



TOGETHER **we** GROW

**The Salsette Catholic
Co-operative Housing Society Ltd.**
BANDRA, MUMBAI - 400 050.

MEMBERSHIP NO.

ANNUAL GENERAL MEETING

27th FEBRUARY 2022 AT 6:00 P.M.

Through Virtual Mode

2K Bandra locals take jab in vax drive by Salsette Catholic Society

PRATIP ACHARYA
pratip.acharya@fpj.co.in

More than 2,000 Bandra residents took their dose of the COVID-19 vaccine in a three-day long vaccination drive organised by Salsette Catholic Cooperative Housing Society Limited (SCCHSL) in Bandra (West).

Members of the 103-year-old society said that the drive was not restricted to in-house residents, but also for those residing in the neighbourhood. The drive started on Saturday and ended on Monday afternoon. Over three days, a total of 2,140 beneficiaries above the age of 18 years took their dose. They had to pay Rs 850 for each dose. The so-



ciety had tied up with a private hospital for the vaccination camp, which was held inside the community recreation centre. The two halls inside the centre had a capacity to accommodate 120 queued beneficiaries each at a time.

Cornel Gonsalves, secretary of SCCHS, said that, one week before the drive, a registration desk was

set up. Volunteers helped beneficiaries to get themselves registered. In return, each of the registered beneficiaries were given a token that had an allotted time slot. Gonsalves said that allotting time slots to the beneficiaries helped them in crowd management. "Over three days, over 2,000 beneficiaries took their doses. Of these, only 533 members belonged to the society. We were able to inoculate 600 to 700 beneficiaries," Gonsalves said.

Special arrangements were made at the centre for senior citizens above the age of 90 years. They received their dose while sitting inside their car, like the special drive-in centres that were introduced in the city.

VACCINATION DRIVE ARTICLE FROM FREE PRESS JOURNAL

103RD ANNUAL REPORT

**OF THE MANAGING COMMITTEE AND STATEMENT OF
ACCOUNTS FOR THE YEAR ENDING 31ST MARCH 2021**



A Get-together in DPRC



Children's Day - 14th Nov 2021



Halloween Nite in DPRC



Inauguration of Vaccination Drive



Diwali Social Rocking



DPRC Birds perform for Cheryl Lawrence and her Cyclists

THE SALSETTE CATHOLIC CO-OPERATIVE HOUSING SOCIETY LTD.
42, ST. ANDREW ROAD, BANDRA, MUMBAI 400 050

NOTICE

Notice is hereby given that the 103rd Annual General Meeting of the members of The Salsette Catholic Co-operative Housing Society Ltd. will be held on 27th February 2022 at **6.00 p.m.**, through Virtual Mode as per instructions.

1. To confirm the proceedings of the 102nd Annual General Meeting held on 21st March 2020 and Special General Meeting held on 18th April 2020.
2. To ratify the Report of the Managing Committee and the Statements of Accounts for the year ending 31 March 2021 audited by M/s. Sudesh & Company and Audit Rectification Report for 2020 – 2021 for ratification and Form "O".
3. To appoint an Internal Auditor for the Financial year, 2021 – 2022 and to fix their remuneration for the financial year April 2021 – March 2022.
4. To appoint Statutory Auditors for the year 2021 through 2023 and to fix their remuneration for each of these years.
5. Notice of Motions on pages 66 to 69.

CHRISTINE MENEZES
SECRETARY

42, St. Andrew Road, Bandra
Dated: 4th February 2022

- N.B.**
1. Registration of attendance will commence at **5.30 p.m.** sharp.
 2. Queries relating to the Accounts should reach the Society's Office by **8.00 p.m on or before 18th February 2022.**

The Salsette Catholic Co-operative Housing Society Ltd.



42, St. Andrew Road, Bandra, Mumbai - 400 050.

Attendance at the 102nd AGM held on 21 March 2021

TOGETHER
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Sr. No.	Mem. No.	Name of Member / Society	Sr. No.	Mem. No.	Name of Member / Society
1	06	Mr. Ivan Mendonca	27	84	Mr. Bronwyn D'Aguiar
2	14	Mr. Jude Soares	28	89	Mrs. Maria P. Dantas
3	15	Mr. Dennis Lobo			– Chez Nous C.H.S. Ltd.
		– Masseiabe C.H.S. Ltd.	29	90	Mr. Patrick Fonseca
4	18	Mr. Bruce Fernandes	30	92	Mrs. Genevive Fernandes
5	19	Mr. Samir Fernandes	31	94	Mr. Joseph Mascarenhas
6	23	Mrs. Christabelle Peters			– Archlyn C.H.S. Ltd.
7	26	Mr. Trevor Pereira	32	96	Mr. Carl D'Abreo
		– Evelyn C.H.S. Ltd.			– New Bella Villa C.H.S. Ltd.
8	29	Mr. Brian Fernandes	33	97	Mr. Bernard Remedios
		– New Mon Repos C.H.S. Ltd.			– Felexina C.H.S. Ltd.
9	34	Mr. Joseph Pinto	34	100	Mrs. Blossom Coutinho
		– Madonna C.H.S. Ltd.			– Anica C.H.S. Ltd.
10	36	Mrs. Lorna Fernandes	35	103	Mrs. Melanie Valladares
		– Park View C.H.S. Ltd.	36	104	Dr. Selwyn Almeida
11	37	Mr. Ajit Rodrigues	37	107	Mrs. Malika Rodrigues
12	41	Mr. Godfrey Rodrigues			– Olympic C.H.S. Ltd.
13	44	Mr. Roger Pereira	38	114	Mrs. Betsy Pereira
14	47	Mr. Neon Collin Aguiar	39	118	Mr. Michael Ferreira
15	49	Mr. Keith de Sales	40	122	Mrs. Jiji Cherayath
		– Ebenzer C.H.S. Ltd.			– Pamville Association
16	52	Mrs. Crystal D'Souza	41	123	Mr. Joe Alvares
17	60	Mr. Leslie Frank	42	125	Mrs. Marie Paul
		– Sylva Condor C.H.S. Ltd			– Elysium C.H.S. Ltd.
18	62	Mrs. Christine Menezes	43	127	Mr. Kevin Fernandes
19	64	Mrs. Averil A. Gonsalves	44	128	Mr. Sunil Rodrigues
		– The Ivory C.H.S. Ltd	45	131	Mrs. Rosalia Fonseca
20	67	Mr. Lionel Pereira	46	132	Mr. Michael Miranda
21	71	Mrs. Zara Pereira	47	135	Mrs. Marie Paul
22	72	Mr. Loy D'Penha			– Elysium C.H.S. Ltd.
23	75	Mr. Vijay Misquitta	48	136	Mrs. Arlene Fernandes
		– New Shangrila C.H.S. Ltd			– Annarissa C.H.S. Ltd.
24	76	Mrs. Lynette D'Mello	49	137	Mr. Gordon Netto
25	79	Mrs. Rochelle Rodrigues	50	143	Mr. Carl Fernandes
26	81	Mrs. Cheryl Lawrence	51	145	Mr. Francis D'Cruz
		– Confidence C.H.S. Ltd.	52	146	Ms. Karen Murzello

Sr. No.	Mem. No.	Name of Member / Society	Sr. No.	Mem. No.	Name of Member / Society
53	147	Mr. Neil Smith	77	219	Mr. Sidney Gonsalves
		– Sylva Croft C.H.S. Ltd.	78	231	Mr. Edward Mendes
54	160	Mr. Bertram D'Souza	79	232	Mr. Wendell Remedios
		– Eden Residency C.H.S. Ltd.	80	255	Mr. Alan Dyas
55	169	Mr. Neal Pires	81	256	Mr. Russel Fonseca
56	175	Mr. John Rumao	82	302	Mrs. Maria Fernandes
57	176	Mrs. Esther D'Sylva	83	325	Mr. Joaquim Mascarenhas
58	177	Mr. Lesten D'Souza			– Vida Apts. C.H.S. Ltd.
		– Cornelia C.H.S. Ltd.	84	331	Mr. Floyd Crasto
59	179	Mr. Narcissus Nobre	85	336	Mr. John Rodrigues
60	182	Mrs. Blossom Caeiro	86	399	Mr. Renton D'Souza
		– Grosvenor C.H.S. Ltd.	87	403	Mr. Savio Ramos
61	186	Mrs. Phyllis D'Abreo	88	410	Mr. Cornel K. Gonsalves
62	188	Mrs. Lovette Fernandes	89	412	Mr. Stanny Alphonso
63	189	Mrs. Lorraine R. D'Mello	90	415	Mr. Pascal DeNiese
64	190	Mrs. Theresa Rodricks	91	419	Mrs. Eunice D'Silva
65	191	Mrs. Francesca von Geyer	92	420	Mr. Cornel V. D'Mello
66	192	Mr. Joseph Dias	93	428	Ms. Marie Misquitta
67	195	Mr. Denzyl D'Souza	94	436	Mr. Giles Rozario
		– Hopecrest C.H.S. Ltd.	95	442	Mr. Yoric Rodrigues
68	197	Mr. Daryl D'Mello	96	449	Mrs. Judith Salazar
69	200	Mr. Anthony Carvalho	97	450	Mrs. Christobel Lopes
70	201	Fr. Joseph Pereira – Trustees	98	451	Mrs. Camille Chinoy
		of Rev. E.B. Dias Trust	99	456	Mrs. Lorraine Fernandez
71	202	Mr. Terrence Coutinho	100	459	Mrs. Henrietta D'Abreo
72	207	Mr. Mario Pereira	101	463	Mrs. Maureen Melo Furtado
		– Pitlochry C.H.S. Ltd.	102	466	Mrs. Marilyn Gonsalves
73	208	Mr. Jude Remedios	103	468	Mrs. Ida Colaco
74	214	Mrs. Shirley D'Penha	104	482	Mr. Michael Henriques
75	217	Mrs. Clotilda D'Souza	105	485	Mrs. Mary Grace Fernandes
		– Cecilian Villa C.H.S. Ltd.	106	486	Mr. Joseph Pereira
76	218	Mr. Joseph Gomes			– The Moorings C.H.S. Ltd.
		– Orville C.H.S. Ltd.	107	487	Mr. Roland Gomez

**ABRIDGED MINUTES OF THE PROCEEDINGS OF THE 102ND ANNUAL
GENERAL MEETING OF THE SALSETTE CATHOLIC CO-OPERATIVE
HOUSING SOCIETY LTD. HELD ON SUNDAY, 21 MARCH 2021
at 6.00 p.m. by virtual mode.**

Ivan Mendonca: Good evening, my dear members and welcome to our 102nd Annual General Meeting being held through virtual means. We have this evening, our host with us, who will help us go through this virtual AGM right through till the end. I will ask him to just give you a small brief on what needs to be done or what can be expected. Mario.

Virtual Host: Hi, Good evening everybody. I think so you'll have done a phenomenal job of joining the call right now. The first instruction is already on the screen. Currently everybody is on mute, because the instructions will be coming from the Chairman. Once he opens up the floor for questions, then I will allow you'll to un-mute your mike and ask your questions. You can raise your hand, so there is a mute and un-mute option. You can see the icons on the screen right now. We recommend you sit in a very quiet and secure place, wear head phones, if you are on your mobile device, or if you cannot hear properly and raise your hands, if you have a question and then we will give you an option to speak as well. There will also be voting that is going to, a pop-up will come on your screen where you can click 'for' or 'against' a particular vote. That's all for now. If you have any questions. There is also a chat which you can use. You can send me a message and I can relay that across to the Chairman. Wish you guys all the best.

Ivan Mendonca: Thank you Mario, I trust you can hear me well. Can you hear me, all of you?

Virtual Host: If you all can just give a 'thumbs up', a 'thumbs up', that will be great.

Ivan Mendonca: Very good, very good, okay, my dear members, the last year, okay, we shall first get started with a prayer. Then I will go to my message. I think we can remain seated, because otherwise we will not be seen.

In the Name of the Father and of the Son and of the Holy Spirit. Amen.

Remember O Most Gracious Virgin Mary

I will say an Our Father and Hail Mary for the deceased members of the Salsette Society. Our Father Hail Mary Glory Be

Okay, once again, good evening to all you dear members. Yes, the last year I think

has been a very, very difficult year for just about everyone. For us here in the Salsette, it has not been anything different. Different people have taken the entire year differently, while some of them may have looked at more of the negatives. I think there has been a lot of positives that we could also look at, if we really know prefer to look at things positively. The one thing that comes to my mind today, is that, it has at least helped us to become pretty good with the digital you know, the equipment, from the very fact I see there are about 108 who have registered and I think that's a very, very encouraging thing, considering you know, just looking at the negatives that went through the last year. Another thing, that I would say, from my point of view is a positive, instead of looking at negative that went through last year. As a positive it really brought a lot of people coming out to the streets to help out. Closer here, as far as the Society is concerned, I must tell you a lot of our own Society members, very much in keeping with the Catholic nature of our Society, the very Christian spirit that we are asked to live, they came out to help, not just our members but a lot of others. Essential items like vegetables, fruits at reasonable prices came to our door-step, so much so you know, it definitely met, that you did not have to travel too far and risk ourselves. There were others who offered medical assistance, there were others who took some people to the hospital, and there were others who went helping out senior citizens, and all those in need. Yes, my dear members, this is what the Salsette Society is all about. We are here as a Housing Society, not just for one particular purpose. We strive to lead exactly and to be what a Housing Society is supposed to be.

Even during the pandemic, when officially we couldn't keep our office open or our recreational centre open, well we had to shut it, but we were alert, the moment we got the instructions to get started, we had our office opened, so that our members could benefit. There were many who were able to come do their conveyances, whether sale/purchase, Leave & License, avail of all those tax benefits, that they could get, others could come to the DPRC, we were quick also to get the new Caterer, who I understand is doing extremely well. But I will take that up later on in my report. And then, we were there just about as and when it was required. We did the same thing over the years. This Committee my dear members, who you have entrusted with the job and we are here. You have seen what this Committee has done.

Over a period of time, if you just look at everything that has happened. Therefore, I think it pains me a lot today, to see that this Committee is so badly maligned, all sorts of false things being spread, constantly, these falsified information being sent and making the job of the Committee so very difficult over here. Are we going to concentrate on our job in the office or do other things, because of some vested interests who try. I just don't know what more to say. I think we need to be alert, my dear members, we just cannot be wary about what is happening

around, we need to be watchful, we need to get up. We have a very beautiful Society, which was handed over to us by our Founding Fathers. Our grandparents took care of it, our parents took care of it depending of how it was for you individually and today you are here holding on to these properties. I think it is very much required that we care of this Society.

We know what has happened to another Society just a few kilometres away. It was the same as ours, they would have completed a 100 years, same Founder, similar Indentures, Byelaws, Rules, Regulations, surely a lot of things happened over there, but there is no denying that what is transpiring here has also definitely taken care of it and we know what the end result was. I don't think we can allow that, my dear friends. All of us my dear members, you and your families have gone down in the history books of the Salsette Society for being here just two years ago, to see our Society very safely crossing this 100-year threshold. It is a very proud moment for us at that time and we should feel very privileged. My request to you, my humble request to you, my dear members is, let us not today lower our guards down, let us not get carried away by anything we hear. I am afraid, if we do that, we may find ourselves contributing at the end of the day towards the eventual destruction of this Society, a Society that today similar, which is there in Santa Cruz, they regret, we have met Committee members, ex-Committee members of that Society who say we are feeling terribly sorry with whatever has happened. Let us not sit here to watch that day come. Surely our Founding Fathers did not expect that from us.

Thank you my dear members. I think I will now move ahead with the Agenda that we have in front of us.

We will go to the Agenda that we have in front of us. Okay, starting with the Agenda proper. I go to the 1st Item, the Motion -

"To ratify the proceedings of the 101st Annual General Meeting held on 7th September 2019 (Verbatim)".

Ivan Mendonca: My dear members, I have a letter which has been written here, by one, rather proposed by Joaquim Mascarenhas, Share Certificate No. 325 date 12th March 2021, seconded by Michael Henriques, Share Certificate No. 482.

To the Chairman/Secretary, Salsette Society

Sub: Proposed Amendment resolution to Motion No.1 of the 102nd Annual General Meeting to be held on 21st March 2021.

Dear Sir,

Motion No. 1 proposed by the Managing Committee at the above mentioned Annual General Meeting vide letter Notice dated 10th February 2021.

"To ratify the proceedings of the 101st Annual General meeting held on 7th September 2019(Verbatim)"

Proposed Amendment to the above resolution

"To adopt the proceedings of the 101st Annual General Meeting held on 7th September 2019 (Verbatim)"

The proposed amendment resolution as above be placed at the 102nd Annual General Meeting and read with the Explanatory Notes given below with an opportunity for the Proposer and the Secunder to speak on the above proposed Amendment and only thereafter be put to vote at the AGM.

The Explanatory Note goes as follows;

1. The word 'ratify' legally signifies and comes into play when the person has done an act on behalf of another without his knowledge or consent, therefore ratification is a kind of affirmation of unauthorized acts. This explanation is elaborated in Section 196 of the Indian Contract Act, 1872. Hence the word 'ratify' should be replaced with 'adopt' in Motion 1.
2. Please note, No. 2, please note, the minutes circulated are Draft Minutes, finalized by the Managing Committee and now requires to be adopted at the Annual General Meeting by the members present and voted upon after taking into consideration the observations and objections of the members of the said Draft Minutes circulated.
3. From the above facts the word 'ratify' included in Motion 1 is an attempt by the Managing Committee to mislead the members.

Ivan Mendonca: Now, I would like to just speak on this point over here, I think while the Proposer is proposing an amendment where the word 'ratify' be amended to 'adopt', I feel that it is the proceedings of a meeting that has been held and proceedings would normally be 'confirmed', so my suggestion would be that what we could do is, this amendment as - To 'adopt' and 'confirm' the proceedings of the 101st Annual General Meeting as on 7th September 2019 Verbatim. So instead of just adopt, I'll say, we could do it as adopt and confirm the proceedings. If the Proposer and Secunder if you'll have anything to say on this, you can please speak up. They are not there.

Virtual Host: The participants are given the option to un-mute themselves if you have a question.

Joaquim Mascarenhas: Yes, I have a question. Can you hear me? Okay, My name is Joaquim Mascarenhas and my Membership No. is 325. The reason I asked for the adoption, for the amendment to the proposed, to the Motion, "to adopt the proceedings of the 101st AGM held on 7th September 2019, verbatim", apart from the Explanatory Note which is already been read out by Chairman, Mendonca, I want to say, that the word 'ratify' is improper and incorrect in its usage here. We have to use the word 'adopt' and there is a reason for that. We have always used the word 'adopt' for the last 101 AGMs. I see no reason why we should deviate from the tradition of our Founding Fathers and continue with that tradition of saying that we shall 'adopt' the proceedings of the 101st meeting. Second, so therefore, the word 'ratify' should be deleted and the word 'adopt' should be in place. Secondly, in the context of the 'Covid' pandemic and lockdown, the Government of Maharashtra in its Notification in October and November 2020 has used the word 'ratification' with specific reference to only 5 Sections of the Maharashtra Co- operative Societies Act, Section 65 with respect to Profits, Appropriations and Dividends, Section 75 & 81 with respect to Statutory Audits and Accounts, Section 27 and 154B – sub clause 19 with respect to Voting List and Elections. The word 'ratify' therefore has to be used very specifically and very limitedly to the specific context of these 5 Sections only. It is not an ominous generic universal approval. Ratification therefore is not correct. We have to use the traditional 'adopt' which means the proceedings of the 101st meeting, the proceedings, the draft proceedings of the 101st meeting must be deliberated, must be debated and thereafter put into the vote, the question of confirming does not arise, the vote will confirm the adoption of the resolution. Let it be very clear, Mr. Chairman. I would be very specific in saying that the Motion, the amendment Motion should be 'to adopt the proceedings of the 101st AGM held on 7 th September verbatim.

Thereafter and moreover, I have to reiterate and say, having said that these are verbatim proceedings, I have a serious problem, and that problem is the fact that what is given in pages 5 to hundred and, 5 to 43 of this booklet, the 102nd booklet, which has been circulated to all members, is vastly different from the verbatim proceedings that was shared by the Secretary, Francesca von Geyer and Chairman, Francis Athaide, by them, in their own official receipt, here, of the Salsette Society, receipt where we paid 435 and I have the pen drive with me as well. 435 Rupees was paid to get the official transcript verbatim of the proceedings of the 101st AGM held on 7th September 2019. This transcript is vastly different from the verbatim proceedings given in the booklet, so therefore they cannot be 'adopted'. Having said what I have said, they cannot be adopted, because they are incorrect. I challenge any member of the Managing Committee,

including the Chairman and Secretary, to dispute this fact. I request Honourable Members to get the official transcript and let us meet and let us discuss this at a neutral place hereafter, we cannot adopt this particular Motion. It has to be subject to verification of the official transcript which we have. So I have this on hold and I am saying the truth and I affirm that what I say is the truth and that the amended Motion No. 1 'to adopt the proceedings of the AGM cannot and should not be adopted'. Therefore Motion No. 1 should be rejected outright. If not, dear members, we are being misled and misguided to the detriment of our own interest and the larger interest of the Society. Thank you.

Ivan Mendonca: You want to add anything. No, but I have suggested that we use the word 'adopt' and 'confirmed' the proceedings of the 101st Annual General Meeting. It is subject to this transcript that you are talking about, this transcript, if it was available with you. If it has come up somewhere else also. Someone else has pointed out something, that the transcript was shown, I mean, was mentioned, I think you have mentioned but we were not given any transcripts.

Joaquim Mascarenhas: Sorry to interrupt you Chairman. I have got the official transcript. 435/- Rupees has been paid, and the pen-drive was given to us. Accordingly we have this transcript and unless that transcript is played we cannot adopt this particular Motion and also it means 'verbatim' the word 'verbatim' means that the proceedings which are given in the booklet given on page 5-45 are 'verbatim'. They are not 'verbatim' Sir. Please be with me on this. The truth of the matter is that what is stated from page 5 to page 43 is not the 'verbatim'. It is not correct. It has to be equal to the official transcript which has been given to me by the Society, which has been given to us. So, I am surprised when you say you do not have the official transcript. Because we got it, we also got a receipt for the particular transcript which was given by the Society to us by the office what you have given to us is indeed the official transcript and we have to be guided by that there can be no further deliberation on this because what I say is the truth. There is no 2 truths in this. There is only one truth. The truth is that the 'verbatim' proceedings given in this booklet are incorrect and misleading and therefore they should be withdrawn. The point is 'verbatim'. Please understand, I am, we are talking about proceedings of the meeting 'verbatim' and you have put that in your in the first Motion itself and I am repeating that. If it is verbatim, it should be verbatim transcribed from the official documents of the Society which have been shared officially. I have got the receipts, I have got the letter also from the Society saying that this is the official transcript. In fact it very clearly states that.

Ivan Mendonca: Okay now we have to put this. If you have this particular, something to talk on this issue, which you are talking about. You can come to the office and we can look at it.

Joaquim Mascarenhas: It is not me. It is the all the entire General Body has to come to the office or wherever we can meet given the pandemic, I understand that. It is not about me. I have got the official transcript. I am satisfied and what I say is the truth. It is verified and I have got the transcript. I contest 2 things later. One is the verbatim is incorrectly placed, in the AGM, that has to be withdrawn and according call the meeting in a neutral place, and accordingly we should call the General Body, call the members, and get, or you give an official translation, get that and then circulate it. So that we can then go by that official translation. My contention is we cannot adopt the proceedings 'verbatim' as contained in this booklet, Page 5 to 43. We cannot deal with two, one is the 'verbatim', which you yourself are saying is 'verbatim' and that is incorrect, it is the untruth and members what I am saying, I confirm, I affirm, is the truth.

Cornel K. Gonsalves: Please bring that.

Ivan Mendonca: Alright, from the first point as far as the first Motion is concerned, we will keep it in abeyance. Till we will go through the transcript, we will play it and then we will come back on this, okay and we will give you a date and time and then we will come back to you. Have you got it?

Virtual Host: Joaquim you can unmute.

Vijay Misquitta: Joaquim, take the mike.

Joaquim Mascarenhas: Okay, can you hear me? All I am saying Sir, is that it is not about me. I have got the official transcript. You have to officially now share that transcript to all the members and then it shall be put to the vote, then it shall be adopted. I am quite convinced that what I say is the truth. There is no argument, no negotiation on that. Then we would be put to the vote. What you have to do, you have to share this particular transcript with all the members. Then.

Ivan Mendonca: Okay, we got your point and this is what we are going to do as far as the verbatim minutes are concerned. So we are going to keep this in abeyance. We go now to the Motion No. 2.

'To ratify the Report of the Managing Committee and the Statement of Accounts for the year ending 31 March 2020.

Here I have a couple of letters but I would first like to go to the straight to the first one and then move to the others.

To, The Chairman/Secretary,

The Salsette Catholic Co-op. Housing Society Ltd.

Sub: Proposed Amendment resolution to Motion No. 2 of the 102nd Annual General Meeting to be held on 21st March 2021.

Dear Sir,

Motion No. 2 proposed by the Managing Committee at the above mentioned Annual General Meeting vide letter dated 10th February 2021.

'To ratify the Report of the Managing Committee and the Statement of Accounts for the year ending 31.3.2020.'

The Proposed amendment to the above Resolution –

'To adopt the Report of the Managing Committee and the Statement of Accounts by the Internal Auditor for the year ending 31.3.2020.'

The proposed amendment resolution as above be placed at the 102nd Annual General Meeting and read with the explanatory notes given below with an opportunity for the Proposer and Seconder to speak on the above proposed Amendment and only thereafter be both put to vote at the AGM. The Explanatory Note to be read with the proposed amended resolution.

1. The word "ratify" legally signifies and comes in to play when a person has done an act on behalf of another without his knowledge or consent, therefore ratification is a kind of affirmation of unauthorised acts. The explanation is elaborated in Section 196 of the Indian Contract Act, 1872. Hence, the word 'ratify' should be replaced with 'adopt' in Motion 2.
2. From the above facts, the word 'ratify' included in Motion 2 is an attempt by the Managing Committee to mislead members and the inclusion of the words, 'Internal Auditor'.

Now as far as this is concerned I don't think this can be changed, it has to be ratified because this is absolutely as per the GR and I will just read out , I will just read out the GR to you - 'Provided further that the profits of the society shall be appropriated with the approval of the Committee in the financial year 2021 and the same shall be laid before the Annual General Meeting of our Society and thereafter for ratification. The Committee shall be charged in the financial year 2021 at the power to decide on the disposal of surplus and annual budget for the

next year and to appoint an auditor and auditing firm from a panel approved by the state government in his behalf having such minimum qualification and experience as laid down in Section 81, the decision of the Committee in respect of the above matters shall be laid in the Annual General Body meeting of the Society before the Okay, held thereafter for ratification.

So as far as this first letter is concerned which is signed by, proposed by Mr. Michael Henriques, Share Certificate No. 482, dated 12th March, seconded by Floyd Crasto, Share Certificate No. 331. I would like to say so, that I don't think we can make this amendment because it has to be ratified because that is going exactly as per the GR and as far as the other letters are concerned and if you see the Statement of Accounts at the back on page 51, there will be appropriations which have to be ratified as per the GR and there you will find all the various headings and it is very clear that this item has to stay as ratified.

Okay, now there is a, I think before I go to this, the second letter which is talking about the Report and something else also on the Accounts by one or two letters, I would first like to talk a little bit on the Report.

Okay, as far as the Report is concerned, the good thing is that we have a lot of Societies who have come forward to do their assignments and as of now we have about 59 sub-societies who are duly assigned and I think that's a very good improvement on what it was a year or two ago and we still urge a lot of members who have not assigned their properties and we are here to assist, please come forward. A lot of Societies have been giving all the help they require and we will definitely help you too.

This is something new that we have started, we have got the website moving for the Salsette, I think this is something which was long awaited and I am glad it is going to give out a lot of information and it is now fully functional.

The Holiday Homes of course have been reviewed they are available and it is up to you, how you want to view it the pandemic, but it is available. There are some packages with reduced price or discounts, which are available, if you have any doubt, do contact the office and I am sure they will guide you. Then, the Sahakari Bhandhar Coupons as you are aware. We had this unfortunate thing, it is not unfortunate but I just want to remind you, the issue of these coupons is already on 31 March is the last day, please don't overlook it. You have 10 more days to collect it if you have not done so. Natures Basket, 10%, I think that is a good discount.

We have the Holy Family Hospital with their discount of 20% which is on the OPD and the other a few other tests that you could do.

The DPRC I think I already told you is already functioning and a lot of facilities are open whichever is permitted under the law at the moment because of the pandemic.

The elections of course that is something we are going to wait for, we have no idea no clue when that will be announced though I was told by somebody it can anytime after April so I guess we just wait.

As far as the NA Taxes are concerned, I think a lot of you must be getting all sorts of issues coming up. You know we have taken this up in a big way we got the stay and after a number of years, then after a number of years or whatever it was valid, it was out. We did that and now it appears they have again started to give out the bills, they are huge, but one thing is very clear that this has to be abolished because I mean, we are definitely more of an urban city today, so I think we will continue our efforts to see how best we can help in trying to get this abolished, hopefully.

One of our popular barbeque nights we could not have, for obvious reasons and that is definitely missed but I guess we have to look forward to the next year. Picnics, so we can see from this Report that I am going through that as has been decided as a society we have really been taken care, all in the interest of the Society, so many discounts so many other benefits, the DPRC functioning and so much help being given at the office levels, when people come to ask.

We have the Farmer's Market which gives you a 10% on these fresh produce which comes from the villages and then yes if you remember we also had the 3 shows on our D'Monte Park Grounds and they were well attended by all of you including your guests. Unfortunately there too there were attempts made to disrupt our show and but the artistes were very firm and they would not give in to such attempts and we had a interesting and very lovely and entertaining show. Everybody took part in it and enjoyed it and I must of course thank our sponsors, the artistes and the other staff all who helped in making that a success.

I will just read out the Accounts because this has to go through. It is a part of the Report so I will just read out to you. It is on page 5. The Accounts - Income & Expenditure Account for the year ended 31 March 2020 shows a surplus of Rs.3,69,45,464.66. The Managing Committee recommends appropriation as under:-

	Rupees
a) Statutory Reserve Fund	1,96,66,997.01
b) Dividend @15%	18,600.00
c) Ex-gratia to Staff for Salsette Co-op. Housing Society & DPRC	1,31,794.00

d) Provision for Income Tax	37,48,742.00
e) Honorarium as per the New Act	
Secretary	96,000.00
Acting Secretary	36,000.00
Treasurer	36,000.00

The dividend, if approved at the Annual General Meeting will be made payable after 15th May 2021 to the first named member under each membership in the Member's register as on 31st March 2020 by Account payee cheque and may be collected from the office on any working day between 5.00 p.m. to 7.00 p.m.

In connection with the Report, there are some letters that have come. So I will just read them out.

Here's one. To the Chairman Secretary/Managing Committee, Salsette Catholic Co-operative Housing Society Ltd.

Rectification of the Item 2, Page 44, Office Bearers, 2019 – March 2021, for Annual general Meeting, 21st March 2021 at 6.00 p.m.

Kindly read this letter at the Society's AGM on 21st March 2021. This is a serious matter concerning the accuracy of the historical record of the Managing Committee. Members, refer to first footnote below the list of Office bearers states At three meetings of the Managing Committee, from 20-03-2020 – 11-11-2020, Mr. Ivan Mendonca, Mr. Cornel K. Gonsalves, Mrs. Marilyn Gonsalves, Mr. Godfrey Rodrigues were not part of the Managing Committee.

Kindly note as per the factual events and record of the Revision Application No. 118 of 2020 filed by the very same above mentioned 4 Office bearers, referring to point No. 7, page 10 of the above mentioned Revision Application.

Quote: It is submitted that admittedly the Respondent No. 1 passed the Order on 13 March 2020 admittedly, as per speed post booking the speed post packet was despatched to the parties concerned on 14th March 2020 at 12.13 hours and received by the Applicants and respondents No. 4 Society on 16th March 2020.

Unquote

Therefore rectification must be done as per records of the above 4 mentioned office bearers of the society and society records and kept in order, that will otherwise mislead the entire General Body, untrue matter that is printed intentionally.

Hence by virtue of the order dated 13 March 2020 passed by is Order dated 13th March 2020 and newsletter of our society dated 23 July 2020 para 1, signed by the then Chairman, Francis Athaide and then Secretary, Francesca von Geyer, it is crystal clear that present Secretary, Mr. Cornel K. Gonsalves is misleading the General Body under Item 2 by the Notice of the 102 Annual General meeting in trying to ratify the Report of the Managing Committee and the Statement of Accounts for the year ending 31st March 2020. Although being aware of true facts and also being brought officially to his notice earlier too on record of the society.

You see, as far as this letter is concerned I am of the opinion that this is absolutely not true. The dates may be okay. But I will just explain, what I am trying to say.

Yes the order was passed on 13th of March 2020 which of course this letter writer admittedly it is Mr. Bronwyn D'Aguiar who has written this letter, Membership No. 84. Yes, the order was passed on 13th of March 2021, the order copy was received in the office on 16th of March 2021. That is absolutely correct. At the Managing Committee meeting held on 20th of March, the new office bearers were then elected by the Managing Committee. It was on the 20th of March, the Managing Committee elected the office bearers. The Managing Committee were not elected by the Dy. Registrar. The Managing Committee elected the new office bearers on the strength of the Dy. Registrar's Order, so it is, though the Order was 13 March 2020, it is the Managing Committee that appoints, that elects the new office bearers, puts the new office bearers in place. Therefore what is recorded as 20th March is absolutely correct and the office records are exactly as per what is being mentioned. Even the new, even the Secretary and the Chairman present there have sent out a newsletter with the same information, so, I don't see what is untrue over here. The dates are correct, 13th 16th, 20th March is when the things happened, so obviously that is the date which will be mentioned. There is nobody before that. So, please understand that. Therefore I think, that's definitely not in place.

Cornel K. Gonsalves: Can I speak.

Ivan Mendonca: Ok you want to say something.

Cornel K. Gonsalves: My dear members, I must be. I mean what Bronwyn D'Aguiar has said there is no dispute because the newsletter that went out on the 23rd clearly shows that we were out, be it Ivan Mendonca, Marilyn Gonsalves and Godfrey Rodrigues, four of us, okay. The issue is that we appealed to the DDR's order three days after we got it and was served even of the 3 plaintiffs, I mean I don't know whether I am using the word plaintiffs but its applicants in AO 118. Somewhere around the 9th of July, an interim Order was passed in our favour. We were out, I am saying this. Yes it is very clearly mentioned on page 44

we were not part of the Managing Committee. It is clearly mentioned. However an interim relief came to us on 9/07/2021, we were still not part of the Managing Committee on that date.

The DDR's Order set aside the Dy. Registrar's Order for what the where is a lacuna, which I believe the then Chairman and Secretary circulated it like Ivan said on 23rd for everybody in the society dues that we were not there. We still did not take office because we wanted to be transparent. We set aside the Order in the interim relief for 9/7/2021 correction 2020. We still didn't take office because we wanted to be transparent. He set aside the order in the interim relief for 9/7/2021, correction 2020. Sorry, my apologies are the dates, but anyway the final Revision Application was disposed off somewhere around 4th of November 2020 of that even year and basis that the entire Deputy Registrar's Order was set aside for various infirmities which we don't need to discuss because it is sent to you all and mentioned in the newsletter thereafter.

So what we are doing now we have taken Bronwyn D'Aguiar's letter on record so there is no issue to me and we have also clearly categorised two issues, that I would like to say because I was a party to this court case. Okay if that is acceptable to the Chairman, that's all I want to say that the 9/7 DDR Order and the 4/11 final this thing more so members the same applicants were the same applicants who appealed in the Bombay High Court in writ petition No. 98568 which I would also like to put it on record. The order their writ petition was against the DDRs order of 4/11/2020 which was set aside. The Bombay High Court Order is explicitly clear which is I mean a few weeks ago. I don't want to mention because we are all colleagues. I mean you know who the plaintiffs were. Why go into this clearly said that you have the case and it is the Dy. Registrar to hear everything afresh, so this is also that I want to mention that Bronwyn if you wanted to do this you should have put all these facts parts because you were party to this, so no problem, this is how this record this letter of his is on record and there should not be an issue . Thank you.

Ivan Mendonca: We have another letter, this one is from Floyd Crasto to the Chairman/Secretary. Floyd Crasto, Share Certificate No. 331 dated 12th March 2021.

Sub :- Matters relating to Accounts/Statutory Auditors Report for the year ended 31.3.2020.

Dear Sir,

Your attention is drawn to Page 3, Item 8(e) under General Remarks and observation forming part of the Audit Report of even dates, which reads as below:-

(e) Honorary Remuneration: A provision for a sum of Rs.1,68,000 has been made in the books of the Society and Treasurer of the Society for the year. The said remuneration needs to be approved by the Members of the ensuing AGM.

On bare perusal of the Notice dated 10th February 2021 of the Notice of the AGM there is no resolution proposed in the agenda hence it may please be noted that the 1,68,000 provision made in the books of Accounts for the year ended 31 March be reversed and any payments made on account of the said matter be recovered.

Now I think there is no question of resolution here, this is something which we are doing year on year as far as remuneration is concerned this matter is under the payment part of it is under the appropriation, as well as in the Bye laws. Well then one provides that it can be made and the bye laws say it is the managing committee as far as the quantum now this matter has already come up on the floor of the House some years ago, at a time for this particular thing when it came up the first time when we introduced an increase the amount, after that it is coming every year, it is being shown in the accounts under the appropriation and it continues to be there and this report with the same accounts are going to be put to vote. So there is no question of a separate resolution as this has never been done before. It is an appropriation of the surplus. Therefore I don't think that is in place.

Then there is one more letter. I will just read it out to you. This one is from Mr. Neil Smith, Membership No. 1461/70. To the Chairman/Hon. Secretary.

The DPRC has been running a loss in the 101st AGM, it was at approximately AGM lax and this year we will be at almost a crore. Please let me know why we are running this recreation centre. We should make a profit or at least be able to maintain at no loss, no profit, no loss. This is our funds being depleted, concerts and sports is good for community also understand that well wishers do syn for free but there are hidden costs. Change is constant. Please explain. Regards. Neil Smith.

I will request our Committee Member, Francesca von Geyer to respond to this.

Francesca von Geyer: In the late 1990s, the General Body had empowered the Managing Committee to construct a recreation centre, the DPRC and it was expected that there will be costs and expenses, but this was for the benefit of our members and therefore it was proposed and carried out and we have the DPRC running now and there are costs. costs that are, I admit there are costs, expenses are more than the income and the reason for that is that our members are not all using the facilities. If more members use the facilities, the costs, the expenses will come down so my suggestion is to bring the cost down to bring the expenses

down. Why don't our members use our facilities and Neil Smith if you feel there is some area where we can trim costs, please come forward give us suggestions. As for hidden costs, I do not know what you are referring to the expenses are all mentioned on page 85. Please go through that, if you think there are hidden costs are there as you mentioned in your letter. Please send us or mention it to us, give it us in writing we'll investigate. But just merely saying hidden costs, that is not right. And if you think that there is some area that we can drop the cost, the society we can reduce our costs. Let us know and I suggest more members come join the DPRC our costs will come down, our expenses will come down. That's all I have to say.

Ivan Mendonca: Okay, you just speak then.

Cornel K. Gonsalves: Further to what Francesca said, Neil whether the Recreation Centre was constructed basis the General Body's approvals in the late 90s, was ratified at the General Body meetings, I must state, let us assume that DPRC was not constructed today and there were no facilities, there would be a constant cost in respect of the property tax and the NA tax. We would have to pay whatever it is, to the tune of about 25 lakhs. I think approximately, don't hold me to the exact figures, but some of those figures are mentioned in the book, so that's all I need to say now Chairman.

Ivan Mendonca: Who's there. Mr. Crasto, Floyd Crasto, so I think, Michael Henriques, Floyd Crasto, one minute, that part has been clarified. One sec, there's one and from Bronwyn Aguiar where I've clarified already. And this, yes to say something and then regarding the other part, on the honorarium I have clarified to Mr. Floyd Crasto, so I suppose you're okay. If you have something to say Floyd you can please.

Floyd Crasto: Capt. Ivan, I don't know. This is regarding this honorarium remuneration. You are saying the General Body does not have to approve this one lakh every year.

Ivan Mendonca: We have to approve. I'm not saying that it is already in the appropriation. We will be putting it to vote, my friend. But there is no separate resolution for this one item. It's a part of the appropriation. There is nothing that has been increased. The same thing that is going and I am going to put it to vote now and putting it to vote.

Floyd Crasto: In the Notice, in the Capt. Ivan - the it is not put in the Notices. As well. Yeah, its a bad situation that has to be passed regarding this payment.

Ivan Mendonca: This is on the appropriation of profits, it is already there. It is

already in the thing, I showed you, it is on page 51 and it is already put up over there, so where is the question and this is going to be put. This is part of the particular second Motion which I am putting to vote now. So if you don't want to vote, don't vote I have to put it to vote. If it goes through, it goes through, doesn't go through but I have to put it to vote. It is part of the Accounts which I have to pass. And I have explained, I said you mentioned this is nothing new. Wouldn't you here last year? But in the same way, it was put in the appropriation and then it was put to vote. This is what is being done every year. Same thing is being done again.

Floyd Crasto: Yes, it should have been put on the Notices that this thing has to be passed at the AGM.

Ivan Mendonca: It is part of the Accounts of the appropriation, okay, That is enough, Mr. Floyd. I just cannot explain anything more to you.

Floyd Crasto: No, Okay. One more thing I got, it is regarding the DPRC please.

Floyd Crasto: See Madam Francesca, is stating that more members should be allowed why are you black listing people in the DPRC.

Ivan Mendonca: My dear friend, I can only allow you to talk on what you have given me a letter. You are saying what are you trying to say? You want to see. So I don't know.

Floyd Crasto: See Madam Francesca is stating that more members should be allowed. Why are you blacklisting people for this in this DPRC?

Ivan Mendonca: Floyd, where is the question of blacklisting? We don't have anything like blacklisting. This is just a term being circulated. We don't have this kind of thing, so please don't do.

Floyd Crasto: If so many members want to become members over there that are not being allowed. Thank you.

Ivan Mendonca: I am sorry, I am putting Motion No. 2 to the vote now.

Cornel K. Gonsalves: Now please explain. Mario, please explain to the people how the voting is done.

Ajit Rodrigues: I have not been heard.

Ivan Mendonca: Who is this? Ajit, ya, go ahead.

Ajit Rodrigues: Yes Ivan, I have two points. One may be a point of order. I am a part of the Managing Committee and at the last Managing Committee meeting, it was decided that I would be sitting there in the office. Now two days ago, our Secretary, Mr. Cornel Gonsalves called me up and said Ajit please because of Covid we cannot have more people in the office, only myself and the Chairman will be there, plus Mario who is conducting and the office. Now I find that find that everyone has been there, so this is, I do not know, you know. I am the senior most person in the Managing Committee I don't think it has the experience of having been on the Committee 50 years ago and this is not the way you double deal with a senior member of the Committee.

Ivan Mendonca: Okay.

Ajit Rodrigues: Coming to one point, I have said if Cornel cares to explain, but this is a clear double crossing. Next point.

Ivan Mendonca: Okay, this Cornel will explain this one.

Cornel K. Gonsalves: Can I speak here at this point. Ajit, I clearly told you, you were part of it when I said there were six people or seven people who said they wanted to sit here because they were not too computer savvy. I requested you since you were computer savvy I phoned, can you manage on your lap-top. Exactly these were my words, and I discussed it with Ivan, can you manage on your i phone from home and you agreed. It is there is no question we did not know because these people said they were not and this was discussed at the Managing Committee when you were present. Which you were also party to but we could not accommodate more of these people because of these people that I asked you.

Ajit Rodrigues: It was I who suggested that the Managing Committee should be there.

Cornel K. Gonsalves: Yes, I agree.

Ivan Mendonca: Now we have.

Ajit Rodrigues: That was restricted because of Covid. That you did not want to have more that certain people now. Let that rest. At this part, you have said, even explain.

Ivan Mendonca: Let's go to the other point.

Ajit Rodrigues: Okay, I will not take this further. The next point Chairman, little clarification, because you see these GRs were not thoroughly discussed at the Managing Committee.

Ivan Mendonca: The next point, which one what are you saying?

Ajit Rodrigues: No. The GR as you read it out says right Provided further that the profits of the Society shall be appropriated with approval of the Managing Committee, now here, I would want a clarification because this goes into Accounts. The GR has not said that the Managing Committee can adopt and approve all the accounts, I mean, we of course approve it in the General Body, if that is okay, but we have a finality in approving only the provisions which have to be ratified but as far as the rest of the accounts go, my understanding is that it should be adopted.

Ivan Mendonca: No, no no, I don't think it's like that. I think I read the GR and I think it is really clear.

Ajit Rodrigues: It is a matter of interpretation.

Ivan Mendonca: Well if it is a matter of interpretation, then what can we do?

Ajit Rodrigues: It is an accounting point.

Ivan Mendonca: I think now I think we have here okay. I am going to put. This Item Number 2 to vote.

Ivan Mendonca: I heard you Ajit. We will, put Item No. 2 to the vote.

Micahel Henriques: Chairman, you did not allow me to speak.

Cornel K. Gonsalves: Chairman, Michael wants to say something.

Michael Henriques: See I was proposing an amendment to Motion 2. My amendment reads to adopt and not to ratify. I repeat, adopted and not to ratify the report.

Ivan Mendonca: I have already explained. This is already explained right now. Yeah already explained to you. It is part of the GR.

Michael Henriques: I want the word adopt instead of ratify.

Ivan Mendonca: Mr. Michael, I already read out the GR and I explained this point. You are going on the same thing again. In this point, on this particular point, please understand, this has already been discussed. Okay, we will put point No. 2 to the vote now.

Michael Henriques: Hello, hello, hello, one minute, I want Joaquim Mascarenhas to speak on this.

Ivan Mendonca: No, no, you are the one who's talking about it.

Michael Henriques: Michael is here. I have a problem with. I have a problem. Specifically with page no. 46, very clearly says that Ivan Mendonca, Cornel K. Gonsalves, Marilyn Gonsalves, Godfrey Rodrigues were not on the Managing Committee for a brief period, this is incorrect, in fact I have a copy of the minutes of the Special Managing Committee meeting held on 27th June at 12 noon, it is very clearly stated in the official minutes the four members have been disqualified as members of the Managing Committee for a period of two years from the date of the order dated 13th March 2020 they can no longer hold positions of office of the Managing Committee for a period of two years from the date of the order. This is the official minutes of this management committee. Now, how can it be recorded on page 44 that they were not on the Managing Committee for a brief period when we are talking of. They cut me out.

Cornel K. Gonsalves: We already adopted, this has already been stated in Bronwyn's letter which we have taken on record.

Bronwyn D' Aguiar: No, no, no. I want to speak.

Cornel K. Gonsalves: Please let me finish. Please let me finish, Bronwyn I am not saying anything.

Bronwyn D'Aguiar: You are, excuse me. Let me. You have already spoken.

Ivan Mendonca: Just let him finish, one one at a time

Cornel K. Gonsalves: Mr. Bronwyn D'Aguiar has said that I have misled the General Body. No, I have not because the Managing Committee, the then Managing Committee, we were out of office from 16th of March and there is no question that the Managing Committee sent the official letter on 23rd that we were disqualified and we were yet definitely we were not part of the Managing Committee. We left office on 16th, the Managing Committee may have met on the 20th. So, this is exactly and this is what is quoted in Bronwyn's newsletter, so we have adopted Bronwyn's letter which says yes we were disqualified and that brief period because we had filed our Revision Application 118 offset I am not sure what date unfortunately, because of the pandemic it was heard somewhere in July. I also said that there is the interim Order clearly they interact since I am I am one of the with that case and Bronwyn was a plaintiff and that was taken on record on 9/7. We still did not take, we did not take. Open till we decided that the

final Revision Application would be disposed off, which was disposed off on 4th November and we have only valid and we were not part of the Managing Committee that is clearly specified. There is no question with this. This House is also read Bronwyn Aguiar's letter which would be part of the next Managing Committee, sorry next General Body proceedings on the Report.

Ivan Mendonca: Okay, come on now, let's put this Point No. 2 to the vote.

Michael Henriques: Mr. Chairman.

Ivan Mendonca: I already explained you please.

Michael Henriques: Mr. Chairman, I said listen the original Motion proposed by the Managing Committee simply states Statement of Accounts while what is presented is a Statement of Accounts prepared by the Internal Auditor, M/s. Ravi & Company. No, no here I have proposed the words by the Internal Auditor be inserted in the set resolution, it is important to state that by exclusion of the said words, it is it is clear from the above. It is a Managing Committee that is making a feeble attempt to mislead the members.

Ivan Mendonca: Okay, Cornel just answer this.

Cornel K. Gonsalves: Mr. Michael, I am going to answer the Internal Auditor prepares the accounts. If you read carefully this entire book his reports, his analysis has all been put to you. It is always the Internal Auditor. The Managing Committee adopted the Internal Auditor's Report, that is what is put to the General Body, Michael and that is by the Managing Committee yes, it is the Internal Auditor because Harish Hegde who is the Internal Auditor only has given all his explanations on Page 57 through 59 with all the Annual Reports.

Ivan Mendonca: Okay, let's put this back.

Bronwyn D'Aguiar: I would like to speak Chairman.

Ivan Mendonca: In what in what connection are you talking now?

Bronwyn D'Aguiar: I am Bronwyn D'Aguiar, Membership No. 84.

Ivan Mendonca: Yeah. Okay, this is the last. Come and go ahead.

Bronwyn D'Aguiar: Yes, it is very clear from what Joe has represented that these four members were out of the Managing Committee and were nobody and has no standing on the Managing Committee from 16th, so the main thing is that the date from 20th has to be replaced by 16th March and not 20th March 2020.

Ivan Mendonca: Okay I got your point.

Bronwyn D'Aguiar: Are you agreeable on that?

Ivan Mendonca: I got the point and we.

Bronwyn D'Aguiar: Okay you got that point.

Ivan Mendonca: I got what you are saying.

Bronwyn D'Aguiar: It's very clear. Let me finish Chairman. Let me finish. Give me a chance to speak.

Ivan Mendonca: Okay, come on.

Bronwyn D'Aguiar: The points the points that Cornel made, he dragged the whole thing right up to the High Court we are not talking anything about that. We are only referring to that page 44 where the date is the only dated change and that is to be done and that's the legal and correct position of the Managing Committee members that were disqualified. That's my point.

Ivan Mendonca: Okay, no that's enough. Mute everyone. Okay, come on. We have heard everyone and we have given the responses.

Cornel K. Gonsalves: You have to press 'For' and 'Against'.

Ivan Mendonca: I am putting Item No. 2

Cornel K. Gonsalves: There will be 8 manual votes.

Ivan Mendonca: to the vote. I will read the Item Number 2 first –

'To ratify the Report of the Managing Committee and the statement of accounts for the year ending 31st March 2021.'

There will be, we have about 108. Am I right?

Virtual Host: We have 94 at the moment.

Ivan Mendonca: 94 that have come online and there are 8 manual. Okay.

Mario Fishery: And 94, including one which is yours, 94.

Ivan Mendonca: But we, including, yeah that right and they have to just put the

Mario Fishery: It is already on their screen and we've already got so many who voted.

Ivan Mendonca: Okay you can see the screen. It is right there 'for' or 'against', so I will ask the first part. All those 'for', please put your hands up. We will give you just two more minutes to put your votes, for all those who are 'for'.

Okay, in just another minute this voting will stop before I go to the other one. You have. Ok dear members, you are supposed to. You have to press that vote which is given 'For' if you want to vote 'for', not hands up, we are doing it because we are sitting here manually.

Ok, we now stop the voting and you will get the count. Is it on the screen now?

Mario Fishery: Yes, it is on the screen.

Ivan Mendonca: How much is the total?

Mario Fishery: So, in favour, 53.

Ivan Mendonca: 53 + 7 manual, right?

Mario Fishery: Yes and against is 19.

Ivan Mendonca: One nine

Mario Fishery: Yes, 19.

Ivan Mendonca: Okay, as per the voting pattern there are on your screen there are 53 + 7 manual which are sitting in the office here total 60 'for' and 19 against. The Motion is carried.

Virtual Host: Can I stop sharing?

Ivan Mendonca: Yes, I am taking Motion No. 3 – To appoint an Internal Auditor for the financial year 2021 to March 2022.

Cornel you need to speak on this.

Cornel K. Gonsalves: My dear members, I am proposing the following resolution which I would appreciate you vote. When the voting is open I am proposing the following: This Managing Committee has already passed and its Managing Committee minutes.

'RESOLVED THAT Harish Hegde and Company be and is hereby appointed for our internal audit purposes for the year 2020 to 2021 on the following remuneration:-

Internal audit - Rs.40,000/-
Income Tax filing - Rs.20,000/-
GST filing - Rs.40,000/-
TDS filing - Rs.6,000/-
Professional tax - Rs.2500/- All these are plus GST.

Further Resolved because we are going into two years because of this pandemic so we have that thing also to appoint him as our internal auditor for the year 2021 to 2022 on the only thing that changes his fees for internal audit is:-

Rs.45,000/- for filing income tax.
Computation of ITR etc. - Rs.25,000/-
TDS filing will be the same as Rs.6000/-
Yes GST filing will be same as Rs.40,000/-
Professional tax will be Rs. 2500/- and all is plus GST.

So there are 2 calendar years that we are seeking your approval, so the Chairman can put to the vote.

Ivan Mendonca: Okay, I think Cornel has explained and I will now put point No. 3 to the vote. All those 'for' and please don't put your hand up, you have the option 'for' or 'against'. Please press on that so when we are putting their hands up, it is because we are sitting here for manual. Our count is being done by manual by the office.

Virtual Host: Can I go and launch the poll?

Ivan Mendonca: Yeah please, okay, I am going to give you another minute. To please vote 'For' or 'Against'. It's another 10 seconds before I stop.

Okay, will you please give me the count?

Dear members, Motion No. 3 is on your screen, 76, one minute, 76+7 manual, a total of 83 have voted for the Motion. 3 against the Motion. The Motion is carried.

I go to **Item No. 4, 'To ratify Statutory Audit Report for the year 2018/19 circulated under Section 75/5 and 77/82 of the Maharashtra Co-operative Act vide letter reference SS/101AGM 331 dated 14th December 2020 and the Statutory Audit Report for the year 2019/20 circulated with this Agenda.**

Okay, I will read out a letter which has been received, to the Chair, this is on 12th March, it is proposed by Michael Ferreira, Share Certificate No. 118.

To the Chairman/Secretary The Salsette Catholic Co-op. Housing Society Ltd.

Dear Sir,

Sub: Proposed Amendment resolution to Motion 4 of the 102nd Annual General Meeting to be held on 21st March 2021 vide Notice dated 10th February 21.

Dear Sir,

Motion No.4 proposed by the Managing Committee of the above mentioned Annual General Meeting vide Notice dated 10th February 2021 is as follows;.

"To ratify the Statutory Audit Report for the year 2018/19 circulated under this section 75/5 and 77/82 of the Maharashtra Co-operative vide our letter reference SS/101/AGM/331 dated 14th December 2020 and the statutory audit report of the year 2019/2020 circulated with this agenda."

The proposed amendment to the above Motion No. 4.

The Statutory Audit Report for the year 2018/19 circulated to the members vide reference SS/101/AGM/331 dated 14th December 2020 and Statutory Report for the year 2019/2020 circulated with the Agenda of 102nd AGM being hereby rejected and not adopted as the statutory audit reports for the year ended 31st March 2019 and 31st March 20 contains material misstatements of facts and misrepresentations that does not report a true and fair view of the affairs of the society with gross errors and factually incorrect reporting by the Statutory Auditors and non reporting of serious breaches of provision of the MCS Act 60/Rules/bye laws this said tantamounts to breach of trust vis a vis members of the society. It is further resolved that the explanatory notes from No. 1 to 10 form a part of the resolution. The proposed amendment resolution as above be placed at the 102nd Annual General Meeting and read with the explanatory notes given below, with an opportunity to the proposer and seconder and members to speak on the above proposed amendment and only thereafter we put to vote at the Annual General Meeting.

The explanatory note provided for the year ended 31st March 2019. Statutory Auditor RSVA and Company.

No. 1. Statutory Audit states on Page 5 in Form 1. First number 14 is auditors

comments. Page 5, number 1, page 14. Have you discussed the draft Audit Memo? Yes. In the board of Managing Committee, if not, state reasons for. What is this? Anything is there, nothing now. Okay. The Statutory Auditor has signed the Report on 27th September 2019, it is pertinent to note that there was no Managing Committee meeting at 4 after 27th September 2019. The date of the 101st AGM and the next Managing Committee meeting was held only on 30th September 2019. Hence the Auditor is guilty of making a false statement of facts. Furthermore, further the minutes of the Managing Committee meeting of 30th September copy attached does not record the said Audit Memo Report. The Audit Report Memo is taken up at the Managing Committee meeting held only on 9th of October 2018. Copy attached. Hence, the Statutory Auditor is guilty of making a false statement of facts on a very critical aspect.

B 2) from the facts in one above on what basis did the Auditor sign the Audit Report on 27/9/2019 as per accepted practice? The Auditor has to sign the Audit Report only after the adoption of the audit memo at the Managing Committee meeting that is 9th October 2019.

3) The Auditor, the Statutory Auditor assigned Class A certification to the Society for the year ended 2018/19 at Point C of the independent Audit Report, one of the criteria of according A Class certificate to a Society is strict adherence and observance of the provisions of the MCS Act Rules and Byelaws which in this case. The Auditor being well aware that the AGM for the year ended 31st March 19 was held without a Statutory Audit Report being placed and in gross violation of the provision Rules of the MCS Act more over the Statutory Audit which as for the MCS Act should have been completed by 31st July has been completed only in the last week of September 2019 and after the AGM. In spite of such gross violations of the Act, the Society has been granted an A Class certification. Moreover, the Statutory Audit Report does not report the gross violation of the MCS Act anywhere in the Report. The Statutory Audit and Managing Committee is guilty gross misconduct in misleading the members of the Salsette Catholic Co-operative Society Limited.

On Page 17, point 24 the audit Reports that the 12 Managing Committee meetings were held thereafter on page 5 point 5 of the same report, the Auditors contradicts himself by stating that 13 Managing Committee meetings were held and the 101st Annual General on page 12 states that the 15 Managing Committee meetings were held.

Number 5, Item 25 of page 15 of the Audit Report states that the bank balance on the 31st March 2019 are subject to confirmation. It may be noted that the Auditors as on 27th September 2019 cover six months after close of the said financial year. Has been even made an attempt to check the bank statements.

However, at 12 B Form 1 the auditor again contradicts himself by their statement by stating bank balances are shown in the bank accounts bank statements. Sorry, bank balance certificates tally with such balance is shown in the book of accounts. Such obvious contradictions by an auditor is unacceptable.

Point 6 at point 5 (10) 5 15 of Form 8, page 27 of Statutory Audit Report of is produced for your ready reference.

Point No. 15, has the society executed lease deeds in favour of members forgoing plots and or buildings as leased to them from the above comments, it appears that the auditor is not adopted or carrying out basic audit procedures and as a result such a gross misstatement of basic facts about Society.

Point No. 7, The Statutory Auditor at point 1 (3) on Form one of the Statutory audit states that the Audit commenced on 23rd September 2019 and was completed on 26th September 2019, that is 4 working days from the serious discrepancies pointed in 1 to 6 above, it appears that the statutory audit for the year 2019/20 has been conducted to complete the mere formality and not carried out as provided in the MCS Act, 1960. For the year ended 31st March 20, Statutory Auditors Sudesh & Associates, the Statutory Auditor recorded A certification for the year ended 31st March 20. While Circular No. 17 of 2020 note dated 28/10/20 Statutory Audit for the said year has to be completed by 31st December 2020. The Statutory Audit has been completed only on 29th Jan. 2021, hence the Society is in gross violation of the provisions of the MCS Act, Rules & Bee laws. It is the responsibility of the Statutory Auditor to report such serious violations instead of reporting the same under Point 10 or Form 1 breaches. He has recorded this Society A certification which indicated that Society is compliant with all the provisions of MCS Act.

The Audit Report is ends up case on this represented of facts and not disclosure or violation of the MCS Act. At Page 5, point 1`4, Form A of the Audit Report for the year ended 31st March 20. Here again the Auditor states that the audit memo has been discussed at the Managing Committee meeting and the facts are to the contrary, the audit Memo and Report has been adopted. Discussed at the Managing Committee meeting held on and around the third week of February 2020. While the audit Report is signed earlier on 29 January 21 the Auditors are wrongly affirmed that the Audit Report, Audit memo has been discussed at the Managing Committee meeting of the Society as on date he has signed. Hence the members are being misleading in incorrect statements by the Auditor on very crucial and critical aspects and signed the Audit report without first being adopted by the Managing Committee. Hence due to process of law has not been followed due process of law has not been, Most important from the above, it appears that 12 members of the Managing Committee have not paid any attention to the

Statutory Auditors Report for both the year. This raises serious governance issues. It is primary duty of the Managing Committee to ensure that the statutory audit is completed within stipulated time frame and submit it to the members of the General Body which the Committee has failed to do so from the above facts and circumstances it can be concluded that the Audit Report by the Statutory Auditor for the year ended 31st March 2019 and 31st March 2020 are full of misstatements and wrong reporting and the audit and reporting has been carried out in the manner that is prescribed under the MCS Act. The Statutory Auditors for both the years have committed a serious breach of trust vis a vis the members of the Society and hence the audit report of the Statutory Audit for the year ended 31st March 19 and 31st March 20 they out rightly rejected and adopted other statutory audit reports tabled at the 102nd AGM Auditor detrimental to the interests of the member of the Society with long term repercussions of the institution. Yeah, okay. The proposer Mr. Michael Ferreira, all your letters have been read. So do you want to speak on it before we give you a response. Mr. Michael Ferreira you are around? I have read all your letters, so Okay go ahead, go ahead.

Michael Ferreira: Hello, I'm not on the screen. I am not on the screen. We can speak, I don't know.

Virtual Host: Michael, there seems to be a problem on your end with your camera. Can you please speak. You are audible. You can ask your question.

Cornel K. Gonsalves: You are audible.

Michael Ferreira: Alright. I'm audible, alright good evening Chairman and everyone else. I would like to make a few comments. By the way, if you can't hear me please raise your hand, yeah.

Ivan Mendonca: Yeah, yeah, So that's okay. your point. I will raise my hands. I'll inform you that you can be heard. Go ahead we can hear you now.

Michael Ferreira: Alright, I would like to comment on the Explanatory Notes to the amendment proposed by Bronwyn and myself. Ok. Although we have given a 10 point justification for why we want the resolution to be adopted to be rejected I would like to draw the specific attention of the members to a couple of aspects which will comprehensively enable them to decide on the amendment proposed by us.

In the Audit Report or the year, 19-20, the share capital of the Society has been reduced by the cancellation of 18 share certificates giving effect to a Managing Committee resolution of September 2017. I repeat Managing Committee

resolution of 2017. It is not out of place to note no mention of such cancellation has been given to the members of the Managing Committee. Alright now, the fundamental question here is why has the Managing Committee resolution of the year 2017, repeat 2017 been given effective in the Accounts of 2020? Why not in 2017 itself? Have the members whose certificates being cancelled been intimidated?

Members, dear Members, please note as per the Auditor's comments the money due to these members because of the cancellation of their certificates are not yet refunded to them.

Now I will answer the question as to why this is being brought up.

My dear members please note that this Committee was due for election this year. A recent government notification had stipulated that societies with 250 and more members will be bound to have their elections monitored or supervised by, the, just one minute, supervised by the Registrar's office. Now, members will be bound to have their elections monitored, supervised by the registered office. Now by giving effect to a 2017 resolution, the number of members now comes to a convenient figure of 248. Hence the election to the Managing Committee can be held without the supervision of the Registrar. Why is the Managing Committee so reluctant to have the Registrar monitoring the election? Well, my dear members, your guess is as good as mine. This is an example clear cut of how we the members are being taken for a ride year after year. The Managing Committee manipulates its powers to their advantage. Now I'm sorry to use such harsh words. The Statutory Auditors are not complete within deadlines. There are gross violations of the managing of the Act. Contradictions in the Audit Report. In such it's not circumstances the Class A certificate by the Statutory Auditor is the ultimate in responsibility. The Class A certificate is awarded to a Society based on the criteria that the Society is compliant with every provision of the Act. Unfortunately, our Society has not completed the Statutory Audit for both years within the time limit as per the MCS Act, apart from other grave violations. How on earth has the Statutory Auditor awarded an A Certificate? Is a burning question. A reasonable inference that can be drawn is that the Statutory Auditor is compromised or is pressurised in some way like we members have experienced on many occasions in the past. Further, your attention is drawn to the filing of the Statutory Report for 2019 with the Deputy Registrar in October 2019 itself.

My dear remember my dear members, you will remember a similar resolution seeking such authority was overwhelmingly rejected by the General Body of the AGM, the last AGM. However, the Managing Committee has gone ahead and filed the same in October 2019 in gross violation of the General Body ruling on the same.

This kind of disregard and disrespect shown to us the members of the Society cannot and should not be tolerated. Till the last. Can you hear me? Can you hear me?

Bronwyn D'Aguiar: Yes, we can hear you, go ahead.

Michael Ferreira: Alright, till the last year, none of us members had an opportunity to go through the Statutory Auditors' Report it is only because of the issues raised at the last AGM that we members are now privy to the Statutory Auditor's Report. This was our right, which was not which was illegally taken away from us for the last so many years.

My dear members, this is our Society. It is our responsibility to bring proper governance and transparency in the running of the Society. I earnestly request you vote very carefully for the amended resolution and to reject the Statutory Auditor's Report for 1918- 19 and 19 -20 to protect your interest.

Ivan Mendonca: Okay, Michael, I heard how very good thank you very much. Thank you, thank you very much, I got your point. You want to This one.

Cornel K. Gonsalves: My dear members. I will respond to the false statement made with beautiful adjectives, which is not the problem. If Michael Ferreira and the others perused the 100th General Body meeting Book, page 15 which is the 99th General Body meeting under page 15 court cases A) Court Cases ABN so and so and so dismissed. I'm talking about them Ok case number so and so so, so and so dismiss. Case Number so and so so dismissed all from page 15 of the Annual General Body meetings. These were the only members who took us to court. These were all Co-operative Court matters. Further down, there are other court cases which were in the High Court which went to Supreme Court. All dismissed in favour of the Society and the last and the last court case was dismissed where few of the Orlem members were fined for frivolous litigation. So Michael, you should peruse the documents that were given to you, signed by you, we could not remove the Orlem Members. Certainly before that this is at the 100years AGM. We then followed the principles of natural justice, where we wrote under the Act to all the Orlem members that the Managing Committee after the approval of the General Body, that the Scheme now ceases and we put that to the vote. The Scheme ceased a year back and we wrote to all of them basis the Managing Committee resolutions, under the Act which is 25A since the scheme is closed, the Orlem Scheme ceased to exist. It is very, very sad Mr. Ferreira that you don't even peruse the books. I would like to tell you that on page 62 of the present book, point No.11, the reduction of share capital is given and this is purely of the Orlem members that kept coming to take their money. For your information, as of as of maybe a year or 9 months back. Out of 61 Orlem members, I think, 58 had

taken. This is the reduction of the share capital is clearly mentioned 18 members, so there is no malicious intent that you have made out to be where you have not even perused these documents, Mr. Ferreira, sad to say, it's all specified in this book. This shows the opening statement of our Chairman, which says there is a malicious intent just to run us down. So this is all there, very clear in black and white. All court cases, but it doesn't matter, Mr. Ferreira. The facts are here. I will now tell you I respond to your detailed letter. First of all, the Statutory Auditors are appointed from an empanelled Committee of the Government of Maharashtra which we may put forward a name which you have approved at the General Body. The Managing Committee has no role, absolutely no role to play with the Statutory Auditors, I am going to say this and I'm going to read the detailed explanations because your letter was forwarded to the Statutory Auditors.

The Statutory Auditors on their own have to complete it, and they are also supposed to send a copy to the Deputy Registrar. Our letter to the Deputy Registrar very clearly states. We have adopted this like whatever Managing and have put it forward for your information only, which will be put at the forthcoming General Body which is today for their approval so certain false information. I am only correcting and this is all on record of the Society over the past two years. In fairness, in fairness, like I said these Statutory Auditors are appointed by the government of Maharashtra, Co-operation & Textile Department.

Okay, on small point I would like to state that these Statutory Auditors audit for a calendar year, okay. I hope you realize that from April to March In this April to March period we could have 13 meetings, we could have 12 meetings. They will just mention that. However, when the Managing Committee goes to the House, after April we may have 3/4 meetings which is recorded before September because the previous years, the General Body had to come up in September, because of the pandemic, the government of Maharashtra has given various facilities under the marketing in textile list to extend the General Bodys.

Your fact that we have manipulated figures I would like you to withdraw your statement, Mr. Ferreira, the reason being, you have not perused the AGM Book, page 11 which gives you the reduction, it is no manipulation to bring because we were 266 before we are now come to 247. Let me tell you two days back, Mr. Ferreira, two more of the Orlem members have come and taken their money, they're just eight left. The money was as per the General Body that approved the remuneration to them or paying mere deposit of 2400 where they're being paid 16 lakhs some odd rupees. Don't hold me to the exact figure of 16 lakhs I don't have that because I didn't know you were going to bring up Orlem matters. That's not even in your letter but you brought it to the Managing Committee, fair enough, I would now like since I have said it is but fair under the principles of natural justice that these letters of yours are forwarded to the government

empanelment, government panel which is to give their response to your this thing after that. It is for you members to decide. I have explained the factual position so I am reading the letter and these are also copied to the Deputy Registrar, since Mr. Ferreira and Mr. Aguiar have copied his letters to the Deputy Registrar.

This is from Sudesh & Associates, dated 15/3. A reply to the e-mail received on 3/3 with a letter dated 12/3 annexed to the set date seeking clarification by members in respect for the Statutory Audit Report for the year, 2018/19 and for the year 2019/20. We reply to the queries since the same has been audited by us. This is Sudesh & Co. Okay. Let me go back. I'll take the first p if you don't mind. Is it acceptable, Michael? I'll take the first one, Chairman, let me go to RSVA because it was the previous year, 2018/19. So his letter dated 1 this is what we have suggested. We accept the fact that we have signed the audit Report on 27/9/2019. We have discussed the audit finding with the office bearer during the course of audit and after due discussion. The Audit Report was finalised and signed by us. The adoption of the Audit Report with the financial statements in the Managing Committee is the responsibility of the Managing Committee. Further, we wish to put on record that date of signing of the Audit Report has no connection with the adoption of the Audit Report in the Managing Committee, you've already given the date.

Now Point No. 3, this is your Point No. 1 and No. 2 and Point No.3. We have awarded A Class to the Society considering the performance of the Society with regard to profitability, development and management of funds, compliance of various statutory obligations and managing not repeat not holding AGM or not placing the statutory audit Report in the AGM is not only the criteria to decide the classification of Society. Further, we wish to mention that A Class was awarded based on our independent assessment to the Society. That is the prerogative of the Auditor to categorize the Society.

Point No. 4, during the financial year, 2018/19, 13 Managing Committee meetings were held. We accept that there was a typographical error only in Point No. 24. To the notes in the account where number of meetings were mentioned as 12, we regret the inconvenience caused there. From Point 5, we have verified the bank statements and bank balances as tallied as for the bank statement. However, at the time of audit the bank balance confirmation certificate is not available for our verification. In the absence of that, balance confirmation certificate, we have proposed we have reported, sorry we have reported it in point number 25 of the notes to the accounts with the bank balances are subject to confirmation.

Point No. 6 – during the year audit 2018/19 Society has executed any lease deeds

in favour of members for giving plots of building. Hence we have reported not applicable for the year under audit. Here it should be noted that the Audit Report covers the period of 1/4/2018 to 31/3/2019. Hence only these transactions are reported.

We, very important to note we have completed the audit for the year 2018/19 on 23rd September 2019, we had deployed six of our staff members continuously for 4 days so as to complete the audit as fast as possible. This means that we have spent 24 man days into six people into four days to complete the audit on 26th September 2019, we hope this clarifies the matter.

I would like to speak and clarify only two points, one I had already clarified. The period we may have more meetings because it is in September.

The second thing is I would like to categorically say that the bank certificates came and the final auditors have ticked it.

We have checked this Michael, so trust us. Ok. So, so, so this gives you and this has been also copied to the Deputy Registrar. These Statutory Auditors do not have to meet the Managing Committee and then sign the report. This shows the utter transparency of this Managing Committee with not manipulating facts because it is the Auditor who will make his independent Report. Yes, the Auditor met us once, Ivan and myself, we were in office saying this is the broad outline. We don't discuss because they are government empanelled body and we are not here to influence auditors that you have made us to be in your submission to the General Body.

The second part, I am going to reply on the 2019/20, which is from Sudesh & Associates. I replied, oh, I did, I did not mention one time it is obvious where you have spoken of lease deeds. The Society's lease deeds are secured in a safe. During the calendar year, obviously there are no lease deeds signed because we have not bought over or assigned any plots, so there is no lease deed that you should be well aware of instead of your mis-representation.

Sudesh & Associates' reply, our reply letter to e-mail received on 13/3/2020 with letter dated 2/12/19 annexed to the said mail seeking clarification with the members in respect to the Statutory Audit Report for the year, 2019-20, point 8, this is all this year statutory audit report. So both the auditors are given letters because we have sent them your query.

Point No. 8 of the letter as an Auditor, our responsibility is to express an opinion on the financial statements based on our audit, which involves obtaining all information and explanation, which is to the best of our knowledge and belief

were necessary for the purpose of our audit and it should be satisfactory. We have awarded A class to the Society considering the performance of the Society with regard to profitability, financial position, deployment and management fund, recoveries, compliances of various statutory obligations and maintenance of proper books and accounts and financial records, documentary evidence supporting the transactions not holding of AGM in time is not the criteria for us to classify in awarding audit class is the prerogative of the auditor and based on his independent assessment of the Society.

During the financial year, 2019/20, the AGM was held on 7/9/2019 which is held in time. Further, it is noted that considering the pandemic, the government has relaxed various dated in extending and holding meetings till 31/3/2021.

Point No. 9, regarding discussion of draft audit report for the year ended 31/3 with the Managing Committee at point No. 5, point No. 14 or Form 1 of the Audit Report. It is not Form A as mentioned in your letter. Form No. 1 audit memo is in questionnaire form which enquires the auditor field or answer the question. It's just easy little so do we notice that considering the pandemic situation, government also relaxed holding a meeting. OK sorry and point No. 9 regarding discussion the draft audit for the year 31/3 with the Managing Committee page No. 5, point 14 or Form No. 1 of audit report. I is not Form A as mentioned in your letter.

Form No. 1 audit Memo is a questionnaire form which requires the auditor to fill or answer the question whether we had discussed the draft audit with the Managing Committee yes we have discussed and confirmed the draft audit in the meeting between the auditor and member of the Managing Committee, namely, Chairman and Secretary, before finalising assigning audit report. Once the Audit Report is signed by the Auditor, only then and it be put for approval or disapproval. In the Managing Committee and later to the General Body. Accordingly, the question of members being misled by incorrect statements of the auditor does not stand ground. We hope the above clarification will suffice to clear the doubts.

Ivan Mendonca: One minute, dear members we have already it's 8.00 o'clock. We have completed 2 hours. I think we just have a, we can go on for a little more time so and we have had some huge long letters that we have both read, I think. Ok. So please keep it short. I think that Cornel has explained in depth, if anybody else has anything, please make it very brief because we have already gone for two hours and we don't have much time. Is there anybody?

Dennis Lobo: Yes, I would like to speak.

Blossom Membership No. 182: Can I speak ?

Ivan Mendonca: Yes, please.

Dennis Lobo: Let the lady go first.

Blossom Membership No. 182: Hi, I am Blossom, Membership No. 182. I just wanted to draw attention to one point. The Statutory Audit Report of 2018, 2019, On 7th December, we were asked to pass it and it was vetoed by the General Body and as per verbatim proceedings in current booklet the Secretary said it is very clear that under section that in case there is a defect, we have to come back to the General Body within 3 months. The Chairman reiterated on page 24, this resolution is adjourned and we will bring it back to the GB subsequently, I think this is better going to the GB. I am asking you just one question between 7th September and 25 October 2019 when the audit report was forwarded to the Registrar's office was a meeting of the General Body called for? To present the rectified Statutory Audit Report.

Ivan Mendonca: Okay, we will have an answer for that. Yeah and who is the other one. We will speak on this.

Blossom Membership No. 182: Yes or no answer will suffice, was there any meeting?

Ivan Mendonca: Oh no. we will explain to you this part, but in the meantime.

Blossom Membership No. 182: Was a GB meeting called for? Yes? Was it rectified statutory audit and presented to the members.

Ivan Mendonca: We are coming back to you.

Bronwyn D'Aguiar: Excuse me, could you answer yes or no to that question please?

Ivan Mendonca: it's not a question of yes or no, please, you don't say, Mr.

Dennis Lobo: I'm there, yes, yes, I'm Captain Lobo, Membership No. 15.

Ivan Mendonca: yes, what's your ?

Dennis Lobo: I had sent an e-mail to the Salsette Society clarifying whether they have blacklisted people in the Salsette Society and for what reason. At a few minutes earlier one of the people speaking asked you this question and you said nobody has been blacklisted. My members came to your office and they were told that they have been blacklisted, so are you telling lies here or are you telling lies?

Ivan Mendonca: Okay, okay, just a moment.

Dennis Lobo: Can you clarify?

Cornel K. Gonsalves: Can I speak?

Ivan Mendonca: Okay.

Cornel K. Gonsalves: Madam Blossom, can you hear me?

Blossom Membership No. 182: Yes, I can hear you.

Cornel K. Gonsalves: First of all, it is a factually incorrect statement by you that the General Body rejected the Statutory Audit Report before. Have you perused the Minutes? The General Body rejected being Statutory Audit pre-approval that we took.

Blossom Membership No. 182: yes, yes.

Cornel K. Gonsalves: We did not because there was no Statutory Audit placed before the General Body. Today what we have put before the Deputy Registrar is this Statutory Audit Report which has been adopted by the Managing Committee and it has been sent to the Dy. Registrar subject to, we have said as per law we are supposed to file within subject to.

Blossom Membership No. 182: Was like rectification?

Cornel K. Gonsalves: In fact, let me finish the second part is what I have said, if there's a defect, yes, if there was a defect and the Statutory Auditor pointed out which they file and we file with the Deputy Registrar, then we have to rectify it within 3 months. There was no such Rectification Report.

Blossom Membership No. 182: So you are saying you had submitted the Report without rectification?

Cornel K. Gonsalves: Blossom, can I please finish? I am answering your point. The rectification comes within 3 months if the Deputy Registrar or the Statutory Auditor points some defect, there is no defect.

Ivan Mendonca: I think we have given sufficient chance to talk.

Dennis Lobo: No, so what about my? What about my question, blacklisting of members.

Ivan Mendonca: One minute, one minute, your question will be answered. This particular thing is not a point of this discussion. First of all, your item is not on the agenda and you will get a separate response, that's for sure. Our Secretary will respond to you. Okay, now anything else?

Cornel K. Gonsalves: I would like to say – The Managing Committee has given you the factual position. I would like to raise a point of order. I am raising a point of order on Mr. Michael Ferreira and Bronwyn D'Aguiar's rejection of the original Motion of the Managing Committee. The amendment if carried, would replace the original Motion and the original Motion would be submitted, which cannot be done. The amendment Motion cannot reject the main Motion. Today, it is for you dear members, basis all the clarifications we have given, which is a factual position where they have not even studied the General Body books, have made such false statements and hence it is now up to the Chairman to please uphold my point of order or disallow it and then decide what has to be done.

Ivan Mendonca: There is a point of order on Mr. Michael Ferreira's proposal, therefore Mr. Michael Ferreira do you have anything to say on this point of order before I give my ruling?

Bronwyn D'Aguiar: I also would like to speak Mr. Aguiar.

Ivan Mendonca: Mr. Michael Ferreira. Do you have anything? Before I give my ruling on the point of order.

Vijay Misquitta: May I, would like to speak before that.

Ivan Mendonca: This is, this is related to this amendment. I've asked the point of order has been raised on the amendment and I want Mr. Ferreira who's the proposer to tell me if he has anything to say on the point of order which has been raised now the discussion is on the point of order please.

Michael Ferreira: Do you mind repeating. I forgive me. Do you mind repeating. What exactly is the point of order? This this I'm sorry.

Vijay Misquitta: May I speak this is the fourth attempt I am making.

Cornel K. Gonsalves: Can I read the main part Michael instead of saying I'm reading point of order for you. This amendment, if carried would replace the original Motion and the original Motion will be substituted, which cannot be done. The amendment Motion cannot reject the main Motion.

Vijay Misquitta: May I speak, Chairman?

Ivan Mendonca: You will not.

Vijay Misquitta: This is the 4th request. I'm making to speak Chairman.

Ivan Mendonca: Michael, please go ahead.

Michael Ferreira: No, what you're saying is Okay.

Cornel K. Gonsalves: Michael, you are going off you will have to go somewhere near your, it's breaking Michael.

Michael Ferreira: Okay. What I am saying is, can you hear me now?

Cornel K. Gonsalves: Yes , we can hear you Mike. You are breaking Michael.

Ivan Mendonca: Is there anything you want to say Michael?

Unknown: Of course he wants to say something.

Ivan Mendonca: Hey, please you don't interfere in the middle. I'm talking to the proposer because the point of order is raised on his amendment. I want him to tell me whether he wants to say anything on what the point of order is. The question here is that I don't want any discussion please.

Michael Ferreira: I want to clarify the point of order raised, what Cornel is said, what the Secretary has said is if there's an amendment proposed that amendment cannot have the effect of nullifying the original resolution, is that correct?

Cornel K. Gonsalves: Rightly said, Michael rightly understood.

Michael Ferreira: Okay.

Cornel K. Gonsalves: So well, I mean, it's just that because we have also given a clarification.

Michael Ferreira: I have nothing to say on the point of Order, however, one minute, one minute. Let me finish my dear Sir, there are members who are wanting to talk and they are not being given a chance to talk.

Ivan Mendonca: Hi, my dear, Mr. Mr. Ferreira.

Michael Ferreira: Mr. Chairman.

Ivan Mendonca: Yes if anyone wants to talk on the point of order.

Michael Ferreira: I have nothing to say on that point of order, is that clear?

Ivan Mendonca: Right? Yes, then if you have nothing to say on the point of order, I want to give my ruling that's about it, Okay.

Michael Ferreira: No, no no one minute.

Ivan Mendonca: Yes, I have to give my ruling, sorry.

Michael Ferreira: No, sorry. There are people who want to speak and you are not allowing them.

Ivan Mendonca: I gave you an opportunity as the Proposer of the amendment.

Michael Ferreira: Arey, baba, I have asked that the proposer, seconder and other members who want to speak should be allowed to speak. And they are not being given a chance to speak. Why are you? Why are you not giving people a chance to speak, Mr. Chairman.

Ivan Mendonca: Okay, okay.

Michael Ferreira: What's the problem? You are you are swearing my parent's name.

Ivan Mendonca: Okay, okay. I will permit the seconder to speak, where is the seconder, Mr. Bronwyn D'Aguiar.

Michael Ferreira: There are others.

Ivan Mendonca: So one again, already and it's just going on and on. Okay.

Bronwyn D'Aguiar: I have something to say Mr. Chairman. I don't think time is the factor here. You have to allow everybody to speak, if you want to leave the meeting, you are welcome to leave the meeting and touch somebody else.

Ivan Mendonca: Mr. Bronwyn D'Aguiar, please speak on this point of Order if you want to, fast.

Bronwyn D'Aguiar: I am saying you can hear me Chairman?

Ivan Mendonca: Yes please.

Bronwyn D'Aguiar: I am saying everybody has to be given a fair chance to speak and let each and everyone speak after. If anyone is in a hurry they can leave the meeting. You cannot close the meeting when there are people yet to voice their opinion on this very important subject, including me. I will come in later. Now there are others who have to speak, so let's see.

Ivan Mendonca: I am I'm giving you an opportunity now, please please come and speak. You are, you are now talking only. You are the seconder of the point of Order, please I mean.

Bronwyn D'Aguiar: On the point of order. Michael has already replied. Let Vijay speak.

Ivan Mendonca: I'm not talking about the point of order. I'm talking about on what has been mentioned now you please tell me if you have anything to say on the point of order. Michael said he has nothing. Do you have anything?

Bronwyn D'Aguiar: I want to ask you a simple question on this. Are you going to take a ruling on this? After we I replied. Of course.

Ivan Mendonca: I will take.

Bronwyn D'Aguiar: In other words, in other words, you in other words, you're not going to give the others to speak.

Ivan Mendonca: This is not for you to ask for things. Now I am giving you an opportunity as a seconder, so will you please have anything on the point of order that was raised? Let's stick to that.

Michael Ferreira: The point of order is not relevant now.

Bronwyn D'Aguiar: The point of order and my friend, my dear Chairman, the point of order is only raised by the Secretary if the point of order has to be maintained or not. That is not your responsibility.

Ivan Mendonca: Okay, I'm putting it toward my friend that when I first give my ruling okay, then I'll put this entire thing to the vote. But first let me give you this.

Bronwyn D'Aguiar: yeah, so before we put it to the vote, the members must know what this whole with. This whole notion is

Ivan Mendonca: Of course, but first I have to give my ruling on the point of order, so please.

Bronwyn D'Aguiar: Now, what's so to make it clear you are ruling just now on the point.

Ivan Mendonca: Okay, okay, I have heard the point of Order that you have raised by the Secretary. I have heard Mr. Michael Ferreira who was the proposer of the amendment that he had put up. The seconder I have heard him also. So my ruling.

Michael Ferreira: No. I I'm Mr. Chairman, you can. I am I want. Illegal what you're doing?

Ivan Mendonca: One second. Yeah it's okay. I am now giving my ruling on the point of order. From what I can see after going through the point of order what was mentioned, it is definitely an attempt to substitute which is definitely going to substitute the original Motion itself and therefore I think I uphold the point of order and this particular amendment cannot be taken.

The Secretary as you know has already given his detailed explanation. I've heard also the proposer. I gave a chance to the seconder to say what he had to do, what he had to say and they have had their say and also the detailed explanation gives everything as far as the letter is concerned. So I now put the point No. 4 to the vote exactly as mentioned in the Agenda Point No. 4

'To ratify statutory Audit report for the year 2018/19 circulated under Section 75/5 and 77 and 82 of the Maharashtra Co-operative Act vide our letter ref: SS/101 AGM/331 dated 14th December 2021 and the Statutory Audit report for the year 2019-2020 circulated with this Agenda.'

I now put it to the vote. All those 'For'.

Basis the clarifications all that have been given. All in favour all 'for' or 'against'.

A minute to go. Okay, we will stop the voting in exactly 10 seconds from now. Okay you can just stop it. What is the count? If you can just

Ivan Mendonca: We have the final count with us which we will also put it on the screen - it is Total count 60 for, 21 against, this Motion is carried, out of the 60 of course, 53 is on online and 7 are manual, a total of 60 and 21 against. The Motion is carried.

My dear members we have 2 letters which we also received, one is regarding, one is from Neil Smith. Membership No. 146170 dated 12th March.

To the Chairman, Honorary Secretary. Leave & License agreement with Roman Catholics is against the rules of the MCS. One minute. Yeah, one Committee of Society and members are blacklisted. Okay, this matter was already taken I told you it is not part of the agenda but you will get a response from the office.

The other one was in connection with Massabielle which also I think Yeah, yeah, about Dennis Lobo. I think I gave him also the response saying it is not part but he will get a response and I think all the letters have been taken care of. I don't see anything more to be taken up. One second, let's see anything really. This is yes. Well yeah, okay, I have gone through all all there's nothing left over here. All the 4 Motions have been taken off, looked at and Good night. Okay the things as far as it stands the first one we have said we will come back as far as the other Motions are concerned, they have been carried and the I will, including the letters I have responded to that so. Well I will now close the meeting and I thank you dear members there will be a short prayer which I will say and the

In the name of the Father..... Our Father..... Hail Mary..... Glory be Thank you very much. The meeting is closed. Good evening everyone. .

The Salsette Catholic Co-operative Housing Society Ltd.



42, St. Andrew Road, Bandra, Mumbai - 400 050.

Attendance at the Special General Meeting
held on 18 April 2021

TOGETHER
WEGROW

Sr. No.	Mem. No.	Name of Member / Society	Sr. No.	Mem. No.	Name of Member / Society
1	1	Mrs. Esmeralda Lobo – Princess C.H.S. Ltd.	29	81	Mrs. Cheryl Lawrence – Confidence C.H.S. Ltd.
2	6	Mr. Ivan Mendonca	30	84	Mr. Bronwyn D'Aguiar
3	12	Mr. Sudhir Lobo	31	92	Mrs. Genevive Fernandes
4	14	Mr. Jude Soares	32	94	Mr. Joseph Mascaenhas – Archlyn C.H.S. Ltd.
5	18	Mr. Bruce Fernandes	33	96	Mr. Carl D'Abreo – New Bella Villa C.H.S. Ltd.
6	19	Mr. Samir Fernandes	34	100	Mrs. Blossom Coutinho – Anica C.H.S. Ltd.
7	20	Mrs. Nymphia Correa	35	103	Mrs. Melanie Valladares
8	23	Mrs. Christabelle Peters	36	104	Dr. Selwyn Almeida
9	26	Mr. Trevor Pereira – Evelyn C.H.S. Ltd.	37	105	Mrs. Joann Fernandes – C'est moi
10	28	Mr. Arnold von Geyer – Jondele C.H.S. Ltd.	38	107	Mrs. Malika Rodrigues – Olympia C.H.S. Ltd.
11	30	Mr. Conrad Curry – Mystique C.H.S. Ltd.	39	114	Mrs. Betsy Pereira
12	34	Mr. Joseph Pinto – Madonna C.H.S. Ltd.	40	123	Mr. Joe Alvares
13	37	Mr. Ajit Rodrigues	41	127	Mr. Kevin Fernandes
14	41	Mr. Godfrey Rodrigues	42	128	Mr. Sunil Rodrigues
15	44	Mr. Roger Pereira	43	131	Mr. Michael Miranda
16	45	Mr. Joseph DeSouza	44	132	Mrs. Rosalia Fonseca
17	47	Mr. Neon Aguiar	45	136	Mrs. Arlene Fernandes – Annarissa C.H.S. Ltd.
18	49	Mr. Keith de Sales – Ebenezer C.H.S. Ltd.	46	140	Mr. Nitin Gomes
19	52	Mrs. Crystal D'Souza	47	143	Mr. Carl Fernandes
20	62	Mrs. Christine Menezes	48	146	Ms. Karen Murzello
21	64	Mrs. Averil Ann Gonsalves – The Ivory C.H.S. Ltd.	49	147	Mr. Neil Smith – Sylva Croft C.H.S. Ltd.
22	67	Ms. Faye Fernandes	50	160	Mr. Bertram D'Souza – Eden Residency C.H.S. Ltd.
23	71	Mrs. Zara Pereira	51	166	Mrs. Avril Stanley
24	72	Mr. Loy D'Penha	52	169	Mr. Neal Pires
25	75	Mr. Vijay Misquitta – New Shangrila C.H.S. Ltd.	53	175	Mr. Neil Rumao
26	76	Mrs. Lynette D'Mello	54	176	Mrs. Esther D'Sylva
27	77	Mr. Rohit Lobo			
28	79	Mrs. Rochelle Rodrigues			

Sr. No.	Mem. No.	Name of Member / Society	Sr. No.	Mem. No.	Name of Member / Society
55	182	Mrs. Blossom Caeiro – Grosvenor C.H.S. Ltd.	70	261	Mr. Ainsley Demellow
56	186	Mrs. Phyllis D'Abreo	71	302	Mrs. Maria Fernandes
57	188	Mrs. Lovette Fernandes	72	325	Mr. Joaquim Mascarenhas – Vida Apts. C.H.S.Ltd
58	190	Mrs. Theresa Rodricks	73	331	Mr. Floyd Crasto
59	191	Mrs. Francesca von Geyer	74	336	Mr. John Rodrigues
60	192	Mr. Joseph Dias	75	399	Mr. Renton D'Souza
61	195	Mr. Glen D'Costa – HopeCrest C.H.S. Ltd.	76	410	Mr. Cornel K. Gonsalves
62	197	Mr. Daryl D'Mello	77	420	Mr. Cornel V. D'Mello
63	201	Fr. Joseph Pereira	78	428	Ms. Marie Misquitta
64	205	Mrs. Maria Albuquerque – Belle Vue C.H.S. Ltd.	79	450	Mrs. Christobel Lopes
65	208	Mr. Jude Remedios	80	451	Mrs. Camille Chinoy
66	214	Mrs. Shirley D'Penha	81	456	Mrs. Lorraine Fernandes
67	217	Mrs. Clotilda D'Souza – Cecilian C.H.S. Ltd.	82	459	Mrs. Henrietta D'Abreo
68	232	Mr. Wendell Remedios	83	463	Mrs. Maureen Melo Furtado
69	242	Mrs. Sonja Curzai – Merriville C.H.S. Ltd.	84	485	Mrs. Mary Grace Fernandes
			85	486	Mr. Joseph Pereira – The Moorings C.H.S. Ltd.
			86	487	Mr. Roland Gomez

**ABRIDGED MINUTES OF THE PROCEEDINGS OF THE SPECIAL GENERAL
MEETING HELD ON SUNDAY, 18th APRIL 2021 at 6.00 p.m.
by virtual mode.**

Ivan Mendonca: Good evening, dear members. Welcome to our Special General Meeting. Today, we have a one-point agenda and this is the one which I kept in abeyance. The first point, the first Motion, and that of course is what we are going to take up today.

Before I move further, my dear members, I just want to begin with a prayer.

In the name of the Father and of the Son and of the Holy Spirit
Our Father

In the name of the Father and of the Son and of the Holy Spirit

Okay, so before I now go straight to the agenda, which is the single Motion, sent to you vide letter dated 30 March 2021, I just want to quickly remind you that we received the two letters, one dated 10th April from Mr. Joaquim Mascarenhas and the other one was from Mr. Bronwyn D'Aguiar which was dated 12th of April. Now both of them have requested us to give them the audio recording or a transcript of the 102nd AGM which was just concluded less than a month ago. Now we cannot abide by this request because we cannot be setting a precedent. The usual procedure is very clear. After the AGM in the due course of time, we get the audio transcript which we get it, abridged, concise. Then it goes to the Managing Committee for approval. Then it comes back into the AGM book when it is printed and then it is circulated to all the members well prior to the AGM. Just a meeting that is over hence some members asking. I'm sorry we cannot do that and this is not the topic of the Agenda.

Whereas as far as the letter of Mr. Bronwyn D'Aguiar dated 12th December, in addition to this point he has also said that I should talk on some letters which refer to some other letters which I understand he says I did not read at the last AGM. Anyway, I will tell you one of them is regarding all the discrepancies of the Minutes, which is the reason I kept it in abeyance and I said we will check and come back and that is something I will be doing in a while from now. However, as far as the other things, what he wants me to check they are all referring to the accounts, the statutory audits and all that. Now these have all been discussed on the floor of the House. They have already been circulated well in time. It has been approved and passed by the General Body, and submitted to the Deputy Registrar. I don't think we can take anything like that, and there was another one or two matters he spoke, for example, he wants to know when is the next AGM. We are not going to, I mean sorry, the next Managing Committee meeting. I don't think we can pass some information like this to him.

I will now straight away go to the Motion proper. Now when it comes to the Motion proper, my dear members, I just want to start by telling you that we had discussed this entire thing after I read out the letters. We discussed the entire Motion on the floor of the House and the discussion went on for a very long time. The meeting almost lasted 2 ½ hours or more and there was one point that was made which referred to the amendment, which was proposed by Mr. Mascarenhas when he wanted the word 'audit'. Sorry, where the word 'adopt'. So that is something I will come to in a while. But I want to go to the minutes, I mean the proceedings where the issue was and I remember very clearly during the discussions, the debate that we had, Mr. Mascarenhas pointed it out very strongly saying that the issue was basically the word 'verbatim' was misplaced and that is the reason why what is written as a 'verbatim', which they also received later on as a audio recording that so it's different from what is mentioned in the AGM booklet. And I remember he also said that is important that this particular word 'verbatim' be deleted. That's what he said, not once, I think, he said it twice.

My dear members, that was the reason I thought, we don't want to pass something which was not proper, I thought we needed to just defer it and I kept that particular Motion in abeyance, but that is after a very extensive discussion, debate, everybody spoke. There were lot of members who spoke on that issue, okay, let me come back with my findings.

My dear members. the first thing I want to say, my dear members is this, the issue with the recording, as of course mentioned by Mr. Mascarenhas, we went and checked on this. Now, before checking this, let me tell you this, it was on the 21st of March that we had the 102nd AGM. Just two days later, my dear members, on the 23rd, our Secretary invited Mr. Mascarenhas who was the proposer who kept on saying that there was no issue. I mean with the purpose that fine, we could just sit and figure out what is the difference. At least we would come to know about it. Now, Mr. Mascarenhas who said he would come. Later said he would want the seconder to come along. Our Secretary very clearly said that yes, you can call the seconder also. And then after that he called back to tell our Secretary that he was not coming. However, please you can go ahead and please circulate all the audio recordings to everybody and that my dear members was done and it was circulated to all which you have certainly received. Now, you have the audio recordings, my dear members and you have this thing so where was the issue? Where was the problem? Let me tell you what happened. My dear members, it is like I told you that the moment the AGMs are over just a little after that and we start on this particular thing of preparing the Minutes of the proceedings, we have the audio recordings and the audio recordings is then we get a transcript and here I have a transcript which runs to about 45/46 pages. Okay, if somebody can't hear me really well. I'll just take off my mask.

This is what the verbatim proceedings of so and so which are from the audio recording which is about 45/46 of a A4 paper. Am I right? Of an A4 paper. Now what happened is, after that when we seek to abridge it, my dear members after getting it abridged, unfortunately the same title, Verbatim, so and so was again copied over here. So the issue was with the word 'verbatim' what is printed here and what got printed because after that it gets printed in the AGM booklet and that was the abridged version which is not done even not only for this meeting, it is done for all the meetings. Every booklet that we have are basically the abridged text as well as a concise thing. The idea being that at the meeting we may have two or three hours it may go on for, we can have all that material coming in a small booklet. We will have a very thick booklet, so we abridge it, we concise it, but that doesn't mean any of the relevant facts are omitted. Everything is mentioned perfectly inside. There is absolutely nothing that it is not mentioned. So the issue was basically that the word 'verbatim' has to be taken out and the proceedings that are given in these AGM booklets are the abridged concise version. You yourself have got the audio recordings which were sent, which is this other one which I told you, the transcript and you yourself must have seen this has been sort of concise, it has been abridged, but there is nothing of relevance or nothing that was said is missing.

Now in this connection, I also want to say that a few rather about almost a year a little more ago, some members after the last AGM, they I mean took the entire Managing Committee, they had complained at the Deputy Registrar which then went on further to the Joint Divisional Registrar. It went on further to the High Court, now when it first was at the Deputy Registrar's level it was February of 2020 and on that same day of the hearing, I think it was the 27th of February 2020, the applicants were given a copy of the same minutes, the same proceedings which are printed over here and it is a written acknowledgement, signed acknowledgement and did not claim anything wrong.

Somewhere in June at the hearing, I think it was in June 2020 at the Joint Divisional Registrar, one of the applicants I think it was Mr. Aguiar was told that it is given already to the applicants and they are a couple of them over there. After that my dear members, he went on to say, you will remember in the last meeting they said when the other office bearers came in the month of July they bought the audio recordings from the Secretary that was in the month of July 2020, so they had the ones which we gave them. They had the ones which was given by the Secretary who was there in our place and then what happened, then on the 20th of December, they file in the Bombay High Court a WP and they submitted the same one which is given in the booklet my dear friends. The same proceeding was submitted in the Bombay High Court. Now I want to bring to your notice is the case went right through the Deputy Registrar through the Joint Divisional registrar to the High Court and at no stage did they ever have any objections with

any of the authorities or complain that something was missing or something was not in order. So what I want to just say is my dear members, is that these are the abridged, concise proceedings and it is just like it is always done. There is nothing that is missing. You are a General Body. You will decide and I'm sure at the time when I open the Motion to the vote you will respond appropriately.

I now come to another point and that is in connection with the amendment. An amendment motion, which you know was proposed by Mr. Joaquim Mascarenhas and Michael Henriques.

To say 'to adopt the proceedings of the 101 Annual General Meeting held on 7th September 2019 (verbatim)'. Now, if you remember, during the discussions on the floor after I read I also read his explanatory notes I gave him a chance to talk the seconder spoke and many other members spoke and we had extensive discussion on these issues, this and the minutes or the proceedings.

Now at the beginning when you used this and he said about the word 'adopt', I told him very clearly that I am of the opinion the proceedings are usually always 'confirmed'. I even went to the extent of even telling Mr. Mascarenhas that I was even willing to consider, 'adopt and confirm', and it stayed over there. But a little while later my dear members, he went on to talk further and what did he say? He said the word 'adopt' has to be used. Adopt the proceedings of the meeting has been used for 101 AGMs, right from the Founding Fathers, it is a tradition that the Founding Fathers have set up and I don't think we should deviate from this tradition and therefore have 'adopt' the proceedings.

Now my dear members when I kept the Motion in abeyance for this for thinking and to coming back on the point of the minutes of the proceedings. Since I was already doing that, what Mr. Mascarenhas said, it triggered me, he said that we should not go against the tradition of the Founding Fathers, now I am not one to go against the tradition of the Founding Fathers, so I said since the Special meeting is still a few days later, let me just check it out. Let me see because he was pretty upset if he was very emphatic when he says it has to be 'adopt' and we cannot deviate from this. This is the tradition of the Founding Fathers for 101, so in the office we gone about checking the AGM booklets, my dear members we have gone through the AGM booklets and I have a whole lot already here. There are plenty. Anybody can come and check and I can assure you, my dear members, not even one of the booklets say adopt the proceedings. All of them say 'confirm' the proceedings. That's the point I want to make.

Now I have something more, more for you my dear members. This is another exercise we did my dear , the 73rd AGM was held on the 3rd of November 1991. The Chairman was Col. Donald Stanley, Secretary was Mr. Jimmy Gomes, the

word used was to confirm the proceedings, 74th AGM ditto the same 77th AGM. Col. Stanley and the Secretary was Mr. Cletus D'Abreo, 79th was identical, 80th year Chairman Henry Gonsalves, Secretary, Vincy D'Mello, 82nd Floyd Ferreira, Vincy D'Mello, Floyd Ferreira again Vincy D'Mello, Floyd Ferreira again and Ajit Rodrigues and Basil Monteiro, again Ajit Rodrigues, Cornel K. Gonsalves and it just come down my dear members. I am sure all these people who definitely would know wouldn't be going against the tradition of the Founding Fathers. So what does that mean, my dear members, what does that mean? To my mind this was an attempt to mislead the General Body and I say this simply because and I have a reason for saying this, I if see in the beginning when he said I'm putting an amendment to 'adopt' instead of 'ratify'. Agreed, we have not said anything. We know that there was an issue which I, I mean the misreading of the GR which was in Marathi, and you make it to English and the word 'ratified' was only related to the accounts. Something to do with the appropriation profits. Fine, we agree. That's not, was never an issue. But the point is when I suggested we use the word 'confirm', I even said I was willing to go. He said No, it is the Founding Fathers. We have to use the word 'adopt' it cannot be 'confirmed' now since he said it cannot be 'confirmed'. What I want to tell you now and show you now, my dear members and then you will understand what I am trying to say.

My dear members, we just had less than a month ago the 102nd AGM. Before that was the 101st AGM which was the physical one which we will well remember. It was held and you will definitely remember the physical one which we had that was the 101st AGM. Now my dear members at that AGM, you were there. The proposal was proposed. The amendment was there. The seconder was there and all those people who spoke on that day less than a month ago were there, my dear members, my dear members and on the 101st AGM, we had an agenda and what was the point on the agenda? My dear members -

"To confirm the proceedings of the 100th Annual General Meeting and on 25th September 2018" and let me tell you what the voting pattern was. My dear friends, 81 voted in favour. None against including all of them who are today trying to say it should be adopted and we are going against the tradition of the Founding Fathers. My dear members I think it's it It's an irony it's its' very ironical that the person who advocates we should not deviate from the tradition of the Founding Fathers is himself deviating and wanting us to put the word 'adopt' and he has also introduced by an amendment.

My dear members as I mentioned, we have discussed this entire thing at length. I think it's now time for the General Body to take a call and I have no doubt that you will definitely give an adequate response when it's time I put the Motion to the vote, but before that my dear members I have to make some corrections and therefore I propose an amendment resolution to the amendment Motion of Mr. Joaquim Mascarenhas.

The amendment reads - **'Resolved that the word 'adopt' in the amendment Motion of Joaquim Mascarenhas and the word 'ratify' in the original motion be and is hereby substituted for the word 'verbatim' in the bracket in the in the amendment motion of Joaquim Mascarenhas and the original Motion be and is hereby deleted,** so in other words, we are going to use the word 'adopt' from the original. We are not using the word ratify. Do I have a seconder? Mr. Keith de Sales is the seconder and incidentally my dear members, we are three personal physical votes here. One is Mr. Keith de Sales, one is our Secretary, Mr. Cornel K. Gonsalves and myself. Are we ready to vote?

Dear Members I trust you are in front of your screen. I think you can see you all. Okay, All those in favour. What you see on your screens, my dear members, you either choose in favour or. What is that? 'in favour' or 'against', yes. You don't have to raise your hands. It's only we because we are physical. You have to use what's coming on your screen, please. Okay, I'll give you another 30 seconds my dear members, before I close. Can we stop? Okay, the voting stops. How much is it? One second 76 voted, 65

My dear members as you saw on your screen. 76 voted, 65 in favour on the screen. Plus we are three physical, so that is **68 in favour. 11 against**, the amendment, the **Motion is carried.**

My dear members, we have the amendment in place. I will straight away go now to the Motion proper, please and put the Motion to the vote with the amendments. The Motion now reads:

'To confirm the proceedings of the 101st Annual General Meeting held on 7th September 2019'.

Are you ready? Was it okay? Okay, my dear members our virtual host is ready. I trust you are in front of your screens and I'm going to put the main Motion to the vote with the amendment, which was carried. Okay, all those in favour.

My dear members, I give you another 30 seconds. Okay, we stopped.

Members, we have 67 online in favour + 3 physical, a total of **70 in favour and against 10. Motion is carried.**

My dear members, this was a one-point agenda, we have nothing more on this particular agenda to discuss.

I want to thank you very much for your presence this evening. I want to thank our virtual host, Mario, for your assistance and I would now before calling the

meeting to a close, calling the meeting to a close. I would like that we end with a prayer, but I believe today instead of a prayer it would be appropriate to sing a small hymn, because I feel the words are very appropriate. I will attempt to sing it, It's without Him. Please join in.

Without Him we can do nothing, without Him we'll surely fail.

Without Him we would be drifting, like a ship without a sail.

But with Him we can do all things and with Him we'll never fail.

Over the stormiest oceans in perfect peace we'll sail.

Lord Jesus, thank you for being a guide for this evening. Jesus, we believe in you, Jesus, we love you, Jesus, we thank you. Jesus, we trust in you.

In the Name of the Father and of the Son and of the Holy Spirit, Amen.

My dear members the meeting is closed. I want to wish you on behalf of all of us and your families, Goodnight. However, just give a minute or so because our Secretary has some information to share with you. That's it.

Cornel K. Gonsalves: Dear members. I have just four points that I need to discuss since I'm not too sure when we re-open because some of our staff are stuck coming to work because they stay far away. I want to speak, I think Neil Smith seems to be online because that's from Silva Croft, for the last 15 days, though we have provisionally approved the flat sale agreement we had yet not received the NDFC certification that needs to be sent to us. Please drop it in an envelope at DPRC whenever I pass by I'll collect it and see what best I can do. The same thing is with Park View. It is only waiting for the NDFC approval. These are 2 Flat Sale agreements, one is Menezes is I think in Silva Croft and Bob Mist in Park View. So I would request the people concerned to please do this.

The second issue which I need to approve which I am giving the approval physically. give the letter as soon as we resume. We have 2 Leave & Licenses agreements that we received, one from Princess and one from Mayfair. I think they may be on line, please take it that both these Leave & Licenses meet the Salsette Society's approval and please take it as approved. I will regularise this as soon as I'm able to resume. Thank you, Goodnight and God bless you all.

OFFICE BEARERS March 2021 – March 2022

Attendance at 15 meetings as on 27 April 2020 to 23 March 2021

Managing Committee :	Present	LOA	Absent
1. Dr. Selwyn Almeida *	5	10	-
2. Mr. Keith de Sales	15	-	-
3. Mr. Loy D'Penha	13	1	1
4. Mrs. Maria Fernandes	15	-	-
5. Mr. Cornel K. Gonsalves	13	-	-
6. Mrs. Marilyn Gonsalves	13	-	-
7. Mr. Roland Gomez	-	15	-
8. Mr. Ivan Mendonca	13	-	-
9. Mr. Godfrey Rodrigues	10	3	-
10. Mr. Ajit Rodrigues	13	-	2
11. Mrs. Francesca von Geyer	13	2	-

PS: Mr. Ivan Mendonca
Mr. Cornel K. Gonsalves
Mr. Godfrey Rodrigues
Mrs. Marilyn Gonsalves

} On 27th April and 22nd July 2020
they were not part of the Managing
Committee as per Dy. Reg. order of 13th
March 2020 received by us on 20th March 2020

* Dr. Selwyn Almeida was stuck in Australia in view of the pandemic.

List of Registration Nos. of members as on 31st December 2021

1, 3 – 9, 10, 12, 14 – 20, 21 – 24, 26 – 30, 32, 34, 36, 37, 39 – 42, 44, 45, 46, 47, 49, 50, 52 – 56, 58, 60, 62 – 67, 68, 70 – 72, 74 – 79, 81 – 85, 88 – 92, 93–97, 99 – 101, 103 – 105, 107 – 111, 113, 114, 116 – 118, 120, 122 – 124, 125 – 135, 136 – 141, 143 – 147, 148, 152, 154, 160, 161, 163, 166, 167, 169, 171, 173 – 177, 179, 181, 182, 184, 185, 186 – 193, 194 – 208, 210, 211, 213 – 220, 221, 223, 224, 227, 228, 231, 232, 237, 242, 244, 245, 255, 256, 261, 262, 292, 301, 302, 325, 331, 335, 336, 386, 399, 403, 410, 412, 415, 416, 417, 419 – 421, 428, 429, 436, 438, 442, 446, 448 – 456, 459, 460, 461 – 463, 465 – 472, 474 – 479, 481, 482, 483, 485 – 488.

Internal Auditor : M/s. Harish Hegde & Co. - Chartered Accountants

Bankers :

1. CitizenCredit Co-operative Bank Ltd., Turner Road
2. The Shamrao Vithal Co-operative Bank Ltd., Bandra(West)
3. The Saraswat Co-operative Bank Ltd., Khar (West)
4. The Bassein Catholic Co-operative Bank, Bandra (West)

102nd Annual Report

The Managing Committee is pleased to submit its Report, and the Statement of Accounts for the year ended 31-03-2021.

- | | |
|--------------------------------|--|
| 1. Membership of the Society | : 247 (as of 31 March 2021) |
| 2. Managing Committee Meetings | : 15 Meetings (27 April 2020 to 23rd March 2021) |

1. Dr. Selwyn Almeida
2. Mr. Keith de Sales
3. Mr. Loy D'Penha
4. Mrs. Maria Fernandes
5. Mr. Cornel K. Gonsalves
6. Mrs. Marilyn Gonsalves
7. Mr. Roland Gomez
8. Mr. Ivan Mendonca
9. Mr. Godfrey Rodrigues
10. Mr. Ajit Rodrigues
11. Mrs. Francesca von Geyer

Mr. Ivan Mendonca	Chairman
Mr. Cornel K. Gonsalves	Secretary
Mr. Godfrey Rodrigues	Treasurer
Mrs. Marilyn Gonsalves	Acting Secretary

The Managing Committee continues to uphold the **ideals** of the Founders who founded the Society to provide accommodation to Roman Catholics and to **live up** to the motto '**TOGETHER WE GROW**'.

Assigned Plots

We have 59 sub societies duly assigned and 41 self developed plots. Three Societies have almost completed their Deemed Conveyance. We have been assisting these Societies to complete it.

Website of The Salsette Catholic Co-op. Hsg. Soc. Ltd.

Our Secretary Cornel K. Gonsalves has launched the much awaited Society's website (<http://www.scchsl.net/>) which is now functional and is updated regularly.

Holiday Homes

We urge our members to avail of the Holiday Homes facilities. For Members who follow the Rules and Regulations and Byelaws of the Salsette Society can avail of the facilities. Following are the Holiday homes.

- 1) Samara Gardens - Madh Island
- 2) Lake View Resort - Lonavala
- 3) Golden Toff - Uttan
- 4) Paradise Village Beach Resort - Goa

Kindly note that for the facilities, a member initially pays the package price and is subsequently reimbursed upto **50%** of the package price only on production of the original bill. Bookings can be done for a maximum of two nights and three days. The package price excludes other expenses such as laundry, alcohol, telephone etc.

Bookings would be only once in a block period of one year. If the number of bookings are less we would consider additional bookings.

Sahakari Bhandar Coupons for the year 2020 - 2021

The above facilities to our members who adhere to our Rules & Regulations and Byelaws will commence from 10th February 2022 till 31st March 2022.

Nature's Basket Discount

Inspite of the pandemic Nature's Basket continues to extend 10% discount to our members. We thank our members for their enormous compliments in extending this facility. We earnestly request our members and sub societies to adhere to our Rules and Byelaws to avail of these benefits.

Holy Family Hospital

This facility is extended to Members of the Salsette Catholic Co-op. Hsg. Soc., who are 60 years and above. The card entitles you to a 20% discount on OPD and diagnostic services.

Platinum Jubilee Awards for the year 2019 – 2020

Application Forms for the Scholarship Awards are available in the Salsette Society Office. All students who are eligible for the Scholarship may kindly take a form, from the Office between 1st March to 14 March 2022.

DPRC

The Jogging track, the Badminton Court and the Grounds are now open. We are pleased to inform members that a number of members have complimented us for the well-maintained jogging track including the play area. The swings and slides have continued to enthrall the young children enjoying themselves.

The Raintree Restaurant continues to churn out mouth-watering cuisine at controlled pricing which is indeed commendable. Saturday Nite Fever continues to regale our members with melodious music.

The Bandra Feast Brunch was a roaring success where exquisite prizes were distributed from 'Gits' and 'Natures Basket'.

The Diwali Brunch in November was well attended with prizes galore from Global Fusion and Gits.

The DPRC is buzzing with various activities

Halloween Nite on 31st October 2021

We had over 35 children who participated and returned home smiling. The Press said it all.

Children's Day on 14th November and Children's Christmas Tree on 21st December 2021.

The Children's Day function and the Christmas Tree which was organised for our Children was a roaring success as can be seen from the photographs appended herein.

The Swimming Pool

The swimming pool was closed from March 2020 and continues to be closed in view of the Govt. Regulations prohibiting the use of pools for almost two years and we continue to bleed in view of this.

D.P.R.C. Users - Maintenance Charges need to be paid regularly.

Pandemic

The Salsette Catholic Co-op. Hsg. Soc. Ltd., took a lead in organizing a Vaccination Camp on our premises with the unstinted support of our Former MLA

Baba Siddique which saw a number of Users and Salsette Society Members availing of this benefit including our neighbour The Bandra Gymkhana members. This drive had 2220 vaccinated and was run by a dedicated team. The true COVID 19 Warriors gave their time and energy in running this seamless camp and the Press said it all. Two Oxygen concentrators were also donated by Mr. Siddique.

Vegetable / Fruit Sale

The same team of COVID warriors continued to assist our members and the Community at large in providing us vegetables, fruits, at affordable prices including Raisins during the Christmas season.

Bereavement

We are saddened by the loss of a number of Society and Sub Society members in view of the pandemic. May their Souls rest in peace.

Robberies

The Salsette Society took a lead in organizing a meeting at DPRC with the Police and ALM members of St. Dominic and D'Monte Park Road to address the terrifying issue of robberies in our Kantwadi Scheme.

Flag Hoisting

Flat hoisting at the 75th Independence day was held on DPRC ground at 9 a.m. with Breakfast for all who attended.

Flag hoisting on Republic Day will be held at 9.15 a.m.

Orlem Matters – CO No.67/M/2020 Assessment year 2008 – 2009

There were some of the Members who had approached the authorities to open up matters claiming the Property was estimated at Rs.50 crores, some of these members were also fined by the Bombay High Court for frivolous litigations. The Income Tax Authorities reopened the case and directed the Society to pay tax on 50 crores and not 12 crores being the actual cost of the lands as mentioned in the valuation report. The Salsette Society appealed and got a ruling in their favour on 12/10/2021 stating that the Authorities cannot tax the Society above 12 crores.

We stand for what is right. There are only 8 members of Orlem Scheme left to claim their dues.

We are still in the pandemic and must congratulate the Govt. of Maharashtra for effectively combating COVID 19 in Mumbai and the State.

We continued to address members' concerns and assist them to tide over their difficulties.

Salsette Society Office

Our Staff worked diligently to address members concerns during these trying times along with our Managing Committee.

Thanksgiving Mass / Rosary

There could be a silver lining on the horizon with the latest opening up of Places of Worship. We will revert regarding the dates of the Annual Rosary / Mass as soon as we get the clearance.

The Managing Committee co-opted two members on the Managing Committee to be co-terminus with the existing Managing Committee term viz. Christine Menezes and Blossom Coutinho. Thus for the first time creating a history of having five lady Members on your Managing Committee.

Leslie Almeida's complaint to the Deputy Registrar's office

Leslie Almeida, as has been his practice, made complaint against Managing Committee claiming that present Secretary and Managing Committee should be removed from office on account of several commissions and omissions. The issues raised included continuance of membership of Founder/promoter members, allotment flats and admission of member of Shantivanam, Annette and Paramel as members, challenge General Body resolutions on gift vouchers to members, honorarium paid to Secretary, Treasurer and Joint Secretary, questioning resolution on plaques on society plots etc. He filed several further applications and also adversely commented on facts and records produced by the Society.

The Deputy Registrar after hearing the complaint vide a detailed order found that the complaint had no merit and further holding that some of the issues raised by him fell within the purview of Co-operative Court. The Deputy Registrar has also commented on the cases filed by him and which were either dismissed or pending. The Registrar also took note that he is an expelled member, whose Writ Petition against the Order of the DJR is pending in High Court.

The Complainant also claimed that expenses incurred by the Committee is in

violation of the Model Byelaws and did not prove which approved Byelaws was violated in respect of the 100 years celebrations etc.

The Order states in conclusion the complainant, complaint stands disposed.

F.A C.Rebello Grounds - St. Andrews Road

A Park named after our Founding Father Mr. F.A.C.Rebello was inaugurated on 15th August 2018 and has now been fully renovated with swings, slides and lights by our Corporator Mr. Asif Zakaria.

Msgr. Nereus Rodrigues Chowk

We are also pleased to advise you that through the efforts of Rev. Fr. Magi Murzello alongwith Mr. Asif Zakaria, Mr. Cornel K. Gonsalves and Mr. Jossie Mascarenhas envisaged a Chowk being named after Msgr. Nereus Rodrigues being a Pioneer in Education and we are pleased to advise you this has also been achieved and the Chowk would shortly be created opposite St. Andrew's Church.

Accounts :

The Income and Expenditure Account for the year ended 31 March 2021 shows a surplus of Rs.3,69,82,731.90. The Managing Committee recommends appropriation as under:-

	Rupees
a) Statutory Reserve Fund	2,04,96,161.53
b) Dividend @ 15%	18,525.00
c) Ex-gratia to Staff for SCCH & DPRC	3,78,139.00
d) Provision for Income Tax	24,23,762.64
e) Honorarium as per the New Act	
Secretary	96,000.00
Acting Secretary	36,000.00
Treasurer	36,000 .00

The dividend, if approved at the Annual General Meeting will be made payable after 45 days of the General Body approval to the **first named member under each membership in the Members' Register**, as on 31st March 2021 by **Account Payee cheque** and may be collected from the office on any working day between 5.00 p.m. to 7.00 p.m.

Attendance at the Annual/Special General Meetings effective from 2015:

We have already clarified vide our Newsletter of 04 September 2014 basis the Deputy Registrar's interaction with us, and complaints by an Associate Member that **henceforth for all the Annual / Special General Meetings only the first Shareholder will be allowed to attend the Meetings.**

Please note in case the first Shareholder does not attend the meeting within the **first five minutes** from the start of the meeting, the second, third and fourth, as the case may be, i.e. the next Share holder would be permitted to attend. This is now a statutory requirement.

Please note that the societies within Society (sub-societies) need to follow the normal procedure of passing a resolution at their Managing Committee meeting to depute/appoint a person to attend the Annual/Special Meetings at least one week before the date of the meeting and file the same in the Society's office three days prior to the AGM.

Cases in Court :

<p>a. Case No. CC/II/1101 of 1997 i n Co-operative Court. The Salsette Catholic Co-operative Housing Society Ltd. V/s. Mrs. Flavia Mary Noronha & Ors.</p> <p>b. Suit No. 12/2009 in Small Causes Court. The Salsette Catholic Co-operative Housing Society Ltd. V/s. Mr. Horace Pereira, Mrs. Marykutty Emmanuel.</p> <p>c. Writ Petition No. 8035 of 2009. The Salsette Catholic Co-operative Housing Society Ltd. V/s. Edward Pinto & Ors.</p> <p>d. Notice of Motion No. 200 of 2010 in Writ Petition No. 2052 of 2009 in the High Court. The Salsette Catholic Co-operative Housing Society Ltd. V/s. The Municipal Corporation of Greater Mumbai, Maria Anne De Penha & Ors., and Square One Developers Pvt. Ltd.</p> <p>e. Dispute No. CC/II/66 of 2012 before the Second Co-operative Court at Mumbai, The Salsette Catholic Co-op. Housing Society Ltd. V/s. Mrs. Jennifer Gomes & Anr.</p>	<p>Case filed by Society inter alia, for a declaration that the lease of Plot No. 52 has been validly terminated and for a decree of eviction. The Case is pending and No Cross examination has gone in favour of the Salsette Society and the opponents have been fined in the Court for non appearance. The Suit is pending.</p> <p>T.E. & R. Suit No. 12 of 2009 filed for determining the lease in respect of Plot No. 169. The Suit is pending.</p> <p>Filed by Salsette Society challenging the Order dated 16/09/2008 passed by the Maharashtra State Co-operative Appellate Court. The high Court by its Order dated 30/11/2010 admitted the petition. The Salsette Catholic Co-op. Hsg. Society Ltd. will now withdraw this Writ Petition since the earlier Orlem Cases have been dismissed.</p> <p>Ad-interim Order passed in favour of the Salsette Society in the Writ Petition is pending for demolition of illegally constructed floors. Special Leave Petition filed by the builders in Supreme Court was dismissed. The Writ Petition is to be expedited.</p> <p>The matter is pending in the Court wherein Winnie Apartments Co-op. Hsg. Society Ltd. has asked to be made a party.</p>
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<p>f. Writ Petition No.5654 of 2013 The Salsette Catholic Co-operative Housing Society Ltd., V/s. Divisional Joint Registrar – Co-op. Societies & Marykutty Emmanuel</p>	<p>The Deputy Registrar had passed an Order dated 26/12/2011 in favour of Marykutty Emmanuel being a member.</p> <p>This was appealed in front of the Divisional Joint Registrar – Co-op. Societies under Revision Application No. MUM/DJR/RA 109/12/3537 of 2012 dated 18/6/2012 and the Deputy Registrar's Order was stayed.</p> <p>Subsequently, strangely the Divisional Joint Registrar revised his Order and rejected the revision Application vide his earlier Stay. The Dy. Registrar vide Order No.Outward/ Mumbai/HP/375/2013 dated 04/06/2013 asked us to comply and bring Marykutty Emmanuel on record. The Salsette Catholic Co-op. Housing Society Ltd. filed W.P. No. 5654 of 2013 in the High Court of Judicature at Bombay wherein the Learned Judge requested the Opponents to produce an Application for Membership under Section 22 which they could not.</p> <p>Following is the Order passed by the High Court "Since the Petitioner has made out a strong prima facie case, the impugned Order is stayed during the pendency of the Writ Petition."</p> <p>Learned A.G.P.</p>
<p>g. High Court Writ Petition No. 375 of 2015, Winnie Co-operative Housing Society V/s. The Salsette Catholic Co-op. Housing Society Ltd.</p>	<p>Winnie Apartments challenged The District Deputy Registrar's Order dated 19 February 2012. No interim relief granted to Winnie Apartments Co-op. Housing Society Ltd. Writ Petition is pending.</p>
<p>h. Case No CC II/36/2016, The Salsette Catholic Co-op. Housing Soc. Ltd. V/s. Mrs. Noella D'Souza & Ors.</p>	<p>The Salsette Society V/s. Gasper Enclave and Ors. for termination of lease. The Case is pending.</p>

<p>I. Writ Petition No. 6397 of 2017 in the High Court. The Salsette Catholic Co-op. Housing Society Ltd. V/s. District Dy. Registrar & Mangal Raksha Co-op. Hsg. Society Ltd.</p> <p>j. Case No. CC/II/08/2017 dated 13/2/2017, Mr. Leslie Almeida V/s. The Salsette Society on</p> <p>a) Model Bye Laws b) Plaques c) Order of Names d) Remuneration to the Secretary and Others.</p> <p>k. Case No CC/II/84 of 2015, Mr. Leslie Almeida V/s. The Salsette Catholic Co-op. Housing Soc. Ltd.</p> <p>l. Leslie Almeida – (i) High Court Suit No. 422 of 2016 – Leslie Almeida V/s. Ajit Rodrigues & Ors.</p> <p>(ii) In the Court of Addl. Chief Metropolitan Magistrate's 12th Court - Case No. 3520/SS of 2014 Ajit Rodrigues & Ors. V/s. 1)The State of Maharashtra And 2) Leslie Almeida Case No. 700502/SW of 2015 Ajit Rodrigues & Ors. V/s. 1)The State of Maharashtra and 2) Leslie Almeida.</p> <p>m. Utopia Co-op. Hsg.Soc. Ltd. & M/s. Reliance Jio Infocomm Ltd. L.C. Suit No.2038 of 2018 and Notice of Motion No. 2417 of 2018.</p>	<p>The Case was filed for illegal Deemed Conveyance and for cancellation of the same. Ad-interim Order received in favour of the Society staying the District Deputy Registrar's Order. Writ Petition is pending.</p> <p>Case is pending.</p> <p>Case dismissed in favour of the Salsette Society. The complainant moved the Appellate Court. The Appellate Court upheld the Revision Application.</p> <p>Suit is pending.</p> <p>The Managing Committee members have executed bonds for appearance and moved the Sessions Court. The Sessions Court rejected the Revision Applications. The Society has filed Criminal Writ Petition Nos. 755/756 in the Bombay High Court. The High Court has stayed the 12th Court Magistrate proceedings with Notice to be issued to Leslie Almeida within 8 weeks.</p> <p>The Salsette Society has filed a case for removal of illegal Cell Towers on the Building. Suit pending.</p>
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<p>n. Miscellaneous Application – Dy. Registrar – Mr. Michael Ferreira/ Mr. Ravi Pereira / Mr. Bronwyn D'Aguiar V/s. The Salsette Catholic Co-op. Hsg. Soc. Ltd.</p>	<p>Show Cause Notice dated 29/09/21 to The Salsette Catholic Co-op. Hsg. Soc. Ltd. Managing Committee Members. Mr. Ivan Mendonca / Mr. Cornel K. Gonsalves / Mr. Godfrey Rodrigues / Mrs. Marilyn Gonsalves – Case Pending.</p>
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Notice of Motion proposed for the 103rd Annual General Body Meeting

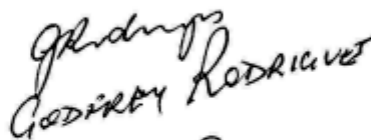
WHEREAS by a Resolution passed at the 98th Annual General Meeting held on 21st August 2016 the Medical Reimbursement was enhanced to Rs 15,000/- per financial year per membership till sustainable, which included a limit of Rs 12,000/- towards premium paid for Mediclaim policy;

It is now resolved that with effect from 1st April 2022 the Medical Reimbursement be enhanced to Rs 20,000/- per financial year per membership till sustainable, and the removal of the limit of Rs 12,000/- towards premium paid for Mediclaim policy.

It is further resolved that the benefit of such Medical Reimbursement be payable to members who have adhered to the bye-laws of the Society and rules and regulations for development of plots in the Kantwadi Scheme.

For and on behalf of the Managing Committee.


LOY D'PENHA
(Proposer)
Mem No. 72


GODFREY RODRIGUES
SECONDED
Mem No. 41


Notice of Motion proposed for the 103rd Annual General Body Meeting


WHEREAS by a Resolution passed at the Special General Body Meeting held on 10th December 2017, it was resolved to issue Sahakari Bhandar vouchers valued at Rs 10,000/- per financial year per membership till sustainable;

It is now resolved that with effect from 1st April 2022 the value of Sahakari Bhandar vouchers be enhanced to Rs 15,000/- per financial year per membership.

It is further resolved that benefit of Sahakari Bhandar vouchers be given to members who have adhered to the bye-laws of the Society and rules and regulations for development of plots in the Kantwadi Scheme.

For and on behalf of the Managing Committee.


LOYD PENHA
(Proposer)
Mem No. 72


GAUDREY RODRIGUES
SECONDER
Mem No. 41

103rd AGM of the Salsette Society.

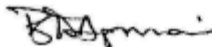
Motion: Plaques

Resolved that each Plot Holder or Sub Society as the case may shall replace the existing Plaque denoting:

"This Property belongs to the Salsette Catholic Cooperative Housing Society Ltd. Plot No....."

With a new Plaque denoting:

"This Plot No.....has been leased from the Salsette Catholic Housing Society Ltd. for a term of 998 years".



Proposer: Bronwyn D' Aguiar

Membership No. 84



Seconder: Daryl D'Mello

Membership No. 197

Agenda: 103rd AGM of Salsette Society for the year ended 31 Mar 2021

Motion: Membership Entitlements: Medical Reimbursement/Gift Cards

Resolved that with effect from 01 April 2022:

- (a) Medical Reimbursement be enhanced to Rs 20,000/-per financial year, per membership, while sustainable, in view of increase in medical costs, and having regard to the fact that the last revision to Rs 15,000/- per annum had been done at the 98th AGM on 21st August 2016;
- (b) Medical Premium Policy can be reimbursed up to a maximum of Rs 20,000/-per financial year, per membership, while sustainable, in view of increase in premium rates;
- (c) Gift Cards of the value of Rs 10,000/ per financial year, per membership be continued, while sustainable.

Further resolved that shareholders/memberships who have been denied their legitimate entitlements in the past years with respect to Medical Reimbursement and Gift Cards be reimbursed in full latest by 31 March 2022, after which date no claims will be entertained under this arrangement.

Further resolved these resolutions as finally approved be communicated to all members of the Society in the Society website as well as by circulation.

Proposer: Michael Ferreira

Membership No. 118

Seconder: Joaquim Mascarenhas

Membership No. 325

Date 27 May 2021

C-212, 2nd Floor, Kailash Esplanade,
Opp. Shreyas Cinema, L.B.S. Marg,
Ghatkopar (West), Mumbai - 400086.
Contact No. 9819276304; 9029037700; Office: 9324059967
Email.Id: sudeshca@gmail.com

To,
The Members,
THE SALSETTE CATHOLIC CO-OPERATIVE HOUSING SOCIETY LIMITED,
42, St. Andrew Road,
Bandra (West)
Mumbai-400 050.

INDEPENDENT AUDITOR'S REPORT

We have audited the attached Balance Sheet of **THE SALSETTE CATHOLIC CO-OPERATIVE HOUSING SOCIETY LIMITED**, MUMBAI as at 31st March, 2021, and also the Income & Expenditure Account for the year ended on that dates annexed thereto.

MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS:

1. Management of the Society is responsible for the preparation of these financial statements in accordance with the Provisions of Maharashtra Co-operative Societies Act, 1960, Rules & Byelaws of the society. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of financial statements that are free from material misstatements, whether due to fraud or error.



AUDITOR'S RESPONSIBILITY:

2. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
3. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Society's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Society's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
4. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

OPINION:

5. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Maharashtra Co-operative Societies Act, 1960 in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:
 - (a) In the case of the Balance Sheet, of the state of affairs of the Society as at March 31, 2021;
 - (b) In the case of the Income & Expenditure Account, of the Surplus for the year ended on that date.

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS:

6. Subject to the limitations indicated in paragraph 1 to 5 above & subject to our comments in the Audit Remarks, Form 1 & Form 28 enclosed, we report that:
- i) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purposes of our audit and have found them to be satisfactory;
 - ii) The transactions of the Society, which have come to our notice, have been within the powers of the Society; and
 - iii) In our opinion, proper books of account as required by the M.C.S. Act, 1960 and Rules made thereunder and the Bye-laws of the Society have been kept by the Society so far as it appears from the examination of those books.
 - iv) The Balance Sheet and Income & Expenditure Account dealt with by this report are in agreement with the books of account.



PLACE: MUMBAI

DATE: 17/09/2021

**FOR SUDESH & ASSOCIATES
CHARTERED ACCOUNTANTS**

A handwritten signature in black ink, appearing to read "S. Shetty", written over a horizontal line.

**CA. SUDESH R. SHETTY
(PROPRIETOR)
MEMBERSHIP NO. 103550
CO-OP. SOC. PANEL NO. 12118
UDIN: 21103550AAAABY6247**

General Remarks & Observations forming part of the Audit Report of even date.

We have audited the Books of Accounts from **01.04.2020 to 31.03.2021** of **The Salsette Catholic Co-operative Housing Society Ltd.**

In the course of our audit, we have noticed the following points.

1. MANAGEMENT

For the Financial Year 2020-21, the following members of the Managing Committee handled the management of the affairs of the Society.

For Period: 01/04/2020 to 11/11/2020

Sr. No.	Name of the interim office bearers	Post Held.
1.	Mr. Francis Athaide	Chairman
2.	Mrs. Francesca von Geyer	Secretary
3.	Mr. Keith de Sales	Treasurer

Period: 12/11/2020 to 31/03/2021

Sr. No.	Name of the Committee Members	Post Held.
1.	Mr. Ivan Mendonca	Chairman
2.	Mr. Cornel K. Gonsalves	Secretary
3.	Mr. Godfrey Rodrigues	Treasurer
4.	Mrs. Marilyn Gonsalves	Committee Member
5.	Dr. Selwyn Almeida	Committee Member
6.	Mr. Francis Athaide	Committee Member
7.	Mr. Keith de Sales	Committee Member
8.	Mr. Loy D'Penha	Committee Member
9.	Mrs. Maria Fernandes	Committee Member
10.	Mr. Roland Gomez	Committee Member
11.	Mr. Ajit Rodrigues	Committee Member
12.	Mrs. Francesca von Geyer	Committee Member

(Note: Members at Sr. No. 5 to 12 were in the Managing Committee for the entire F.Y. 2020 - 21)

2. MEMBERSHIP

The Total Membership of the Society stood at 247

3. SIGNIFICANT ACCOUNTING POLICIES

- a) The Society follows the Mercantile System of Accounting and recognises significant items of income and expenditure on accrual basis.
- b) The financial statements have been prepared on historical cost convention in accordance with the generally accepted accounting principles.
- c) Investments are accounted at cost.
- d) Accounting policies not referred to otherwise are consistent with generally accepted accounting principles.
- e) Previous year's figures have been re-grouped and/or re-arranged wherever necessary.

4. FIXED ASSETS & DEPRECIATION:

Fixed Assets are accounted at historical cost concept basis and depreciation is provided on a written down value method, applying the rate at 10% on Furniture & Fixtures, Storage System, 15% on Air Conditioner, DVD and Camera, Electrical Fittings, Mobile Phone, Xerox Machine, CCTV, Pump Sets and Cabin Fan, 40% on Computer and Softwares. Land & Buildings are at Cost.

5. EXPENSES

Expenses are accounted for as and when incurred and necessary provisions are made wherever necessary.

6. INCOME RECOGNITION

The Society follows mercantile system of accounting & recognises significant items of income on accrual basis.

7. DATES OF MEETINGS HELD DURING THE YEAR:

Managing Committee Meetings: **15 Nos.**

27/06/2020; 22/07/2020; 26/08/2020; 30/09/2020; 29/10/2020; 11/11/2020;
19/11/2020; 30/11/2020; 15/12/2020; 30/12/2020; 27/01/2021; 18/02/2021;
02/03/2021; 12/03/2021; 23/03/2021.

Annual General Meeting: 21/03/2021

8. OTHER OBSERVATIONS& REMARKS:

- a) **Amenities and Objectives:** A sum of **Rs. 12,61,147/-** was received by way of contribution towards amenities and objectives of the Society and entire amount was spent towards the Medical Aid and Sahakari Bhandar Gift Cards for its members.
- b) **DPRC Users Maintenance Fee:** User maintenance fees received in advance for 15 (**fifteen**) years during the year 2006-07 is being proportionately accounted in the Income and Expenditure Account for the 4 months in current financial year due to the Pandemic situation to the extent of **Rs.47,772/-**. Accordingly, the balance sum to the extent of **Rs.95,544/-** pertaining to the remaining 8 Months is being carried over under the head — Current Liabilities & Provisions.
- c) **Platinum Jubilee Scholarship:** During the Previous Financial year 2019-20 scholarship amounting to Rs. 30,000/- was distributed, however one student did not encash his cheque of Rs.6,000/- and hence the same was added back and which is being reflected as a Negative Item in the annexed Income and Expenditure Account on the Expenditure side.
- d) **Statutory Reserve:**
A sum of **Rs.2,04,96,162/-** has been transferred to the Statutory Reserve Account to the extent of 60% out of the surplus of Income for the year under audit after deducting provision for Ex — Gratia to Staff & Income Tax. The said transfer needs to be approved by the members in the ensuing A.G.M.
- e) **Honorary Remuneration:**
A provision for a sum of **Rs.1,68,000/-** has been made in the books of the Society by way of Honorary Remuneration to the Secretary, Acting Secretary and the Treasurer of the Society, for the year. The said remuneration needs to be approved by the members in the ensuing A.G.M.

f) **Dividend Provision:**

A sum of **Rs.18,525/-** has been provided in the accounts towards Dividend Declaration @ 15% for the year under audit. The said provision needs to be approved by the members in the ensuing A.G.M.

g) **Property Tax Dues :**

The Property Tax Dues of the Properties has been paid as per the Interim order of the Hon'ble High Court dt. 24.02.2014 i.e. 100% of the Old Property Tax and 50% of the Capital Value Based Property Tax and the balance property tax is considered as Contingent liability as under.

Name of Property	Amount due	Amount Paid	Contingent liability
DPRC	Rs. 15,87,952/-	Rs. 12,15,652/-	Rs. 3,72,300/-
Plot No. 29	Rs. 13,09,134/-	Rs. 6,59,404/-	Rs. 6,49,730/-
Shantivanam Shops	Rs. 1,25,790/-	Rs. 77,870/-	Rs. 47,920/-
Shantivanam	Rs. 1,86,640/-	Rs. 1,25,292/-	Rs. 61,348/-
Paramel	Rs. 61,886/-	Rs. 41,994/-	Rs. 19,892/-

h) **Due to Ex Members - Orlem Schemes:**

During the Financial Year 2020-21, 5 (**Five**) members have claimed an amount due of **Rs. 78,70,452/-** under the scheme and the same has been duly paid to them.

i) **GST Matters:**

It is observed that the Society has been diligent in discharging its GST Liability for the period 01/04/2020 to 31/03/2021. The GST Returns has also been duly filed.

The Society should take care to reconcile GST data with the Books of Account periodically to determine the exact ITC credit and the GST Liability.

j) **Reduction in Share Capital:**

The Share Capital of the Society has reduced by a sum of Rs.500/- effectively bringing down the Share Capital to Rs.1,23,500/- as a result of surrendering shares by one member & all the sums due to the member is being carried under the head "Current Liabilities & Provisions".

SUDESH & ASSOCIATES **CHARTERED ACCOUNTANTS**

Continuation Sheet:

- k) **Income Tax Matters:** The Income Tax Returns has been filed for the Assessment Year 2020-21 (Financial Year ending 31st March,2020). The TDS Returns for the First and Second Quarter of the Financial Year: 2020 — 21 have not been filed.

The status of other pending Income Tax issues are duly tabulated here under.

Year	Tax Demanded	Tax Dues paid Under Protest	Reasons for Tax Demand	Status of the Appeals
A.Y.2008-09 (Year ending 31.03.2008)	Rs.18,37,09,190/-	Rs.3,67,42,100/-	1) Disallowance of Deduction u/s.80P(2)(d) – Interest Earnings from Co-operative Banks to the extent of Rs.53,93,243/- 2) Enhancement by the Assessing Officer of the Capital Gain on Sale of Malad Orlem Property from Rs.21,74,000/- to Rs.44,75,88,722/-.	The Appeal was Heard by the CIT(Appeal) on 13.03.2019 and the outcome is in favour of the Society. The department has appealed the CIT(A) order before ITAT dated 31.05.2019. The same was heard on 05.07.2021 by the H'ble ITAT, but the Order is awaited as on date. The Society has filed WP for refund of amount of tax paid with interest. The WP for the refund was heard and the Hon'ble Bombay High Court has ordered the department to release the refund at the earliest.
A.Y.2013-14 (Year ending 31.03.2013)	Rs.84,50,160/-	Rs.16,90,900/-	Disallowance of Deduction u/s.80P(2)(d) – Interest Earnings from Co-operative Banks to the extent of Rs.2,09,07,669/-	The Appeal was Heard by the CIT(Appeal) on 13.03.2019 and the outcome is in favour of the Society. The department has appealed the CIT(A) order before ITAT dated 31.05.2019. This appeal was heard by the H'ble Tribunal on 26.04.2021 and confirmed the order of CIT(A), in effect in favour of the Society.

SUDESH & ASSOCIATES

CHARTERED ACCOUNTANTS

Continuation Sheet:

				The WP for the refund was heard and the Hon'ble Bombay High Court has ordered the department to release the refund at the earliest.
A.Y:2014-15 (Year ending 31.03.2014)	Rs.1,06,70,130/-	Rs.21,35,000/-	Disallowance of Deduction u/s.80P(2)(d) – Interest Earnings from Co-operative Banks to the extent of Rs.2,46,31,070/-	The Appeal was Heard by the CIT(Appeal) on 13.03.2019 and the outcome is in favour of the Society. The department has appealed the CIT(A) order before ITAT dated 31.05.2019. This appeal was heard by the H'ble Tribunal on 26.04.2021 and confirmed the order of CIT(A), in effect in favour of the Society. The WP for the refund was heard and the Hon'ble Bombay High Court has ordered the department to release the refund at the earliest.
A.Y.2015-16 (Year ending 31.03.2015)	Rs.1,31,11,460/- Assessment Order was passed on 30.11.2017	Rs.26,23,000/-	Disallowance of Deduction u/s.80P(2)(d) – Interest Earnings from Co-operative Banks to the extent of Rs.2,76,03,114/-	The submissions for this has been duly made to the CIT(Appeal). However, the outcome of the same is awaited as on date.
A.Y2016 -17 (Year ending 31.03.2016)	Rs.1,47,28,743/- Assessment Order was passed on 18.12.2018	Rs.NIL 100% Stay obtained on this Disputed Dues of Tax Demand	Disallowance of Deduction u/s.80P(2)(d) – Interest Earnings from Co-operative Banks to the extent of Rs.3,04,21,874/-	The submissions for this has been duly made to the CIT(Appeal). However, the outcome of the same is awaited as on date.
A.Y.2017-18 (Year ending 31.03.2017)	Rs.1,32,82,329/ Assessment Order was passed on 17.12.2019.	Rs.NIL 100% Stay obtained on this Disputed Dues of Tax Demand	Disallowance of Deduction u/s.80P(2)(d) – Interest Earnings from Co-operative Banks to the extent of Rs.2,94,40,756 /-	The submissions for this has been duly made to the CIT(Appeal). However, the outcome of the same is awaited as on date.

SUDESH & ASSOCIATES

CHARTERED ACCOUNTANTS

Continuation Sheet:

A.Y.2018-19 (Year ending 31.03.2018)	Assessment in progress	N.A	N.A	N.A
A.Y.2019-20 (Year ending 31.03.2019)	Notice received for Assessment	N.A	N.A	N.A

- l) It is observed that amount of Security deposits with Adani Electricity Ltd of Salsette, DPRC, Shantivanam and Paramel as per Bills are not matching with the Books of Accounts.
- m) The D'Monte Park Recreation Centre was not operational for most of the period during the F.Y. 2020-21 due to Covid-19 lockdown.

9. AUDIT CLASSIFICATION:

Taking into consideration the financial position, maintenance of accounts, observance of M.C.S.Act & Rules, Bye-Laws of the society and overall working, the society gets 'A' Audit Class.

We are thankful to the Office bearers, Staff of the Society for the co-operation rendered during the Audit.



PLACE: MUMBAI

DATE: 17/09/2021

**FOR SUDESH & ASSOCIATES
CHARTERED ACCOUNTANTS**

**CA. SUDESH R. SHETTY
(PROPRIETOR)
MEMBERSHIP NO. 103550
CO-OP. SOC. PANEL NO. 12118
UDIN: 21103550AAAABY6247**

THE SALSETTE CATHOLIC CO-OPERATIVE BALANCE SHEET AS AT

<i>Liabilities</i>	<i>Sch</i>	<i>Current Year Rs.</i>	<i>Previous Year Rs.</i>
Share Capital			
Authorised Capital 10,000 Shares of Rs.50/- each		5,00,000.00	5,00,000.00
Issued, Subscribed & Paid up Share Capital 2,470 Shares of Rs. 50/- each (Previous Year - 2,480 Shares of Rs. 50/- each)		1,23,500.00	1,24,000.00
Premium, Reserves & Surpluses			
Premium on Plots & Flats	1	7,11,108.00	7,11,108.00
Reserve Fund & Other Funds	2	47,53,49,079.68	44,07,15,526.46
Members Contribution towards			
- Land (Demised for 998 years)		5,75,279.00	5,75,279.00
- Building/Building Renovation		69,91,867.19	69,91,867.19
Deposits	4	2,93,96,872.05	2,90,86,872.05
Current Liabilities & Provisions	5	5,99,55,605.33	6,61,26,144.90
TOTAL		57,31,03,311.25	54,43,30,797.60

As per our report of even date
For Sudesh & Associates
Chartered Accountants



[Signature]

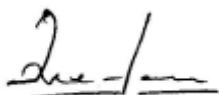
CA. Sudesh R. Shetty
(Proprietor)
Membership No. 103550
FRN : 131970W
Co-op. Soc. Panel No. 12118
Place: Mumbai
Dated: 17/09/2021
UDIN: 21103550AAAABY6247

HOUSING SOCIETY LIMITED


31ST MARCH 2021

<i>Assets</i>	<i>Sch</i>	<i>Current Year Rs.</i>	<i>Previous Year Rs.</i>
Fixed Assets			
- Land & Buildings	6	96,92,839.00	96,92,839.00
- Other Assets	7	4,92,331.25	5,65,197.74
- DPRC Assets		1,07,80,356.23	1,18,72,159.06
Investments	8	45,87,95,550.00	41,13,81,550.00
Current Assets, Loans & Advances			
- Cash & Bank Balances	9	87,36,491.41	3,30,01,182.55
- Dues from Members	10	1,05,871.00	12,698.00
- Other Current Assets	11	12,23,644.96	18,72,805.35
- Loans & Advances	12	7,95,90,921.00	7,59,32,365.90
- Sundry Debtors		36,85,306.40	-
TOTAL		57,31,03,311.25	54,43,30,797.60

For The Salsette Catholic Co-operative Housing Society Limited



Capt. Ivan Mendonca
Chairman



Cornel K Gonsalves
Secretary



Godfrey Rodrigues
Treasurer

THE SALSETTE CATHOLIC CO-OPERATIVE INCOME & EXPENDITURE ACCOUNT

<i>Expenditure</i>	<i>Sch</i>	<i>Current Year Rs.</i>	<i>Previous Year Rs.</i>
To Interest on Deposit for Development of Plots in Kantwadi Scheme		3,24,000.00	5,40,000.00
" Expenses on Property	13	43,78,233.54	45,01,577.32
" Professional Fees & Audit Fees	14	14,22,697.00	32,88,229.76
" Sundry Expenses	15	6,52,873.26	5,80,969.31
" Office Expenses		99,404.44	1,18,602.40
" Printing & Stationery		1,17,341.96	93,478.25
" Conveyance & Travelling Charges		74,023.00	58,047.50
" Telephone Expenses/Postage & Courier		46,362.70	74,364.02
" Platinum Jubilee Scholarships		(6,000.00)	30,000.00
" Expenditure on Amenities & Objectives		28,60,348.00	30,78,660.00
" Staff Welfare Expenses		32,622.00	13,000.00
" Donation paid		-	11,250.00
" DPRC Expenses		90,81,637.66	97,04,264.15
" Provisions	16	2,32,00,923.17	2,36,64,464.01
" Depreciation		72,866.49	82,571.60
" Excess of Income over Expenditure		1,34,98,143.73	1,31,11,330.65
TOTAL :		5,58,55,476.95	5,89,50,808.97

As per our report of even date
For Sudesh & Associates
Chartered Accountants



(Signature)

CA. Sudesh R. Shetty
(Proprietor)
Membership No. 103550
FRN : 131970W
Co-op. Soc. Panel No. 12118
Place: Mumbai
Dated: 17/09/2021
UDIN: 21103550AAAABY6247

HOUSING SOCIETY LIMITED

FOR THE YEAR ENDED 31ST MARCH, 2021

<i>Income</i>	<i>Sch</i>	<i>Current Year Rs.</i>	<i>Previous Year Rs.</i>
By Interest on Fixed Deposits			
" Citizen Credit Co-op Bank Ltd		79,67,054.00	97,54,301.00
" Shamrao Vithal Co-op. Bank Ltd		95,49,521.00	1,02,12,183.00
" Saraswat Co-Op Bank Ltd		50,38,517.00	64,39,473.00
" The Bassain Catholic Co-op. Bank Ltd		30,84,603.00	24,92,520.00
" Bank of India		4,87,614.00	-
Interest on Saving Bank A/c			
" Citizen Credit Co-op Bank Ltd		14,05,166.00	7,32,844.00
" Shamrao Vithal Co-op. Bank Ltd		6,46,780.00	1,52,337.00
" Bank of India		10,138.00	-
Other Income			
" Administrative Charges		12,00,000.00	-
" Contributions - Amenities & Objectives		12,61,147.00	2,35,769.00
" Contribution towards Outgoings		11,82,990.02	11,74,538.00
" Rent from Property		2,24,78,210.40	2,23,66,788.80
" Rent Received - Shantivanam Shops		1,89,200.20	1,71,453.84
" Ground Rent		1,054.88	950.50
" Sundry Receipts - General		8,510.20	9,631.90
" Interest on Arrears (Others)		13,783.44	5,352.80
" Interest on Arrears (Members)		2,177.12	1,770.28
" Non - Occupancy Charges (Members)		3,194.00	6,316.00
" Dividend Received (MSCB)		200.00	600.00
" Service Charges		57,000.00	-
" Admission Fees Received		-	2.00
" DPRC Income		12,68,616.69	51,93,977.85
TOTAL :		5,58,55,476.95	5,89,50,808.97

For The Salsette Catholic Co-operative Housing Society Limited

Capt. Ivan Mendonca
Chairman

Cornel K Gonsalves
Secretary

Godfrey Rodrigues
Treasurer

THE SALSETTE CATHOLIC CO-OPERATIVE HOUSING SOCIETY LIMITED
*Schedules forming part of Balance Sheet and Income & Expenditure Account
as on 31st March, 2021*

Schedule - 1 Premium on Plots & Flats	31.03.2021 Rs.	31.03.2020 Rs.
The Salsette Catholic Co-operative Housing Society Limited	5,23,757.00	5,23,757.00
Shantivanam Building	1,87,351.00	1,87,351.00
	711,108.00	711,108.00

Schedule - 2 Reserve Fund & Other Funds	31.03.2021 Rs.	31.03.2020 Rs.
Statutory Reserve Fund	20,48,88,219.02	18,43,92,057.49
Capital Redemption Reserve	375.00	375.00
General Reserve Fund	62,34,114.88	61,41,985.88
Sinking Fund	16,63,789.31	15,64,801.31
Building Repair Fund	35,88,548.00	33,06,385.00
Associate Membership Fees	7,050.00	7,046.00
Balance in Income & Expenditure A/C	25,89,66,983.46	24,53,02,875.78
	47,53,49,079.68	44,07,15,526.46

Schedule - 3 Members Contribution towards Amenities & Objectives of the Society	31.03.2021 Rs.	31.03.2020 Rs.
Balance as per Last Balance Sheet	-	-
Add: Contribution during the year	12,61,147.00	2,35,769.00
Less : Transferred to Income & Expenditure A/C	12,61,147.00	2,35,769.00
	-	-

THE SALSETTE CATHOLIC CO-OPERATIVE HOUSING SOCIETY LIMITED
*Schedules forming part of Balance Sheet and Income & Expenditure Account
as on 31st March, 2021*

Schedule - 4 Deposits	31.03.2021 Rs.	31.03.2020 Rs.
Deposits for Plots & Flats	63,841.05	63,841.05
Deposits from Tenants & Flat Owners	19,066.00	19,066.00
Deposits for Development Rights	20,400.00	20,400.00
Deposits for Development Rights of Plot 500/2 Shantivanam	1,75,000.00	1,75,000.00
Deposits against Premium on Development Rights Kantwadi Scheme	16,03,492.00	16,03,492.00
Security Deposits for Development of Plots in Kantwadi Scheme	1,08,00,000.00	1,08,00,000.00
Security Deposit (Rental) - Natures Basket	1,00,00,000.00	1,00,00,000.00
Security Deposit (Rental) - Citizen Credit Co - Op Bank Ltd	20,00,000.00	20,00,000.00
Security Deposit for Repairs - (Plot No. 29 Flat No 4 & 5)	30,000.00	30,000.00
Security Deposit - (Plot No. 29 Flat No 1)	50,000.00	50,000.00
Security Deposit - (Plot No. 29 Garage No. 5 - Auto Runner)	2,00,000.00	2,00,000.00
Security Deposit - (Plot No. 29 Garage No. 6 - Little Treasu)	-	2,00,000.00
Security Deposit (Interest Free) - Plot 57 Mem No. 175	20,00,000.00	20,00,000.00
Security Deposit for Repairs / Renovation (Shantivanam Shops 31 / 32)	10,000.00	10,000.00
Security Deposit - Deemed Conveyance Plot No. 101	13,95,073.00	13,95,073.00
Security Deposit - DPRC (Catering Contractor)	4,50,000.00	4,50,000.00
Earnest Money Deposit - DPRC	50,000.00	50,000.00
Security Deposit - DPRC Ask & Association	5,00,000.00	-
Security Deposit - Shantivanam	30,000.00	20,000.00
	2,93,96,872.05	2,90,86,872.05

THE SALSETTE CATHOLIC CO-OPERATIVE HOUSING SOCIETY LIMITED
*Schedules forming part of Balance Sheet and Income & Expenditure Account
as on 31st March, 2021*

Schedule - 5 Current Liabilities & Provisions	31.03.2021 Rs.	31.03.2020 Rs.
Rent Received in Advance (Plot No. 29 Flats & Garages)	-	21,314.00
Ground Rent Received in Advance	1,281.75	1,416.75
Contribution from Members - Paramel (External Repairs)	24,46,095.00	24,46,095.00
Advances from Members - Paramel	14,847.00	14,847.00
Members Contribution to N A Tax	54,268.00	46,672.00
Accrued Interest on Security Deposit of K.S. DPRC - User Maintenance Fees recd in advance for 1 year	1,55,75,266.00	1,52,51,266.00
Sundry Creditors	95,543.91	1,43,315.86
Due to Orlem Members	1,62,863.84	1,83,212.00
Professional Tax Payable - Employees	1,34,40,036.00	2,13,10,488.00
TDS Payable	(1,125.00)	1,125.00
Provision For Ex-Gratia to Staff for FY 2017 - 18 Remuneration (Honorary) to Secretary, Acting Secretary & Treasurer	2,273.00	7,144.00
Share Capital due to Ex Members	3,46,233.00	2,31,795.00
Dividend Payable for the year (2020-2021)	1,69,181.00	1,68,000.00
66th Unpaid Dividend 2019-2020	24,500.00	24,000.00
65th Unpaid Dividend 2018-2019	18,525.00	-
64th Unpaid Dividend 2017-2018	18,600.00	18,600.00
63rd Unpaid Dividend 2016-2017	9,000.00	9,075.00
Outstanding Expenses Payable	7,725.00	7,725.00
Provision For Income Tax (A.Y. : 21 - 22)	7,575.00	7,575.00
Provision For Income Tax (A.Y. : 20 - 21)	2,40,379.00	13,19,368.00
Provision For Income Tax (A.Y. : 19 - 20)	24,23,762.64	-
Provision For Income Tax (A.Y. : 18 - 19)	37,48,742.00	37,48,742.00
Provision For Income Tax (A.Y. : 17 - 18)	25,77,529.00	25,77,529.00
Provision For Income Tax (A.Y. : 16 - 17)	33,23,833.00	33,23,833.00
Provision For Income Tax (A.Y. : 15 - 16)	37,84,554.00	37,84,554.00
Provision For Income Tax (A.Y. : 14 - 15)	30,65,004.00	30,65,004.00
Provision For Income Tax (A.Y. : 13 - 14)	30,86,318.00	30,86,318.00
Duties & Taxes - GST Payable	47,11,340.00	47,11,340.00
Refund due to User	1,62,451.00	1,62,451.00
Paramel adjustment A/C	2,88,388.19	4,53,340.29
Professional Fees Payable- Statutory Audit Fees	45.00	-
Retention Money- Fine Touch	1,01,271.00	-
	30,000.00	-
	19,300.00	-
	5,99,55,605.33	6,61,26,144.90

THE SALSETTE CATHOLIC CO-OPERATIVE HOUSING SOCIETY LIMITED
*Schedules forming part of Balance Sheet and Income & Expenditure Account
as on 31st March, 2021*

Schedule - 6 Fixed Assets	31.03.2021 Rs.	31.03.2020 Rs.
Land & Buildings		
(a) Kantwadi Scheme (at Book Value)	3,18,928.00	3,18,928.00
(b) Land DPRC - Plot (at Book Value)	13,951.00	13,951.00
(c) Plot No.29 TPS IV Bandra, (at Book Value)	4,76,508.00	4,76,508.00
(d) Land & Building at Plot No 51 K.S. Annette (at Cost)	3,77,876.00	3,77,876.00
(e) Land & Building at Plot No. 165A K.S. Paramel (at Cost Incl Major Repairs)	25,42,576.00	25,42,576.00
(f) Land & Building at Plot No.500/02 Pali Road, Shantivanam (at Cost)	59,63,000.00	59,63,000.00
	96,92,839.00	96,92,839.00

1. Sr. (a) has been demised to members for 998 years
2. Sr. (c) Building is given out on rent / lease
3. Sr. (d) to (f) the flats in the building on these plots have been given to members on Tenant Co-partnership basis.

THE SALSETTE CATHOLIC CO-OPERATIVE HOUSING SOCIETY LIMITED
*Schedules forming part of Balance Sheet and Income & Expenditure Account
as on 31st March, 2021*

Schedule - 7 Other Fixed Assets	Op. Balance 01.04.2020	Additions During the year	Deduction	Depreciation During the year	Cl. Balance 31.03.2021
Furniture & Fixtures	3,461.00	-	-	346.00	3,115.00
Air Conditioner	63,839.74	-	-	9,575.74	54,264.00
DVD and Camera	8,202.00	-	-	1,230.00	6,972.00
Electrical Fittings	31,638.00	-	-	4,746.00	26,892.00
Mobile Phone	34,512.00	-	-	5,177.00	29,335.00
Storage System	2,95,857.00	-	-	29,586.00	2,66,271.00
Computer	5,894.00	-	-	2,358.00	3,536.00
Xerox Machine	25,319.00	-	-	3,798.00	21,521.00
Software A/C	68.00	-	-	10.00	58.00
CCTV	7,943.00	-	-	3,177.00	4,766.00
Pump Set - Plot 29	61,970.00	-	-	9,296.00	52,674.00
Pumpset (Paramel)	325.00	-	-	48.75	276.25
Pumpset (Shantivanam)	17,110.00	-	-	2,565.00	14,545.00
Furniture & Fixtures (Shantivanam)	8,120.00	-	-	812.00	7,308.00
Cabin Fan (Shantivanam)	939.00	-	-	141.00	798.00
	5,65,197.74	-	-	72,866.49	4,92,331.25

THE SALSETTE CATHOLIC CO-OPERATIVE HOUSING SOCIETY LIMITED
*Schedules forming part of Balance Sheet and Income & Expenditure Account
as on 31st March, 2021*

Schedule - 8 Investments	31.03.2021 Rs.	31.03.2020 Rs.
Shares & Bonds (at Cost)		
Maharashtra State Co-op Bank Ltd - 6 Shares of Rs.1,000/- each fully paid up	6,000.00	6,000.00
Salsette Catholic Co-op Credit Soc. Ltd - 40 Shares of Rs.25/- each fully paid up	1,000.00	1,000.00
Mumbai District Co-op Hsg Federation Ltd - 5 Shares of Rs.100/- each fully paid up	500.00	500.00
Deposits		
CitizenCredit Co-op Bank Ltd (Turner Road Branch)	13,12,78,050.00	15,88,64,050.00
The Shamrao Vithal Co-op. Bank Ltd.	16,00,00,000.00	13,50,00,000.00
Saraswat Co-Op Bank Ltd	7,75,00,000.00	7,75,00,000.00
The Bassain Catholic Co.op. Bank Ltd	4,00,00,000.00	4,00,00,000.00
7 year National Certificate (DPRC)	10,000.00	10,000.00
Bank Of India	5,00,00,000.00	-
	45,87,95,550.00	41,13,81,550.00

THE SALSETTE CATHOLIC CO-OPERATIVE HOUSING SOCIETY LIMITED
*Schedules forming part of Balance Sheet and Income & Expenditure Account
as on 31st March, 2021*

Schedule - 9 Cash & Bank Balances	31.03.2021 Rs.	31.03.2020 Rs.
Cash in hand	30,684.98	6,108.99
Cash in hand -DPRC	24,408.67	16,137.50
Bank Balances		
- CitizenCredit Co-op Bank Ltd S.B. A/c (Turner Road Branch)	36,03,292.17	1,45,55,703.07
- Shamrao Vithal Co-op Bank Ltd S.B. A/c	27,32,308.00	1,82,59,413.00
- CitizenCredit Co-op Bank Ltd S.B. A/c (DPRC)	18,74,735.59	1,63,819.99
- Bank Of India	4,71,062.00	-
	87,36,491.41	3,30,01,182.55

Schedule - 10 Dues from Members	31.03.2021 Rs.	31.03.2020 Rs.
Dues form Members	1,04,607.00	11,438.00
Ground Rent from Salsette Members	1,264.00	1,260.00
	1,05,871.00	12,698.00

THE SALSETTE CATHOLIC CO-OPERATIVE HOUSING SOCIETY LIMITED
*Schedules forming part of Balance Sheet and Income & Expenditure Account
as on 31st March, 2021*

Schedule - 11 Other Current Assets	31.03.2021 Rs.	31.03.2020 Rs.
Interest Accrued on Fixed Deposits with Banks	9,45,384.50	13,89,452.50
Rent Due from Plot 29 Tenants	-	91,363.40
Water Charges Due from Natures Basket	44,649.00	44,649.00
Income Receivable (DPRC)	86,252.00	3,01,252.00
GST input credit - C/f	46,088.46	46,088.45
Inter Society Adjustment	1,01,271.00	-
	12,23,644.96	18,72,805.35

THE SALSETTE CATHOLIC CO-OPERATIVE HOUSING SOCIETY LIMITED
*Schedules forming part of Balance Sheet and Income & Expenditure Account
as on 31st March, 2021*

Schedule - 12 Loans & Advances	31.03.2021 Rs.	31.03.2020 Rs.
Prepaid Expenses	15,573.00	1,06,002.00
Prepaid FL IV Licence Fees - 4 Years - (DPRC)	13,86,000.00	20,79,000.00
Prepaid Expenses - DPRC	1,00,933.00	1,47,063.90
Advance paid to Creditors - Fine Touch	1,14,320.00	-
<u>Deposits</u>		
Security Deposit with Reliance Infrastructure Ltd.	56,897.00	56,897.00
Security Deposit with BMC	3,800.00	3,800.00
Security Deposit with BMC - Water Connection	15,000.00	15,000.00
Security Deposit with Reliance Infrastructure Ltd - DPRC	1,29,060.00	1,29,060.00
Security Deposit with BMC - DPRC	1,17,379.00	1,17,379.00
Security Deposit with MTNL - DPRC	1,500.00	1,500.00
<u>Income Tax</u>		
Advance Tax (A.Y. 2014 - 2015)	35,00,000.00	35,00,000.00
Advance Tax (A.Y. 2015 - 2016)	8,75,000.00	8,75,000.00
Advance Tax (A.Y. 2016 - 2017)	13,50,000.00	13,50,000.00
Advance Tax (A.Y. 2017 - 2018)	20,00,000.00	20,00,000.00
Advance Tax (A.Y. 2018 - 2019)	20,00,000.00	20,00,000.00
Advance Tax (A.Y. 2019 - 2020)	20,00,000.00	20,00,000.00
Advance Tax (A.Y. 2020 - 2021)	20,00,000.00	20,00,000.00
Advance Tax (A.Y. 2021 - 2022)	7,00,000.00	-
Tax Deducted at Source (A.Y. 2013 - 2014)	4,64,517.00	4,64,517.00
Tax Deducted at Source (A.Y. 2014 - 2015)	16,20,000.00	16,20,000.00
Tax Deducted at Source (A.Y. 2015 - 2016)	16,56,000.00	16,56,000.00
Tax Deducted at Source (A.Y. 2016 - 2017)	16,56,000.00	16,56,000.00
Tax Deducted at Source (A.Y. 2017 - 2018)	19,84,678.00	19,84,678.00
Tax Deducted at Source (A.Y. 2018 - 2019)	19,16,400.00	19,16,400.00
Tax Deducted at Source (A.Y. 2019 - 2020)	19,97,130.00	19,97,130.00
Tax Deducted at Source (A.Y. 2020 - 2021)	21,97,650.00	21,97,650.00
Tax Deducted at Source (A.Y. 2021 - 2022)	36,73,795.00	-
Self Assessment Tax (A.Y. 2015 - 2016)	5,60,420.00	5,60,420.00
Self Assessment Tax (A.Y. 2016 - 2017)	56,780.00	56,780.00
Income Tax Refund Receivable (A.Y. 2010-2011)	11,25,025.00	11,25,025.00
Regular Assessment Tax - (A.Y. :2015-2016)	1,110.00	1,110.00
Regular Assessment Tax -Paid Under Protest (A.Y. :2015-2016)	26,23,000.00	26,23,000.00
Regular Assessment Tax -Paid Under Protest (A.Y. :2014-2015)	21,35,000.00	21,35,000.00
Regular Assessment Tax -Paid Under Protest (A.Y. :2013-2014)	16,90,900.00	16,90,900.00
Regular Assessment Tax -Paid Under Protest (A.Y. :2008-2009)	3,67,42,100.00	3,67,42,100.00
Income Tax (A.Y. : 2008-2009)	3,39,372.00	3,39,372.00
Tax Deducted at Source (Ass. Year. 2008-09) - Orlem Scheme	1,54,523.00	1,54,523.00
Tax Deducted at Source (Ass. Year. 2007-08) - Orlem Scheme	6,23,870.00	6,23,870.00
Tax Deducted at Source (Earlier Years)	7,189.00	7,189.00
	7,95,90,921.00	7,59,32,365.90

THE SALSETTE CATHOLIC CO-OPERATIVE HOUSING SOCIETY LIMITED
*Schedules forming part of Balance Sheet and Income & Expenditure Account
as on 31st March, 2021*

Schedule - 13 Expenses on Property	31.03.2021 Rs.	31.03.2020 Rs.
Property Tax (BMC)	21,20,212.00	21,22,736.00
Water Charges	2,50,690.00	1,56,676.00
Electricity Charges	1,36,081.30	1,60,349.00
Repairs & Maintenance	1,82,799.24	6,02,992.32
N.A. Tax Paid	-	75,935.00
Insurance	34,325.00	42,799.00
Salary/ Security Charges	15,58,626.00	13,37,690.00
Garden Expenses	22,500.00	2,400.00
Lift Expense	16,000.00	-
Service Charges	57,000.00	-
	43,78,233.54	45,01,577.32

Schedule - 14 Professional Fees & Audit Fees	31.03.2021 Rs.	31.03.2020 Rs.
Professional Fees - Legal	7,69,197.00	19,40,729.76
Professional Fees - Internal Audit & Professional	4,96,000.00	9,00,000.00
Professional Fees - Statutory Audit	30,000.00	32,500.00
Professional Fees - Architect	1,27,500.00	1,15,000.00
Professional Fees - Misc.	-	3,00,000.00
	14,22,697.00	32,88,229.76

THE SALSETTE CATHOLIC CO-OPERATIVE HOUSING SOCIETY LIMITED
*Schedules forming part of Balance Sheet and Income & Expenditure Account
as on 31st March, 2021*

Schedule - 15 Sundry Expenses	31.03.2021 Rs.	31.03.2020 Rs.
Sundry Expenses	1,95,227.90	3,06,711.25
Election Expenses	-	2,000.00
Project Centenary Celebrations	-	76,205.00
Swachh Bharat Cess	-	21,489.00
Expenditure on Holiday Home Scheme	3,200.00	17,729.00
Bank Charges	2,078.00	2,712.56
Advertisement	425.00	26,000.00
Annual Subscription	3,326.00	2,000.00
Meeting Expenses	61,785.00	1,26,122.50
GST Paid	1,56,400.00	-
Structural Audit	59,875.00	-
Centenary Throwball Tournamnet	4,517.40	-
Lift Expenses	16,000.00	-
Staff Welfare Expense	32,622.00	
PT Paid for 2019-20	75.00	
Printing & Stationery	1,17,341.96	
	6,52,873.26	5,80,969.31

Schedule - 16 Appropriations & Provisions	31.03.2021 Rs.	31.03.2020 Rs.
Statutory Reserve Fund	2,04,96,161.53	1,96,66,997.00
Ex-Gratia to Staff	94,474.00	62,125.00
Remuneration (Honorary) to Secretary, Acting Secretary & Treasurer	1,68,000.00	1,68,000.00
Dividend Payable	18,525.00	18,600.00
Provision for Income Tax	24,23,762.64	37,48,742.00
	2,32,00,923.17	2,36,64,464.01

The estimated expenses proposed for the year, 2021 – 2022 and approved at the Managing Committee meeting are as under:-

(i) Picnic	Rs.1,00,000/-
(ii) Annual Thanksgiving Mass / Rosary	Rs.2,05,000/-
(iii) Entertainment Programme	Rs.3,00,000/-
(iv) Maintenance of Assets	Rs.10,00,000/-

NAME OF THE SOCIETY : **THE SALSETTE CATHOLIC CO-OP HOUSING SOCIETY LTD.**
42, St. Andrew Road, Bandra, Mumbai-400050.

PERIOD OF AUDIT : 1-4-2020 TO 31-3-2021

Additional Schedules required to be attached to the Auditor's Report under Rule 69(6) of the Maharashtra Co-operative Societies Rules

Schedule: I Transaction involving infringement of the provisions of the Act, Rules and Bye-laws

Vide General Remarks

Schedule: II Particulars of sum, which ought to have been, but having not been brought into account.

NIL

Schedule: III Improper and irregular payments.

NIL

Schedule: III-A Irregularities in the realisation of Moneys

NIL

Schedule: IV List of doubtful debts.

NIL

Schedule: V List of Movable & Immovable Property and other assets considered doubtful of realisation.

NIL

PLACE: MUMBAI

DATE: 17/09/2021



**FOR SUDESH & ASSOCIATES
CHARTERED ACCOUNTANTS**

A handwritten signature in black ink, appearing to read "S. Shetty".

**CA. SUDESH R. SHETTY
(PROPRIETOR)
MEMBERSHIP NO. 103550
CO-OP. SOC. PANEL NO. 12118
UDIN: 21103550AAAABY6247**

FORM NO. 1

Audit Memo (For all types of Co-op. Societies)

Part-I

Name of the Society : THE SALSETTE CATHOLIC CO-OPERATIVE HOUSING SOCIETY LTD.

Sr. No. of the audit memo as per audit register :

Full registered address : 42, St. Andrew Road, Bandra, Mumbai-400 050.

Taluka or Block : Mumbai.

District : Mumbai - 400050.

Registration No. : 1914 of 1918

Date of Registration : 29.05.1918

Area of Operation : Mumbai

No. of branches, depots and shops : Nil
(Give specific figures)

(i) Audit Classification : 'A'

(ii) Audit Classification given during the last three audits : 'A', 'A', 'A'

1. Audit information:

- (1) Full name, designation, and head quarters of Auditing officer. : Sudesh R. Shetty, Chartered Accountant.
M/s. SUDESH & ASSOCIATES
CHARTERED ACCOUNTANTS
C/212, KAILASH ESPLANADE,
OPP. SHREYAS CINEMA,
LBS MARG, GHATKOPAR (EAST),
MUMBAI - 400 086.
- (2) Period covered during the present audit. : 01.04.2020 to 31.03.2021.
Dates on which
(1) Audit was commenced and continued. : 13.09.2021
(2) Audit was completed : 17.09.2021
(3) Audit memo was submitted : 17.09.2021

2. Membership:

- (i) No. of Members: 247
- (ii) Have new members been duly admitted? No.
Have they paid entrance fees? No.

- | | |
|---|------|
| (iii) Are their written applications in order and are they filed properly? | N.A. |
| (iv) Is the members' register kept in Form "I" prescribed under Rule 32 and 65(I) of the M.C.S. Rules 1961? | Yes |
| (v) Is a list of members' kept in Form "J" under Rule 33 of the M.C.S. Rules 1961? | Yes. |
| (vi) Have due remarks been passed against names of the deceased, dismissed, or resigned members in the member's register? | Yes. |
| (vii) Are resignations in order and are they duly accepted? | Yes. |
| (viii) Have nominations made under Rule 25 of the M.C.S. Rules 1961 been duly entered in the member's register under Rule 26? | Yes. |

3. *Shares:*

- | | |
|---|------|
| (i) Are applications for shares in order? | Yes. |
| (ii) Is share register written up-to-date? | Yes. |
| (iii) Do the entries in share register tally with the entries in Cash Book? | Yes. |
| (iv) Is share ledger written upto date? | Yes. |
| (v) Do the total of share ledger balances tally with the figures of share capital in the Balance sheet? | Yes. |
| (vi) Have share certificates been issued to the Share holders for all the shares subscribed? | Yes. |
| vii) Are share transfers and refunds in accordance with the provisions of the Bye-laws, Act and Rules? | Yes. |

4. *Outside Borrowings:*

- | | |
|--|--|
| (i) What is the limit fixed in the Bye-laws for borrowings of the society? | Ten Times of paid up Capital & Reserve Less Accumulated Loss |
| (ii) Has it been exceeded? | No Borrowings |
| (ii) If so, state whether necessary permission has been obtained from the competent authority? | Not Applicable |

5. *Meetings:*

- | | |
|--|------------|
| (i) Give dates of:- | |
| a) Annual General Meeting. | 21/03/2021 |
| b) Special General Meeting | — |
| (i) State the No. of Meetings held during the as follows:- | |
| a) Board or Managing Committee Meetings. | 15 |
| b) Executive or Sub-Committee Meetings. | — |
| c) Other Meetings. | — |

6. *Rectification Reports:*

- | | |
|--|------------------------------------|
| (i) Has the society submitted audit rectification reports of the previous audit memos? If so, give dates of submission. If not, state the reason for non-submission. | Yes. Date of submission 03/03/2021 |
| (ii) Have any important point mentioned in the previous audit memos been neglected by the society? If so, state them in general remarks. | See General Remarks |

7. *Audit Fees:*

- | | |
|---|--------------|
| (i) Give amount of audit fees last assessed- | Rs. 30,000/- |
| State period for which assessed | 2020-21. |
| State the date of recovery of audit fees, name of Treasury and amount credited (Give No. and date of Treasury Challan). | N.A. |

- (ii) If audit fees have not been paid by the Society, give the details about outstanding audit fees and reasons for non-payment. N.A.

8. *Internal or Local Audit:*

- (i) If there is internal or local audit, state by whom done, period covered and whether memo is on the record of the Society. Harish Hegde & Co. Chartered Accountants 01/04/2020 to 31/03/2021. Yes
- (ii) State whether there is a proper co-ordination between Statutory Auditor and Internal Auditor. Yes

9. (A) *Managing Director / Manager / Secretary:*

- (i) Name of the Officer Mr. Cornel K. Gonsalves
- (ii) Pay drawn: N.A.
Grade: Secretary
- (iii) State other allowances, if any, any facilities given such as rent free quarters etc. 96,000/-
- (iv) State whether she is a member. Yes
- (v) If so, whether he has borrowed or has been given any credit facilities? State the amount borrowed and the amounts of overdues, if any. No
- (vi) If other amounts are due from him, give details. No
- (B) Obtain a list of staff showing names, designations, qualifications, scales, present pay and allowances given, dates from which employed, security furnished etc. No permanent staff employed.

10. *Breaches:*

- (i) Does the Society possess a copy of the Act, Rules, and its registered Bye-laws? Yes
- (ii) Give only numbers of breaches of the Act, Rules, and Bye-laws?

1. Section Nos.....
2. Rules Nos.....
3. Bye-laws No.....

See Gen Remarks.

- (iii) Have any rules been framed under the Bye-laws? Are they approved by appropriate authority? Are they properly followed? (These breaches should be discussed in brief in general remarks).

No Such Rules.

11. *Profit and Loss:*

1. What is the amount of profit earned or loss incurred during the last co-operative year? Rs. 1,34,98,143.75 Surplus
2. State how the net profits are distributed? (In case of non-business societies, figures of surplus or deficit may be given against query No. 11(1) above). Accumulated in. Income & Expenditure A/c.

12. *Cash, Bank Balances and securities:*

a) *Cash:*

1. Count cash and sign the Cash Book stating the amounts so counted and date on which counted. Not counted by us.
2. Who produced the cash for counting? Give his name and designation. Is he authorised to keep cash? Not Applicable.
3. Is it correct according to the Cash Book? Not Applicable
4. Are arrangement for safety of cash in safe and cash in transit adequate? Yes

b) *Bank Balance:*

Do the bank balance shown in Bank Pass Books or Bank statements and Bank balance certificates tally with such balances shown in books of accounts? If not, check reconciliation statements. Yes

c) *Securities:*

1. Verify securities physically and see whether they are in the name of Society. Yes
2. Are dividend and interest being duly collected? Yes
3. If securities are lodged with the Bank, are relevant certificates obtained? N.A.

4. Is investment register kept and written upto-date?

Investment Register maintained in Computer.

13. *Moveable and Immovable Property:*

1. Are relevant registers maintained and written upto date? Yes
2. Verify property physically and obtain its list. Do the balance tallies with balance sheet figures? Yes.
3. In case of immovable property including lands, verify title deeds and see whether they are in the name of the Society. Yes
4. Is the property duly insured where necessary? If so, give details in general remarks? Yes.
5. *Depreciation:*
 - i) Is due depreciation charged? Yes
 - ii) State the rate of depreciation charged on various assets.

For details refer Gen. Remarks.

14. Have you discussed the draft audit memo in the Board or Managing Committee Meeting?
If not, state reasons for the same

Yes
—

Signature and designation of Auditing Officer.

PLACE: MUMBAI

DATE: 17/09/2021



FOR SUDESH & ASSOCIATES
CHARTERED ACCOUNTANTS

A handwritten signature in black ink, appearing to read "S. Shetty".

CA. SUDESH R. SHETTY
(PROPRIETOR)
MEMBERSHIP NO. 103550
CO-OP. SOC. PANEL NO. 12118
UDIN: 21103550AAAABY6247

FORM NO. 28
Audit Memo (Co-operative Housing Societies)

Part-II

THE SALSETTE CATHOLIC CO-OPERATIVE HOUSING SOCIETY LTD.
(Audit for the year 2020-21)

1. Borrowings:-

- | | | |
|-------|--|----------------------------------|
| 1.1 | State the loans obtained by the Society for various purposes from Government and other agencies | : No loans, hence not Applicable |
| 1.1.1 | Agency sanctioning loans | : Not Applicable |
| 1.1.2 | Purpose for which the loan is sanctioned | : Not Applicable |
| 1.1.3 | Amount of loan sanctioned | : Not Applicable |
| 1.1.4 | Maximum amount drawn | : Not Applicable |
| 1.1.5 | Repayments made | : Not Applicable |
| 1.1.6 | Outstandings | : Not Applicable |
| 1.1.7 | Amount overdues, if any | : Not Applicable |
| 1.1.8 | Remarks | : Not Applicable |
| 1.2 | Are repayments of loans punctual? | : Not Applicable |
| 1.3 | Are all conditions laid down for grant of various loans and credits observed? Note breaches, if any. | : Not Applicable |
| 1.4 | Are necessary documents executed in favour of the authority sanctioning the loan? | : Not Applicable |

2. Government Financial Assistance :-

- | | | |
|-----|---|------------------|
| 2.1 | What is the amount of Government subsidy sanctioned and received by the society? | : Not Applicable |
| 2.2 | Has Government sanctioned any amount for land development? If so, state the amount.
Have development expenses exceeded the said amount ? | : Not Applicable |

3. Membership :-

- | | | |
|-----|---|------------------|
| 3.1 | State whether in case of backward class co-operative housing societies, certificates from the social welfare officers are obtained for backward class members for their eligibility to membership and obtaining of financial assistance ? | : Not Applicable |
|-----|---|------------------|

- 3.2 State whether certificates are obtained from officers of the concerned industry in case of the subsidised industrial housing scheme. : Not Applicable
- 3.3 Have declarations been obtained from members that they and their family members do not own lands or houses in the area of operation of the society as per provisions in the Bye-laws ? : Not Applicable
- 4. Lands and their developments :-**
- 4.1 State whether lands for construction of houses have been secured, purchased or obtained on lease. Give details of lands, stating total area, survey Nos. & C.R.S.Nos. if any, price for which purchased, lease rent etc. : No
- See the title deeds and ascertain whether they are properly executed in favour of the Society? : Yes.
- 4.2 State how the lands has been utilised for
 (a) Construction of houses,
 (b) Construction of roads
 (c) Open spaces
 (d) Other purposes (give details) }
 } As per Approved Plan
 }
 }
 }
- 4.3 Have the layouts and plans for development been approved by the Municipal Authorities before actual commencement of the work? : Not Applicable
- 4.4 Have completion certificates been obtained from appropriate authorities for drainage, water supply, roads etc. before construction work of building is commenced. : ----- , -----
- 5. Construction of Buildings :-**
- 5.1.a Have building construction commenced? } The Building already
 } constructed &
 } Completed.
- 5.1.b State the No. of houses or flats constructed and under construction. } N.A

- 5.1.c Have the completed flats and houses been allotted to members? : Yes.
- 5.2 Are buildings constructed on contract basis?
See the terms and conditions of contracts and state whether they have been properly observed. Note breaches, if any. : Not Applicable.
- 5.3 Are these contracts been properly sanctioned by the competent authority? : -----,, -----
- 5.4 Have tenders or quotations been called after giving due advertisements in local newspapers ? If the work are not given to the contractors quoting the lowest figures, see whether reasons for the same are recorded. : -----,,-----
- 5.5 Are contractors paid after necessary work progress certificates are obtained from the Architect ?
Are running and final bills obtained before payments are made to contractors ? : -----,,-----
- 5.6 See the terms on which they are employed.
Are there any breaches? : -----,,-----
- 5.7 See whether completion certificates have been obtained from the qualified engineers and architects, stating that the construction have been completed according to approved plans, specifications and other terms of contracts ? : -----,,-----
- 5.8 Is a property register kept in proper form ?
Is it written up-to-date? : No
- 5.9 When buildings are built departmentally, state whether the followings books are kept and written up-to-date ? : Not Applicable
- (a) Job registers and measurement books
(b) Stock registers,
(c) Are valuation certificates from qualified engineers and/or architects, obtained?
(d) Is expenditure allocated properly between items of capital and revenue nature?

- 5.10 State whether buildings have been constructed according to the original plans and estimates submitted with the loans application and which are approved by the competent authority ? Are there any deviations? If so, are they got approved from the competent authority? : Not Applicable.
- 5.11 In case of flat-owners societies, see whether titles to the land have been transferred in the name of the society ? : Yes.
- 5.12 Are buildings and other construction got insured? : Yes.
- 5.13 In case of flat-owners societies, have the promoters fulfilled their obligations as per agreements entered with them by the members prior to the registration of the society ? : Yes
- 5.14 Examine the agreements entered into with the promoters and see whether they are in the interest of the society ? : Not Applicable
- 5.15 Has the society executed lease deeds in favor of members for giving plots and /or buildings on lease to them ? : Not Applicable
- 5.16 Has the society created sinking fund as per provisions of the Bye-laws? : Yes.
- 5.17 Examine the basis on which monthly rents or contributions are fixed in case of tenant co-partnership societies or flat owners societies and see that the following items are adequately covered .
- (i) Amount required for re-payments of loan instalments } N.A.
 - (ii) Municipal and other taxes } N.A.
 - (iii) Lease rent } Yes.
 - (iv) Service charges and common expenses } Yes
 - (v) Contribution to the sinking fund. } Yes
- 6. Loans to members :-**
- (i) Are recoveries of loans punctual? } No loans to
 - (ii) State the amount of overdues } members hence
 - (iii) State what steps are being taken to recover overdues. } not applicable.

7. Expenditure :-

Has the expenditure been approved by the Managing Committee from time to time?

: Yes

Signature and designation of Auditing Officer.



PLACE: MUMBAI

DATE: 17/09/2021

**FOR SUDESH & ASSOCIATES
CHARTERED ACCOUNTANTS**

A handwritten signature in black ink, appearing to read "S. Shetty", written over a horizontal line.

**CA. SUDESH R. SHETTY
(PROPRIETOR)
MEMBERSHIP NO. 103550
CO-OP. SOC. PANEL NO. 12118
UDIN: 21103550AAAABY6247**

D'MONTE PARK BALANCE SHEET

<i>Liabilities</i>	<i>Current Year Rs.</i>	<i>Previous Year Rs.</i>
DEPOSITS		
Security Deposit	4,50,000.00	4,50,000.00
Earnest Money Deposit	50,000.00	50,000.00
Security Deposit- Ask & Associations	5,00,000.00	-
CURRENT LIABILITIES & PROVISIONS		
The Salsette Catholic Co - Op Housing Society Ltd	6,32,22,893.80	5,59,06,984.30
User Maintenance Fee Received in Advance for 1 Year	95,543.91	1,43,315.86
Outstanding Expenses	84,101.00	4,32,263.00
Agency Charges Payable - Restaurant	24,000.00	24,000.00
Provision for Ex-Gratia to Staff	2,63,651.00	1,69,670.00
GST Payable	1,34,774.46	-
Sundry Creditors	-	33,241.00
Professional Tax (State Tax)	-	925.00
Refund Due to User	45.00	-
	6,48,25,009.17	5,72,10,399.16

RECREATION CENTRE AS ON 31ST MARCH 2021

<i>Assets</i>	<i>Current Year Rs.</i>	<i>Previous Year Rs.</i>
FIXED ASSETS		
(As per Statement)	1,07,80,356.23	1,18,72,159.06
INVESTMENTS		
Fixed Deposits (Citizen Credit Co-op Bank Ltd)	30,00,000.00	30,00,000.00
Deposit with Excise Department	10,000.00	10,000.00
CURRENT ASSETS, LOANS & ADVANCES		
Deposits (Asset)	2,47,939.00	2,47,939.00
Cash in Hand	24,408.67	16,137.50
Cash at Bank	18,74,735.59	1,63,819.99
Prepaid Expenses	1,00,933.00	1,47,063.90
Loans & Advance : Adv to DBRE pvt ltd	1,14,320.00	-
Income Receivable - Royalty & Other	86,252.00	3,01,252.00
Prepaid FL IV Licence Fee	13,86,000.00	20,79,000.00
GST input credit not claimed in returns	30,324.46	30,324.46
Paramel Co.op. Housing Society	900.00	900.00
TDS on Interest Receivable	14,016.00	-
INCOME & EXPENDITURE ACCOUNT	4,71,54,824.22	3,93,41,803.25
	6,48,25,009.17	5,72,10,399.16

D'MONTE PARK

INCOME & EXPENDITURE FOR THE YEAR

<i>Expenditure</i>	<i>Current Year Rs.</i>	<i>Previous Year Rs.</i>
Agency Charges	-	12,000.00
Advertisement Expenses	9,975.00	-
Bank Charges	200.00	540.00
Conveyance Charges	3,881.00	9,368.00
Conveyance Charges (Staff)	1,41,600.00	1,16,100.00
Depreciation	12,71,726.85	14,08,642.00
Electrical Contractor Charges	99,963.00	70,134.00
Electricity Expenses	7,03,320.00	15,12,860.00
Entertainment Expenses	-	16,107.99
Ex-Gratia To Staff	2,83,665.00	1,69,670.00
Gardening Expenses	17,500.00	7,619.45
GST Paid	1,36,040.00	-
Guest Swimming Coaching Paid	-	2,46,468.00
Identity Card Printing	4,070.00	-
Insurance Charges	26,039.40	13,581.10
Licence Fee	6,94,000.00	7,29,677.00
Lift Annual maintainance Charges	15,334.66	91,179.30
Postage & Courier Charges	950.00	6,375.00
Printing & Stationery	7,862.00	12,102.04
Reading Room Expenses	970.00	2,810.00
Recreation Centre Upkeep Expenses	62,515.84	88,151.46
Major repairs & maintainance	12,59,521.20	11,35,611.60
Salaries & Wages	24,54,927.00	23,63,632.00
Security Charges	5,28,208.00	4,09,494.00
Staff Welfare Expenses	61,293.00	61,120.00
Sundry Expenses	27,979.83	22,395.01
Swimming Pool Expenses	12,11,310.00	10,69,020.00
Telephone Charges	2,450.88	3,203.20
Internet Charges	14,400.00	14,400.00
User / Associate User Swimming Coaching	-	37,283.00
Water Charges	41,935.00	74,720.00
	90,81,637.66	97,04,264.15

RECREATION CENTRE ENDING 31ST MARCH 2021

<i>Income</i>	<i>Current Year Rs.</i>	<i>Previous Year Rs.</i>
Associate User Maintenance Fee	1,78,135.86	8,30,488.20
Booking Of Ground / Terrace	-	4,11,093.90
Booking of Kiddy's Pool Area	-	1,58,818.64
Booking of Restaurant	6,585.92	39,483.40
Surplus of Functions Collection	-	6,942.00
Guest Entry Fee Gate	1,53,965.90	4,95,492.26
Guest Fee Badminton	1,50,672.80	3,50,462.96
Guest Fee Identity Card	-	2,331.00
Guest Fee Swimming (Adult + Child)	-	3,09,101.66
Guest Fee Swimming Coaching	-	6,00,101.60
Interest on Fixed Deposit - Bank	1,86,767.00	2,66,890.00
Interest on Savings Bank	15,150.00	26,072.00
Reinstatement Fee	-	6,000.00
Royalty - Bar & Restaurant	2,43,750.00	-
Sundry Income	18,711.00	6,195.00
User / Associate User Identity Card	3,390.08	5,953.92
User Maintenance Fee	2,94,979.57	10,85,488.95
User / Associate User Fee Badminton Daily	-	6,169.28
User / Associate User Fee Badminton Yearly	16,508.56	53,533.84
User / Associate User Fee Swimming Coaching	-	71,313.44
User / Associate User Fee Swimming Daily	-	4,423.68
User / Associate User Fee Swimming Yearly	-	4,57,622.12
Excess of Expenditure over Income	78,13,020.97	45,10,286.30
	90,81,637.66	97,04,264.15

D'MONTE PARK RECREATION CENTRE

Schedule of Fixed Assets as on 31.03.2021

Fixed Assets Particulars	Rate of Depre- ciation	Opening Balance 01-04-2020	Additions / Deductions During the year Before 02.10.20	Additions During the year After 02.10.20	Depreciation During the year	Closing Balance 31-03-2021
Air Conditioners	15%	1,16,805.64	-	-	17,521.00	99,284.64
Badminton Court	10%	97,052.00	-	-	9,705.00	87,347.00
C C T V Equipment	15%	38,272.00	-	14,032.18	6,793.00	45,511.18
Clocks	15%	1,086.23	-	-	163.00	923.23
Club House Building	10%	66,02,845.00	-	-	6,60,286.85	59,42,558.15
Computers	40%	7,562.40	-	-	3,025.00	4,537.40
Computer Software	40%	23.40	-	-	9.00	14.40
Electrical Fittings & Fixtures	15%	3,39,153.00	-	-	50,873.00	2,88,280.00
Fridge	15%	1,139.86	-	-	171.00	968.86
Furniture & Fixtures	10%	18,23,893.31	5,700.00	9,850.00	1,83,452.00	16,55,991.31
Garden Equipment	15%	17,725.87	-	-	2,659.00	15,066.87
Indoor Games Equipment	15%	4,532.85	-	-	680.00	3,852.85
Kitchen Equipment	15%	2,71,304.82	-	1,50,341.84	51,971.00	3,69,675.66
Landscape Garden & Cross	10%	1,72,334.11	-	-	17,233.00	1,55,101.11
Lawnmower	15%	4,162.00	-	-	624.00	3,538.00
Lift	15%	1,31,601.01	-	-	19,740.00	1,11,861.01
Micro Computer Time Recorder	15%	2,479.00	-	-	372.00	2,107.00
Music System	15%	40,573.14	-	-	6,086.00	34,487.14
Office Equipment	15%	6,366.85	-	-	955.00	5,411.85
Outdoor Games Equipment	15%	69,774.65	-	-	10,466.00	59,308.65
Pump Sets	15%	18,892.24	-	-	2,834.00	16,058.24
Store Room Garden	10%	7,258.85	-	-	726.00	6,532.85
Swimming Pool	10%	17,67,865.40	-	-	1,76,787.00	15,91,078.40
Swimming Pool Equipment	15%	87,229.67	-	-	13,084.00	74,145.67
Swimming Pool Filtration Plant	15%	62,406.01	-	-	9,361.00	53,045.01
Televisions	15%	75,250.20	-	-	11,288.00	63,962.20
Tools & Equipments	15%	7,588.00	-	-	1,138.00	6,450.00
Washroom Block (Garden)	10%	16,424.90	-	-	1,642.00	14,782.90
Dance Floor (Canvas)	15%	15,036.50	-	-	2,255.00	12,781.50
Water Cooler	15%	21,881.51	-	-	3,282.00	18,599.51
Water Pump Set	15%	36,876.66	-	-	5,531.00	31,345.66
Water Purifier	15%	6,762.00	-	-	1,014.00	5,748.00
		1,18,72,159.06	5,700.00	1,74,224.02	12,71,726.85	1,07,80,356.23



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Go the Extra Mile, Find Solutions - Stretch
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Play as a Team to Win - Teamwork
Support the Society - Contribute

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