

**DRAFT MINUTES OF THE 26<sup>th</sup> ANNUAL GENERAL BODY MEETING OF NERUL GYMKHANA, HELD ON SUNDAY, December 17, 2023 AT 10.00 A.M. AT NERUL GYMKHANA, PLOT NO. 5/5A, SECTOR – 28, NERUL NAVI MUMBAI**

The meeting was convened at 10:00 A.M. by Hon. Gen. Secretary Managing Committee Mr. Vikas Shetty. However due to lack of quorum, meeting was adjourned and reconvened at the same place at 10:30 A.M.

**The Following members were present on the dais: -**

Mr. Shashidhar Pandey, Hon. Chairman, Board of Trustees  
Mr. Harsharan Singh Dharni, Hon. Secretary, Board of Trustees  
Mr. Anil Kumar Kartha, Hon. Treasurer, Board of Trustees  
Mr. A.K. Sinha Hon. Pioneer Trustee  
Mr. Rajesh Poojari Hon. Pioneer Trustee  
Mr. Vinoo Raina, Hon. Permanent Trustee  
Mr. K.L. Boob, Advisor, Board of Trustees  
Mr. Kamlesh Thakkar, Hon. President, Managing Committee  
Mr. Vikas Shetty, Hon. Gen. Secretary, Managing Committee  
Mr. R.Srinivasamoorthy, Hon. Treasurer, Managing Committee

Mr. Kamlesh Thakkar, Hon. President, Managing Committee welcomed the members of the Gymkhana to the 26<sup>th</sup> Annual General Body Meeting and introduced all present on the dais.

**1. Agenda No.1**

**Reading and confirming of the Minutes of the Meeting of the last AGBM held on 18<sup>th</sup> December 2022.**

The Hon. General Secretary Managing Committee Mr. Vikas Shetty informed the gathering that the minutes of the last AGBM had been published on the Nerul Gymkhana Website and if advised by the quorum, he would read out the minutes, or would read out the salient points of the minutes.

The quorum requested for the salient points of the minutes to be read out.

After the salient points were read out, the minutes were adopted unanimously. Proposed by Mr. Vikas Tiwari Founder Member (F- 472) and seconded by Mr. Harishankar Singh Life Member (L- 949)

**2. Agenda No. 2**

**To receive & adopt the Annual Report for 2022-2023 (Annexure I)**

The report was read out by the Hon. Gen. Secretary Mr. Vikas Shetty.

The 2 Audio Visual and 1 Presentation were run / displayed after the report was read out. It was also decided to run the accounts presentation for agenda point No. 3. The AV displayed was received with a round of applause.

The Annual Report for F.Y. 2022-2023 (Annexure I), was passed unanimously. Proposed by Mr. Vijay Kharche Life Member (L-705) and Seconded by Mr. Sunil Achrekar Founder Member (F-1916)

**3. Agenda No. 3**

**To receive and adopt the Audited Statement of Accounts and Balance Sheet along with annexures for financial year 2022-2023 (Annexure II).**

In continuation of the financial AV presentation, the above agenda was opened for discussion.

Mr. Mohan Kutty Founder Member (F- 1761) asked about details of the arbitration case with the Architect Mr. Anil Nagarath.

Mr Vinoo Raina (Permanent Trustee) informed the following details:

The arbitration with our Architect of that time Mr. Anil Nagrath, whose demand was in the range of 20 lakhs.

Arbitration decision was awarded Rs.8.27 lakhs. (Rupees Eight Lakhs Twenty Seven Only)

Mr. Anil Nagarath approached the High Court.

The High Court told both the parties to settle it out of court.

Finally Settled at Rs.16 lakhs (Rupees Sixteen Lakhs Only)

Shiv Shankar Khera Life Member (L-1842) asked why the expense is higher than income in the Resto Bar.

Mr. K.L. Boob, Advisor, Board of Trustees explained the same as follows ;

The receipt is Rs.83.96 lakhs whereas the expense is Rs.92.03 lakhs.

The extra expenses were because of salaries being adjusted to the Contractual staff of the restaurant for the past 3 years or else there would have been a minor profit.

Shiv Shankar Khera Life Member (L-1842) further suggested that adhoc provision should always be made for such cases.

Mr. K.L. Boob, Advisor, Board of Trustees accepted the same.

Mr. Sunil Parekh Founder Member (F-1038)– asked whether the Salaries were Cash System or Mercantile System. He further suggested that liabilities should be informed in accordance with the accounting system.

Mr. K.L. Boob, Advisor, Board of Trustees replied that it was cash System and further agreed with the above suggestion.

Mr R.Y. Kanaujia Founder Member (F-146) asked why was there a backlog of Salaries.

Mr. K.L. Boob, Advisor, Board of Trustees replied that this was not for the Gymkhana staff but for the contractual staff deployed by the earlier caterer who had not settled the same in time.

Mr. Pawan Singh Life Member (L-1980) opined that the Gymkhana should have a significant difference in the pricing between that of member and guest - w.r.t. Restaurant. He stated that he had mentioned the same in his mail as well.

Hon. Chairman Mr. Shashi Pandey advised that the reason, why we do not have a significant difference between the prices charged to Members and Member's Guest is that we do not have a good corpus. Old clubs with good Corpus are able to subsidise the rates due to the corpus amount. However, currently, we are offering a 10% discount for members in the Restaurant.

Mr Arjun Naik Founder (F-90) asked why was there a sharp jump in Property Tax + Fixed Overhead, from 44 to 95 lakhs.

Mr. K.L. Boob, Advisor, Board of Trustees explained the same as follows:-  
The Expensing incurred towards Parking (One-time expenditure) was provided by the Managing Committee. This was a major expense to the tune of Rs.35 lakhs. (Rupees Thirty Five Lakhs Only)

Mr. Sunil Parekh Founder Member (F-1038), suggested that any one-time expense should be booked as Capital Expense, especially those, which are of permanent nature.

Mr. K.L. Boob, Advisor, Board of Trustees informed that it was booked under the Property Tax and Fixed Overhead to reduce the tax liabilities. He further informed, that, the Gymkhana is saving an amount of Rs.2.5 Lakhs (Rupees Two Lakhs Fifty Thousand Only) per month in electricity charges due to the solar plant and also contributing to saving the environment.

Following the above discussions, the Agenda No 3 was adopted unanimously by the August body. Proposed by Mr. R.Y. Kanaujia Founder Member (F-146) & Seconded by Dr. Shantaram Shinde Founder Member (F-1139).

#### **4. Agenda – 4**

##### **Appointment of Auditor for the financial year 2023-2024 (Annexure III)**

Mr. Kamlesh Thakkar, Hon. President, Managing Committee, read out the resolution.

**"RESOLVED THAT M/S. "HAWA & CO. CHARTERED ACCOUNTANTS, MUMBAI BE AND ARE HEREBY APPOINTED AS AUDITORS FOR FINANCIAL YEAR 2023 – 2024 AND**

**TRUSTEES ARE HEREBY AUTHORIZED TO DO THE NEEDFUL INCLUDING TO DECIDE IN RESPECT OF THEIR REMUNERATIONS"\***

Mr. Vijay Ranjan Founder Member (F-1326) Asked about the policy of Nerul Gymkhana, with respect to the continuous reappointment of the Chartered Accountant. He further asked after how many years, will Nerul Gymkhana, appoint a new CA.

Mr. K.L. Boob, Advisor, Board of Trustees, the Charitable Trust Act does not define any limitation regarding the period of appointment of a CA (auditor) provided the AGM adopts the draft resolution seeking the appointment. However, as per our practice, Nerul Gymkhana Floats Tenders for a period of 3 years and L1 is selected. Hawa & Co. has been the L1 and so he has been appointed.

In general, there was a discussion and a suggestion that L1 is not always the right choice and we, i.e. Nerul Gymkhana should work out an option which allows for someone who may not be L1 but definitely a professional to be selected.

Hon. Trustee Mr. A.K. Sinha asked the AGBM, the following question. The established process of tendering is to select the Party that quotes L1. This process is also adopted by the Government of India as well. So if the AGBM is suggesting that L1 not be chosen, then kindly advise, how to choose? Would choosing L5 be acceptable to the AGBM?

After more debates, where in it was pointed out by Mr. K.L. Boob, Advisor, Board of Trustees, that the Auditor fees is displayed in the Accounts and is openly available for all to read, despite this, the tenders received are of much higher values than what has been the benchmark.

Mr. Vijay Ranjan Founder Member (F-1326) suggested to come up with a policy which allows to choose a new auditor. The policy should be such that, a single CA (Auditor) should not be appointed by the Gymkhana for a continuous period of more than 5 years.

Mr. Vikas Tiwari Founder Member (F-472) stated that we need to change the auditor Mr. Vijay R Kharche Life Member (L-705) pointed out that, in Residential Societies, the Bye-laws state that the auditor needs to be changed every 3 years, so why not the trust.

Mr. K.L. Boob, Advisor, Board of Trustees replied that each Organisation is governed by, different sections and as per the Charitable Trust Act, there is no defined time for the trust to mandatorily change the CA/Auditor.

The concept of “Familiarity Threat” was discussed in the AGBM.

After elaborate discussion, the following 2 resolutions were passed

No1 Agenda 4: Appointment of Auditor for the financial year 2023-2024 was adopted by the August body Proposed by Vijay Ranjan Founder Member (F-1326) and Seconded by Mr. Vikas Tiwari Founder Member (F-472)

And Hawa & Co. was appointed as the Auditor for FY 2023-2024.

ii. **“It was resolved that Hawa & Co. would not be appointed as auditor for the following Financial Years.”**

- a. F.Y. 2024-2025
- b. F.Y 2025-2026
- c. F.Y 2026-2027

A total of 3 years"

The above resolution was adopted by the August body Proposed by Dr. Shantaram Shinde Founder Member (F-1139) &Seconded by Mr.Gajanan P Katkade Life Member (L-487)

#### **5. Agenda – 5**

##### **Status of arrears of member and action plan for recovery of the same.**

Hon. Permanent Trustee Mr. Vinoo Raina, informed the AGBM that we have to recover Rs.4.9 Crores as reflected in the PPT.

He further mentioned that the defaulter list from 2019 to 2023 as below :

Years	Members to Pay
2019-2020	1261
2020-2021	1141
2021-2022	1030
2022-2023	857

After a lot of efforts by Gymkhana, we had brought down the figure from 1261 to 857 450 are not reachable and non-traceable.

Mr. Sharad Sharma Founder Member (F-1327) suggested that the defaulters list ought to be circulated.

Hon. Chairman, Board of Trustees Mr Shashi Pandey, informed that the list will be shared with those who seek the same.

Mr. Vikas Tiwari Founder Member (F-472) stated that the defaulters are amounting to close to 30% of the total membership. He asked, other than regular follow up, was NG taking any other step to recover the dues, e.g. Legal recourse.

Hon. Permanent Trustee Mr. Vinoo Raina replied that initiating Legal action is not a viable option, as it is not easy and is extremely cumbersome. Our Carrot and stick policy has worked and has decreased the amount of recoverables. We need a novel idea, which will help us to recover the arrears.

Mr. Shiv Shankar Khanna Life Member (L-1842) suggested that the Defaulter list be shared area wise with the members, to allow them to personally approach the defaulting member and try and get them to pay their dues.

Hon. Permanent Trustee Mr. Vinoo Raina replied, that the Gymkhana staff is doing the same on a continuous basis.

Mr. Ashish Mhatre Life Member (L-1686) said that gymkhana is doing a good job of follow up for recoveries. However, for the future, the gymkhana should motivate the members (old and new) to regularly pay their dues. This could be done by way of issuing coupons, which could encourage the members to make timely payments. Maybe a Member who is paying regularly and on time, could be offered some incentive.

Mr. Anil Kumar Kartha, Hon. Treasurer, Board of Trustee replied, that Nerul Gymkhana cannot afford to give freebies. The value of the membership of the club and the prestige of being a Nerul Gymkhana Members should drive the member rather than the freebies.

Mr. Ashish Mhatre Life Member (L 1686) requested for the Policy w.r.t. Members and Member's Guest.

Hon. Chairman Board of Trust Mr. Shashi Pandey, requested the member to contact the office to get the same.

Mr. Vikas Tiwari Founder Member (F-472) stated that a total of 450 members are untraceable from the old members as informed. What is the status of the details of the current and new members?

Mr. Kamlesh Thakkar, Hon. President. Managing committee replied that we are constantly updating the same.

Mr. Saurabh Jain Life Member (L-1822) asked if there was a law to suspend the defaulting member.

Mr Vinoo Raina Hon. Permanent Trustee replied that there is a provision. However, we do not wish to be harsh with the members, but if the AGBM so wishes, this can be moved as an agenda in the next AGBM. However, the point to consider is that 1480 defaulting members has fallen to 750. Hence, it is the opinion of the trustees, that we should continue what we are doing and try something more to get this number to drop further. This will give an opportunity to the 750 members to pay and for us to recover the charges. In case we fail, we will come back to AGBM and seek advise.

## **6. Agenda – 6**

### **Maintenance charges (amount fixation) for the F.Y.2024-25, 2025-26 and 2026-27 (Annexure IV)**

Mr. Vinoo Raina Hon. Permanent Trustee presented the proposal:-

Rs. 3000/- per annum for those who became member till 2010

Rs. 4800/- per annum for those who became member after 2010

This is the same as what is being charged as on date. This was proposed to be continued

The proposal was adopted by the August body. Proposed by Mr. Hari Singh Life Member (L-949) and Seconded by Mr. Arjun Naik Founder Member (F-90)

Mr. Mohinish Deepal Life Member (L-1567) asked the reason for having 2 different maintenance charges.

Mr. Vinoo Raina Hon. Permanent Trustee replied that when Nerul Gymkhana was formed, it was proposed that there would be no maintenance charges levied on the members. But as time progressed, it became imperative to lay maintenance charges by the AGBM. Therefore, it was decided that we shall have different rates for the members as follows:

For all members who were promised no maintenance charges at time of enrolling as member is Rs.3,000/- (Rupees Three Thousand Only)+ GST as of now.

For all members who were informed about maintenance charges at the time of joining (effectively from 2010) Rs. 4,800/- (Rupees Four Thousand Eight Hundred Only) + GST as of now.

The above was decided in the AGBMs and incorporated in the Constitution as amendments.

**7. Agenda – 7**

**Update on phase -II, swimming pool and membership drive.**

Mr Shashi Pandey Hon. Chairman, Board of Trustee gave the update about Swimming Pool and informed that the target date for inauguration of the new 50 meter international standard Swimming Pool is by the end of January 2024.

A.K. Sinha Pioneer Trustee, proposed to hold the next AGBM on the deck of the Swimming pool.

Mr. Mohd. Yusuf Founder Member (F-1618 )raised the point that currently the time slot and hours allotted in the swimming for member is not enough ie just 1 hour. It is a members privilege to get more time as compared to Member's Guest.

This Hon Chairman informed that this will definitely be looked in to and the members privilege will prevail.

Mr.Vinoo Raina Hon. Permanent Trustee outlined the technical details of the Swimming w.r.t. Depth / Length / Width / Changing rooms etc.

Mr. Vikas Tiwari Founder Member (F-472) wanted to know why no provision is considered for diving.

Mr.Vinoo Raina Hon. Permanent Trustee explained that the minimum requirement is of 14 feet for diving, and we have not opted for the same because of cost and also the nature of requirement .The cost of the pool that is being constricted is working out to be 8 to 9 crore.

Dr. Praveen Gaikwad Founder Member (F-29 ) explained that 50 meter international Swimming Pool is not a pool for recreation but for training.

Mr. Mohan Kutty Founder Member (F- 1761) stated it's a serious pool. He asked, what are the plans of NG to make the pool a big thing for Navi Mumbai.

Mr. Vinoo Raina Hon. Permanent Trustee replied that Tenders were floated and eight parties had expressed interest in the same and six had quoted. A special committee has been set up to award the contract. The contract will be awarded for both pools to a single agency.

Mr. Shashi Pandey Hon. Chairman acknowledged the efforts and initiative of Pioneers who started the movement called Nerul Gymkhana. He further acknowledged Mr. A.K. Sinha Hon. Pioneer Trustee and Mr. Rajesh Poojari Hon. Pioneer Trustee, who were present and the August body applauded their efforts .The eldest trustees Brig Dharam Prakash and Mr. G. V. Tanawade were also applauded by all.



A detailed history was presented by Hon. Chairman Shashi Pandey for the benefit of the AGBM. The 6 acres of land which was bought for Rs.2.5 Cr. is now valued at approximately Rs.1000 crores. Commitment made in 1999-2000 will be delivered 100% within the next 2-3 years.

Hon. Chairman further gave the Update on Circular / Round Building .Effecting a change from the initial design, it is planned to start a banquet hall of 400 – 500 persons in the basement. The Ground Floor will house meeting rooms for 15 to 20 persons / Café + Bar / Library and our office. 1st Level shall house Multi cuisine restaurant with 1 veg restaurant, card rooms and 2nd Level 10 rooms – 2 suite / snooker and sky lounge bar. The endeavour is to complete the same within a period of 18 to 24 months.

The 3rd Phase with 4 wooden Badminton courts and squash courts will be taken up after the completion of Phase 2. We will apply for additional FSI as the initial restrictions have been lifted and provide facilities for Podium parking and more rooms.

Marketing Cell is being led by Mr. Alok Jha, our Managing Committee member, has helped us get higher number of members. We have already collected 2.2. Cr. till date in current FY. We are now averaging 15-20 members per month and should go to up to 30 memberships.

#### **8. Agenda 8**

##### **Approval for availing loan of Rs.10 Crores (Rupees Ten Crores) from Bank of Baroda.**

##### **(Annexure V)**

Hon. Chairman Shashi Pandey informed the August body that at the time of availing the loan of Rs.6 crores (Rupees Six Crores Only) from Bank of Baroda (BOB) for the swimming pool, Bank of Baroda BOB has advised us to apply for another loan of Rs.10 Crores (Rupees Ten Crores Only) to speed up the project execution of Phase II. He therefore, read out the resolution passed by the trustees to secure the loan from Bank of Baroda (BOB) to help us speed up the construction work of the project and requested the AGBM to pass the same.

**"IT WAS UNANIMOUSLY RESOLVED IN THE TRUSTEES MEETING HELD ON SEPTEMBER 15, 2023 TO APPLY FOR A TERM LOAN OF RS.1000 LAKHS FOR THE COMPLETION OF MAIN CIRCULAR BUILDING PHASE – II IN PLOT NO.5."**

The August body unanimously adopted the resolution. Proposed Mr Vikas Tiwari Founder Member (F-472) and Seconded by Mr. SHIV S KHANNA Founder Member F-1842

#### **9. Agenda 9**

**Any other item with the permission of the chair:**

Mr. Shashi Pandey Hon. Chairman, Board of Trustee requested the Pioneer Trustee Mr. Rajesh Poojari to address the August body.

Mr. Rajesh Poojari Hon. Pioneer Trustee, began by thanking the AGBM for participating actively in contributing to the organisation. He gave a brief history of Nerul Gymkhana and thanked all those who contributed in the development of NG, including the office staff. He explained that the commitment of the Trustees and Managing committee and Volunteers to remain steadfast in the mission of the organization to make this a citizen's crusade for Sports and Recreation and our achievement truly stand testimony to the same.

Mr. Shashi Pandey Hon. Chairman, Board of Trustee drew the attention of the members about obtaining the OC for the Circular building. Delay in Compliances will lead us to face issues in obtaining OC. The liability with CIDCO has increased to 4 Crores which is to be paid for obtaining the OC from NMMC.

This demand will have to be complied with and we would like to stay prepared.

Hon. Chairman informed that the Trustees have passed a resolution seeking the AGM to grant the permission to collect a total of Rs.10,000/- including GST per member . This collection should help us tide over the situation as and when it comes up.

Hon Chairman urged the members to discuss and grant permission for the same.

Mr Vijay Ranjan Founder Member (F-1326) complimented the MC and the Trustees for the work done till date. He also stated that the members should help the organization by contributing Rs.10.000/- as per head.

Brig. Dharamprakash Hon Trustee opined that the OC ought to be paid for by internal funds and so we should raise the necessary amount by way of contributing Rs. 10,000/- per head.

Mr Harishankar Singh Life Member (L-949) stated that we all are ready for such charges as and when required. Hon. Chairman Shashi Pandey, appreciated the enthusiasm expressed by the members present and thanked them for their support.

The following resolution was adopted **"It is resolved that a sum of Rs.10000/ (inclusive of GST) shall be contributed (onetime payment) by Founder, Life and General Members exclusively towards the statutory requirement of obtaining the Occupancy Certificate from NMMC of the Phase 2 Circular Building"** For the new members to be enrolled from now onwards these charges are included in the subscription charges as these subscription charges are high.

The above resolution was unanimously adopted by the August body Proposed by Mr Vijay Ranjan Founder (F-1326) and Seconded by Mr Harishankar Singh Life Member (L-949)

Mr. Shashi Pandey Hon. Chairman invited Hon. Permanent Trustee Mr Vinoo Raina to speak on the Humanitarian Wing (HUM) and the CSR activities.

Mr Vinoo Raina Hon. Permanent Trustee informed that Current strength of HUM is 25 persons / members, out of which 21 are members of the HUM committee and 4 are annual members. Each Member has to pay Rs. 10,000/- per year to maintain the membership.

The committee with a maximum strength of 21 have paid Rs. 30,000/ (for 3 years as the duration of the committee is 3 years)

The deployment of the fund collected is as follows:-

1	Sport	60%
2	Natural Calamity	30%
3	Health	10%

Regarding CSR the funds will be deployed as per CSR norms on the direction of the CSR donor.

HUM received Rs 7 lakhs in the Year 2021- 2022 from Rock & Reef and the same was spent for Roller for Cricket and Gymnastics equipment. Rs 7 lakhs was received in the Year 2022- 2023 from M/ S Rock & Reef and the same was deployed towards Tennis Court flood lights. Rs 50,000/ from M/s. Himgiri Auto was also received which was spent towards paying the school fees for the children of an orphanage for one year. Thanks to HUM, we are in a position to respond to any natural calamity within 2-3 hours as we have access to ready funds.

We are tied up with following hospitals to allow benefit to the members of Nerul Gymkhana.

1. Kokilaben Hospital – Koparkhairne
2. Apollo Hospital – Belapur
3. Nanesh Hospital – Belapur
4. Medicovert Hospital – Kharghar

Next in line are the following hospitals

1. Fortis – Vashi
2. MGM – Vashi

The benefits are discount of

- a. 20-25% (depending on the hospital) on full bill for Medical Procedures / Health Check-up / OPD
- b. Up to 20% discount on uninsured component of the total bill.

Mr. Vinoo Raina Hon. Permanent Trustee fervently appealed to the AGBM and to members at large to come forward and join HUM.

Mr. Ashish Mhatre Life Member (L-1686) Enquired about the status of Table Tennis Facilities in the Gymkhana. He informed that he has huge Table Tennis players circuit, as he himself is a Table Tennis player and he and his friends regularly keep participating in various competitions. He lamented that there is no place in Navi Mumbai which is dedicated to Table Tennis.

Mr. Shashi Pandey Hon. Chairman, Board of Trustee responded and explained that the current Resto – Bar is actually an international standard Table Tennis Room and for various reasons it had to be converted to a Restaurant. This restaurant is a temporary in nature and once the Round Building is completed, will explore the possibility of restoring it for Table Tennis.

Mr. A.K. Sinha, Pioneer Trustee informed the August gathering that Baramati Club is in the process of affiliating with Nerul Gymkhana and our members travelling to Baramati can make use of the facilities of that club.

Mr. Vikas Tiwari Founder Member (F-472) made the following observations.

1. The difference between the charges for the members and members guest should be significant and should deter outsiders to access the gymkhana and entice them to become member to get the benefit of the Gymkhana.
2. The membership card should be checked physically at the restaurant.
3. Existing members should be given incentives to bring in new members.

Mr. Shashi Pandey Hon. Chairman, Board of Trustee responded to the 1st point and stated that the Managing Committee is well aware of the issue and is working on it. For this to work, it is necessary that maximum members utilise the facilities of the gymkhana. We had in the past, blocked entry of Guest Members and it had resulted in a colossal financial issue and it took us two years to recover from it and as we were coming out of it, we were hit by Lockdown. However, the point is well received and as stated earlier, working towards it

Mr. Kamlesh Thakkar Hon. President. Managing committee, responded to the 2<sup>nd</sup> point. The MC is aware of this and has started taking baby steps towards this by sending across messages to the members to carry their Membership card and present the same at reception desk of gymkhana as and when asked to avail the benefits of a member. Going ahead, the idea is to deploy Bio Metrics scanners to allow access to various facilities, once the building is ready.

Mr. Vinoo Raina Hon. Permanent Trustee, responded to the 3rd point and informed the AGBM that there was a scheme already in place, where by any member who would get a new member would be credited with Rs.5,000/- as incentive.

He further appealed to all to get as many members as possible under this Member bring Member Scheme.

Mr. Kamlesh Thakkar Hon. President. Managing Committee, made an appeal to the AGBM to attend the New Year's Eve function in large numbers and contribute in making it a grand success.

Mr. Harsharan Singh Dharni General Secretary Board of Trustee proposed the Vote of Thanks.

The AGBM was adjourned after the singing of National Anthem.