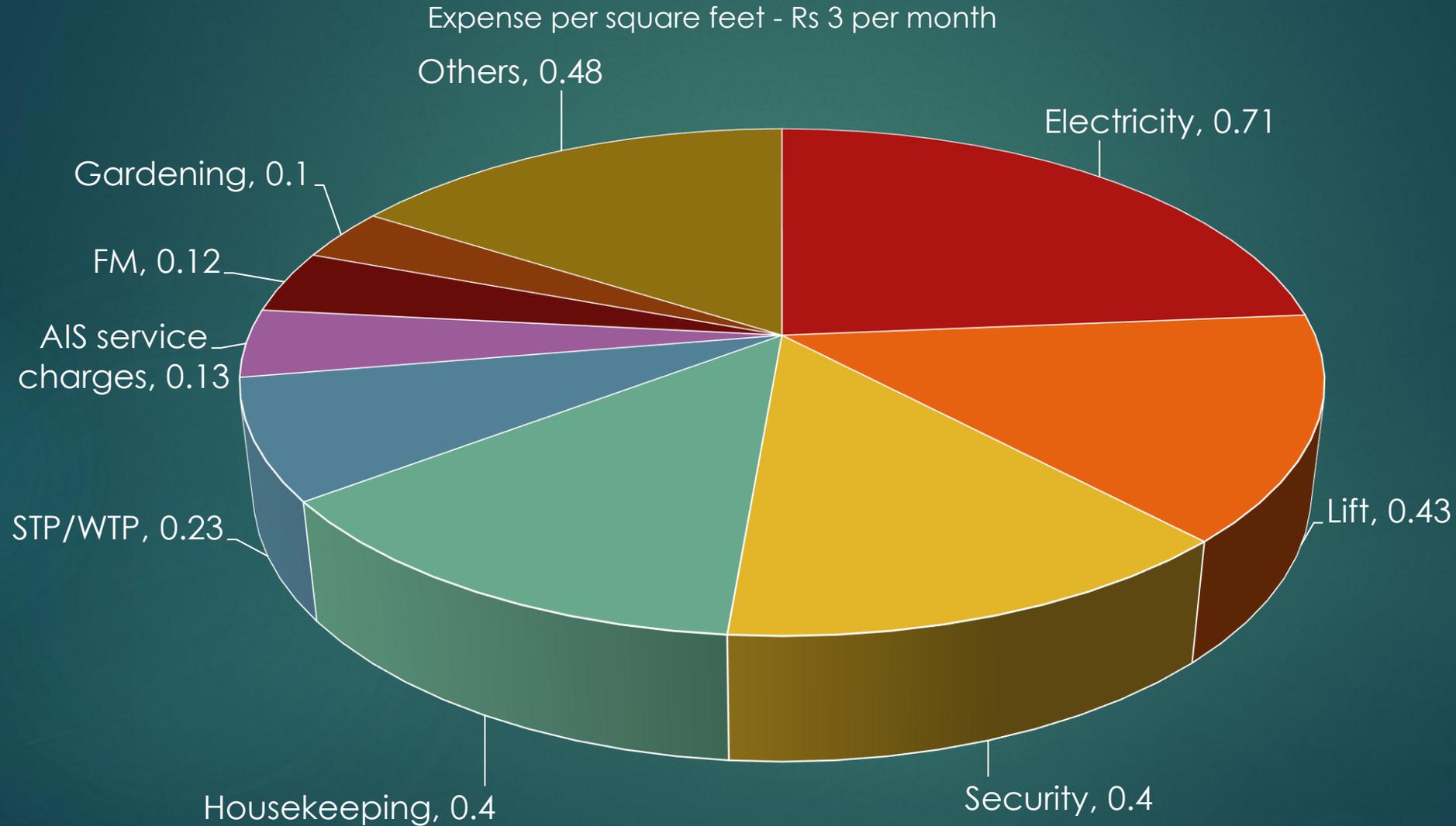
	July 22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total YTD 2022-23	Avg per month
Maintenance charges	2.75	2.75	2.75	2.75	3.00	3.00	17.00	2.83
Insurance contribution	0.00	0.01	0.07	0.07	0.07	0.07	0.29	0.05
Other income	0.07	0.02	0.04	0.08	0.09	0.04	0.33	0.06
<b>Total income</b>	<b>2.82</b>	<b>2.78</b>	<b>2.86</b>	<b>2.89</b>	<b>3.16</b>	<b>3.11</b>	<b>17.62</b>	<b>2.94</b>
<b>Total expenses</b>	<b>-3.16</b>	<b>-3.12</b>	<b>-2.80</b>	<b>-2.91</b>	<b>-2.97</b>	<b>-3.03</b>	<b>-17.99</b>	<b>-3.00</b>
<b>Excess/shortfall</b>	<b>-0.35</b>	<b>-0.34</b>	<b>0.06</b>	<b>-0.01</b>	<b>0.19</b>	<b>0.08</b>	<b>-0.37</b>	<b>-0.06</b>

## Financial update - Income and expenses (Per Square feet data)

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- Total income Rs. 56.7 lacs, expenses Rs. 57.9 lacs, short fall in income Rs. 1.2 lacs.
- Insurance collected Rs. 1 per square feet and utilized 29 paisa. Balance available up-to October 23. Next renewal from regular maintenance charges.
- Expenses - shortfall in income initially and now settling around Rs. 3. Surplus was noted in recent months but that is likely to go away when new planned AMC's concluded.

# Financial update - Expenses -Top 8 (84%) line items



# Financial update - Expenses -Top 8 (84%) line items

	July 22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22		Total YTD 2022-23		Avg per month/sq ft
Electricity	225	265	225	230	215	218		1378		<b>0.71</b>
Lift maintenance	184	122	128	128	124	141		827		<b>0.43</b>
Security expenses	134	134	122	130	130	130		780		<b>0.40</b>
House keeping	128	137	116	128	127	127		763		<b>0.40</b>
STP/WTP	79	72	44	42	132	77		446		<b>0.23</b>
Service charges to FMC	42	42	38	41	41	41		245		<b>0.13</b>
Facility manager expenses	41	41	37	40	40	40		239		<b>0.12</b>
Gardening	34	34	31	34	34	33		200		<b>0.10</b>
Other expenses	151	157	159	163	112	168		910		<b>0.48</b>
<b>Total</b>	<b>1018</b>	<b>1004</b>	<b>900</b>	<b>936</b>	<b>955</b>	<b>975</b>		<b>5788</b>		<b>3.00</b>
<b>Per Square feet (Rs)</b>	<b>3.16</b>	<b>3.12</b>	<b>2.80</b>	<b>2.91</b>	<b>2.97</b>	<b>3.03</b>		<b>17.99</b>		

# Financial Update & Commentary

1. Legacy cost was Rs 3.01/sq ft. based on April – June 22 AIS statement. Savings on service charges paid to AIS Rs. 0.14 Psf (0.13 vs 0.27). New price of AIS is expensive by Rs. 0.17 Psf (1.31 vs 1.14). Inherited cost base Rs. 3.04 Psf.

Apr-22	2.87	6420.58
May-22	2.82	6300.69
Jun-22	2.86	6390.34
Project maintenance Bill	0.48	1074.31

2. Major unscheduled/unplanned expenses incurred during 6 months
  - Rs. 76K lift maintenance (May 22 to June 22)
  - Rs. 16K water bill (June 22)
  - Rs. 38K electrical inspection for past 2 years
  - Rs. 185K unscheduled maintenance of STP/WTP/Solar etc.

# Financial Update & Commentary (cont'd)

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3. An amount of Rs. 78K was spent on various community events
4. Lift AMC was renewed at additional cost of Rs. 77K
5. Water bill increased by 79%
6. New Employee Cost Rs. 25,000 per month
7. Legacy AMCs – Lift, DG and Pest control (part of cost base on 1 July 2022)
8. New AMCs/contracts – Insurance (267K), audit (106K) and ApnaComplex (21k)
9. Proposed new AMCs – STP/WTP (79K), solar (72K), Fire system (35K), lightning arrester and Fire system inspection

# Financial Update & Commentary (cont'd)

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11. Cashflow position is comfortable. Thanks to all the owners who have promptly paying one quarter in advance. 34 owners paid thru March 23.

- Excess cash was placed on term deposits. To-date generated approx. Rs. 95 K as interest. Owners paid thru 31 march 2023 was incentivized by Rs. 72K

12. Building insurance was purchased at Rs.2.7 lacs, which was fully funded through one time contribution

13. Mini sinking fund of Rs. 4.83 lacs was collected for certain capital expenditure. Spent Rs 1.28 lacs

# Sinking Fund proposal (for discussion)

## WHY SINKING FUND REQUIRED?

- To meet all future CAPEX requirements (CAPEX is defined as any asset procured which has useful life of more than ONE year). All other expenses are treated as OPEX and are incurred from Regular Maintenance charges.
- We have 100 plus items of Plant, Machinery and Equipment and these needs to be replaced at the end of their useful lives (5 to 25 years)
- Structural changes or modifications/major periodical repairs to building and facilities
- Building repainting once in 5 years

# Sinking Fund proposal (for discussion)

## PROPOSED CHARGES AND HOW WE PLAN TO COLLECT

- Similar luxury buildings in Mangalore appear to have collected substantial amounts ( Rs. 5 to 10 crores)
- We have completed 3 years from date of occupation and already behind
- **LUMPSUM amount** - Builder was planning to collect Rs.100 per square feet and this was included in the term sheets of several Owners. We plan to use this as a basis to collect LUMPSUM amount in 4 instalments over a period of 2 years, effective July 2023 (to be approved in forthcoming AGM in June 2023)
- **Quarterly charges** - Effective July 2025 quarter, a quarterly sinking fund charges will be included along with Regular Maintenance Charges invoice.
- Amount collected will be invested in appropriate financial instruments and/or invested in projects which will reduce our Regular Maintenance charges and offers better IRR vis-à-vis financial instruments.

# Sinking Fund proposal (for discussion)

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5. Besides the sale amount mentioned above, the PURCHASERS shall have to separately pay to the VENDOR, the following amounts:

(i) VAT, SERVICE TAX, at the rate prescribed by the Government from time to time.

(ii) A consolidated sum of Rs.2,50,000/- (Rupees Two Lakhs Fifty Thousand Only) towards obtaining Door Number, Electricity Meter, and other statutory deposits.

(iii) A sum at the rate of Rs.100/- per sq.ft. of the schedule B Apartment, towards sinking fund, which shall be made over by the VENDOR to the Owners' Association, when the said Association is formed.

(iv) Rs.20/- per sq.ft. as Advance Maintenance at the time of handing over possession of Apartment. The VENDOR under takes to maintain the Apartment till the formation of Apartment Owner's Association, which shall be formed within 6 to 8 months from the date of handover.

# Other Business

VIJAY SASHTI, SECRETARY, SAOA

# Thank you

**Next Annual General Body Meeting Tentatively  
scheduled on **June 18, 2023**, from **Noon – 3 PM**.**