

URBANA WELFARE ASSOCIATION

(A Representative Body of Urbana Flat Owners)

Minutes of Meeting- MoM No. 15

Date- 22nd June, 2023

Venue: Club Urbana B1, Conference Hall

S. No	Details	Action By						
1.	<p>Opening Remarks by President</p> <p>KKN welcomed all members and profusely thanked all for working as a team for improvement of the community.</p>							
2	<p>Secretarial Report</p> <p><u>Confirmation of Minutes of Meeting held on 12th April, 2023:</u></p> <p>TKB presented the draft MoM No. 14 dated 19th May, 2030 which was approved by the House.</p> <p>TKB informed the members that he will be proceeding to US on 23rd July'23 late night for multiple weeks. Hence, it is imperative that all formalities for handover, signature, knowledge transfer from his end must be over by 23rd June'23.</p>							
3	<p><u>Discussions on points raised by Owners at meeting in 28 May'23</u></p> <p>o Owner's Deposit with UFM/BNRI</p> <p>HK informed that UFM have confirmed following Deposits from Tower 1-7 Apartment Owners, as on 31st March'23:</p> <p><u>Refundable to Owners on submission of Mutation certificate:</u></p> <p>- KMC Tax Deposits: Rs. 5,34,10,693</p> <p><u>Security Deposits:</u></p> <p>- Maintenance Deposits: Rs. 6,69,93,240</p> <p>- Interest free Deposits: Rs. 8,37,41,576</p> <p>o <u>Aamphan Expenses accounts:</u></p> <p>First, a background Note for Aamphan was discussed at the meeting (appended hereto as Annexure-A).</p> <p>Then, HK briefed members as under:</p> <p>On 29th May'23, Messrs. Harish Kabra, Raja Saraogi, Sunil Singhanian and Uday Mukherjee met Mr Anjan Bardhan of BNRI and requested for details of expenses on account of Aamphan.</p> <p>UFM later shared Excel listing expenses incurred by UFM and BNRI related to Aamphan.</p> <p>Details of expenses incurred for damages due to "Amphan" as received from UFM:</p> <table><tbody><tr><td>Expenses incurred by UFM</td><td>3,82,59,428/-</td></tr><tr><td>Expenses incurred by BNRI</td><td>2,36,79,989/-</td></tr><tr><td>Total</td><td>6,19,39,417/-</td></tr></tbody></table> <p>On 14th June'23, CAM sub-committee met, discussed and prima facie not being convinced with the information, recommended to form a committee with associated persons to review and verify the same, hold discussion with BNRI and UFM personnel where ever required and give extensive report for the same.</p> <p>Sri Raja Saraogi suggested to add the following to the above:</p>	Expenses incurred by UFM	3,82,59,428/-	Expenses incurred by BNRI	2,36,79,989/-	Total	6,19,39,417/-	
Expenses incurred by UFM	3,82,59,428/-							
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It has been observed that a substantial amount was spent by UFM for window rectification including a huge amount for purchase of anti typhoon locks. Surprisingly now when asked for Amphan Account they have submitted an excel statement stating about 2.40 crores were spent by BNRI also on purchase of same item. The BNRI expenses apparently are goodwill cost incurred by them to cover up their own deficiencies in window design & they are now seeking a set off with Amphan Claim. Since this is a policy issue - whether this cost should be on builder or residents - the CAM Sub Committee recommends it for deliberation by UWA Committee.

On 21 June'23, the sub-committee further sought comparative report, incorporating certain additional information in the Excel, to co-relate the expenses to the damages caused by Aamphan; also, to support the data with UFM Claim Bill to insurance (pre/post survey), surveyors assessment report and final claim settlement documents.

HK sent mail to Mr Anjan Bardhan asking for above.

Members thereafter discussed the matter in detail and decided to form an Independent Committee comprising of associated members. Since the transactions pertain to the period from June'20, members who were actively associated with the execution, review and/or discussions since June'20 deliberate as a team and review the expenses.

Aamphan Expenses Review Committee Members:

- Mr Sanjeev Ganeriwala - President 19-20
- Mr Anand Saraf, Mr Raja Saraogi, Mr Sushil Khaitan – CAM Team 2020-21
- Mr Sourav Roy, Jt. Secretary, 21-22
- Mr Uday Shankar Mukherjee

Convener: Mr Raja Saraogi

This Independent Committee will continue till the objective is accomplished. The detailed information as sought from BNRI/UFM, on getting the same will be shared with the independent committee for analysis and recommendation.

The secretary should communicate by email to the members of the Independent Committee.

4 Updates on AoA formation

KKN informed the house that AoA formation convener Mr Sanjeev Nandwani, KKN and TKB met Mr Debashish Ghosh, the Competent Authority on 6 June'23 and had discussions at length where various queries were made. He has kindly agreed to consider extension for submission of Form 1. He also confirmed that Federation will be applicable in the case of Urbana. KKN collated all relevant provisions/reference and explained why Association-Federation model will be applicable at Urbana, shared a Note with members, appended hereto as Annexure B.

5 Updates on CAM accounts

HK updated that upon multiple rounds of discussions with UFM, CAM team agreed to revise CAM charges for FY 2023-24 to Rs 2.85/sft, which works out to an increase of appx 5% over existing CAM rate of 2.70/sft for FY 22-23.

Members discussed and agreed to the revised rate of Rs.2.85/ sft CAM for FY 23-24.

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6	<p><u>Plan for AGM including Agenda.</u></p> <p>TKB informed members that amended Rules require sharing of Audited Accounts with members before 30th June and AGM to be held in July. Accordingly, AGM planned on 9th July'23. TKB placed the AGM Agenda which was finalized upon discussions.</p>	
7	<p><u>Treasurer's Report:</u></p> <p>SS shared the Audited Accounts for FY 22-23 and informed members that UWA have FD of 20 lacs as on date as against 15 lacs at the beginning of the year. He informed members that in the absence of a permanent staff, he is facing difficulty in completing accounts and compliances in time and have to make extra efforts to meet the deadlines. Members realized the situation and appreciated his additional effort. SS informed members that though he has approached multiple times, also shared details with Compliance committee, however, they have not responded yet and as such till now Compliance Committee report could not be obtained.</p>	
8	<p><u>Extension of Tenure or Election</u></p> <p>KKN stated that we are almost at the end of our tenure. Only one issue is there for which we must take appropriate decision.</p> <ul style="list-style-type: none">a. If AoA is formed immediately, then UWA needs to do the hand holding till election of Board of Members and selection of PST of the AoA takes place. In such event, the tenure of the current UWA Committee might have to extend by couple of months to complete the process.b. In previous 2 years, UWA Governing Body Election was held in the month of July and accordingly UWA should plan for Election in July. In such event, UWA should appoint Election Officer forthwith to initiate the election process for election of the new Governing Body in the month of July'23 <p>HK sought the opinion of the members whether we should propose to extend for the current tenure to complete the formation process of the AoA or we should go for UWA election in July'23 and handover the charge to the new management committee. Majority of the members were in the opinion that since we have completed our tenure of one year, we should go ahead with the election of UWA and should not seek any extension.</p> <p>Accordingly, it was resolved that the Secretary will start the initial work for the election process. House authorized the Secretary to appoint the Election officer to conduct the election. Two names for the Election Officers were proposed before the house. They are: (1) Mr. Raghbir S Upadhyay, Retired Income Tax Commissioner (2) Mr. R. P. Singh, Retired IAS Officer. Secretary will be in touch with them, finalize and appoint one of them as Election Officer and will issue formal Appointment Letter, assist EO for smooth conduct of Election by extending all necessary support for Election of UWA Governing Body for 23-24. Secretary will co-ordinate with the team who will assist EO in the election process.</p>	

ANNEXURE – A

Aamphan Insurance Compensation

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8	<p><u>Plan for Rewards & Recognition.</u></p> <p>KKN said that at beginning of the year we had committed Rewards to performers and we must recognize them through R&R. He sought assistance of SJ, RS, NK to screen the candidates and select the most deserving ones. The Committee authorized KKN to take final decisions and also decide the date, mode etc for Rewards for which UWA is having an approved budget of Rs 1 lac.</p>	
9	<p><u>Any other matter</u></p> <ul style="list-style-type: none">• KKN informed that he will be out of the country from 29th June'23 night till 8th July'23 noon with no/limited connectivity, hence applies for leave from 30/6/23 to 7/7/23 (both days inclusive). In his absence VP Sujay Chattaraj will be the Acting President.• An unique event, Mango Madness being organised at Club on 1st July'23 and requested all members to participate• Radio Mirchi have approached for 'Karaoke night' at Club – members expressed it will be an interesting event and approved the same.• Khelo Urbana for Basketball is scheduled on 24 and 25 June'23, Sports Sub com is ensuring it's success.• For quite some time, many Urbanites have been requesting for Aadhar camp at Urbana. However, the Banks that organised earlier could not commit camp dates despite regular follow-up, primarily due to logistical issues. HSBC Bank approached for organizing Aadhar Camp, also PUC Checkup. They proposed to set up a kiosk for Home loan also and have agreed to pay UWA Rs 25000 +GST. Members discussed and approved the proposal from HSBC Bank and tentative date of Camp was decided to be on 15 July'23.	
	<p><u>Closure of meeting:</u></p> <p>The meeting was concluded with a positive note.</p>	

Aamphan - the super cyclone struck Kolkata on the evening on 20 May'20, midst of lock-down, causing extensive damage in apartments at Urbana, in particular Windows, Ceiling and Flooring.

UFM had obtained Insurance policies covering Towers and Club. Surveyor from the Insurance Company (Tata AIG) had assessed the damage caused and in due course claim was lodged with Insurance company which was settled after couple of months.

Immediately after Aaphan, UWA President Sanjeev Ganeriwala had raised the issue vehemently with BNRI/UFM by email on 23/5/20, followed by another email on 27/5/20 and thereafter f2f meetings.

BNRI by their mail dated 24/6/20 (source: [https://urbanawa.com/link/Gmail%20-%20%20%20%20%20%20%20%20Complaints%20regarding%20aero-dynamic%20design%20and%20windows%20destroyed%20during%20Amphan%20Cyclone%20in%20Urbana.%20\(1\).pdf](https://urbanawa.com/link/Gmail%20-%20%20%20%20%20%20%20%20Complaints%20regarding%20aero-dynamic%20design%20and%20windows%20destroyed%20during%20Amphan%20Cyclone%20in%20Urbana.%20(1).pdf)) agreed to fix/rectify damages caused to apartments.

Also assured that 'Mr Praveen Choubey, a facade consultant from Mumbai, visited the site 12/06/2020.who is **working on methods of strengthening locking system and additional measures to arrest leakages**. BNRI is committed to duly incorporate any modifications as may be suggested by such consultant to the **greater interest of a more stronger window system**'.

Year 20-21:

On 17th June'20, Election process for new team for Year 2020-21 was initiated and on 8th July'20, Mr Sujit Bhattacharya and other members of Management Committee were declared elected who took over charge on 8th July'20.

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As transpires, most of the Orders (WO/PO) related to Amphan works were placed, as well payment made during 20-21 and rest in subsequent year.

CAM Team 2020-2021, reviewed Amphan Accounts extensively (besides Tower CAM and Club Accounts) and shared Report

[Source: https://urbanawa.com/link/Review_Note_FY_21_UWA_CAM_TEAM_2020_21.pdf]

The CAM Team 2020-21 members were:

- Mr. Anand Saraf [M C Member]
- Mr. Raja Saraogi
- Mr. Sushil Khaitan [VP 2]

[source: <https://urbanawa.com/pdf/UWA%20Sub%20Committee%202020-21.pdf>]

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Report Till 31/3/21:

A total of Rs 5.43 was received from Insurance Company towards claim by UFM.

Rs 2.30 Cr was spent till 31 March'21, on Repairs & Maintenance, Site Maintenance and Purchase of Stores & Spares.

Further, a provision of Rs 1.38 Cr was made towards liabilities for expenses (planned to be spent) during the next FY, i.e., 21-22.

This Report was part of the CAM Report presented at AGM held on 25 Jul'21.



Overview of Amphan Insurance Account – Expenses v/s Claims received

Particulars	FY 21 Amount INR Lakhs	Remarks
Income (Claims received from TATA AIA)	5.43 crores	Claims were received in four tranches in FY 21 - 20 lakhs - 10 lakhs - 5.79 lakhs - 507 lakhs
Expenses as of 31.03.2021	2.30 crores	- As per UFM data, amount spent = 2.30 crores
Amount Surplus / Not spent / Not allocated as of 31.03.2021	3.13 crores	- As per UFM data, surplus amount / not spent = INR 3.13 crores
		-
1) Repair & Maintenance	1.72 crores	1.72 crores has been spent primarily on repair of windows due to damage post Amphan, work done by two vendors.
2) Site Maintenance	4.22 lakhs	
3) Purchase of Store & Spares	51.66 lakhs	
	2.30 crores	
4) Liability for Expense not done in FY 21 (Provision for FY 22)	1.38 crores	This amount of 1.38 crores approx. has been booked as a liability for expense not yet done (provision) in FY 2021. As per UFM, this is planned to be spent in FY 22 on balance work.

For any other queries on CAM review, please email your query to uwa.camteam2020@gmail.com

For better clarity of information, this report should be read in continuity of Our earlier published CAM reports.

Thank you and Best,

UWA CAM TEAM 2020-2021

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On 25th June'21, Election process for 21-22 initiated. On 18th July'21 Mr. Pradeep Bhatia and other committee members were declared elected.

CAM Committee for 21-22 was nominated comprising of following members:

- Mr Harish Kabra
- Mr R S Khetan [Jt. Treasurer 1]
- Mr Sushil Khaitan
- Mr Uday Mukherjee
- Mr Nikhil Kothari

- Mr Kisor Nadhani
- Mr Sunil Singhanian

[source: <https://urbanawa.com/pdf/List%20of%20Sub-Committee2122.pdf>]:

Assignment of Responsibilities by UWA during 21-22:

1. President Pradeep Bhatia by email dated 12/9/21, intimated BNRI/UFM that **Club Committee** will be looking into working of the Club and requested to co-operate and share all info with them.
2. President Pradeep Bhatia by another email sent on 30/9/21 intimated BNRI/UFM that **CAM Committee** will review all matters related to **Tower CAM** and Deposits by Owners and requested to share relevant data with the CAM team (refer to Appendix -A)

On 15 Oct'21 CAM Convener, by a msg communicated to the UWA President Mr Pradeep Bhatia in the UWA CAM 21-22 Committee, "*We had made it amply clear that we shall focus solely on Tower CAM and sought complete details of Tower CAM on which we are assuming..*".

Mr Bhatia had attended most of the CAM meetings with BNRI/UFM as well CAM sub-committee, was in copy of all mails exchanged between CAM team and BNRI/UFM for Tower CAM data/information. CAM team was focused exclusively on of Tower CAM only and the *Projected Tower Monthly Cost for FY 22-23* (<https://urbanawa.com/link/PDF.pdf>) was the culmination of the endeavor

Meeting between UWA Management Committee and BNRI Directors and UFM Officials on 6 Dec'21

[source: [https://urbanawa.com/link/BNRI_meeting_06Dec21_\(1\).pdf](https://urbanawa.com/link/BNRI_meeting_06Dec21_(1).pdf)]

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Minutes of the Meeting held on 6th December, 2021 Between the Representatives of Urbana Welfare Association and the Directors of BNRI and Urbana Facility Maintenance at the Conference Room of BNRI Office.

Meeting was attended by :

UWA Represented by

Pradeep Bhatia, President

K.L. Lalani, VP 2

Anjan Bhabani, Jt. Sec. 1

Sourav Roy, Jt. Sec. 2

Sanjeev Nandwani, Advisor

BNRI Represented by

Pradeep Sureka – Director

Rahul Todi – Director

Debjani Mukherjee, Sr. VP

Arpita Dasgupta, Sr. Manager

Ananya De Das, Legal Head

CAM charges of Rs. 2.40 per Sq. Feet is insufficient to fund the additional cost. They have wanted increase of CAM to Rs. 3/- per Sq. Feet which was turned down by UWA. It was made abundantly clear by UWA that No increase in CAM charges can be considered without improvement in maintenance. It was highlighted by us that there is serious discontent amongst the residents with regards to the quality of service and maintenance by UFM which was not kindly taken to by Sureka ji.

Post meeting briefing by President Pradeep Bhatia at CAM Group on 6 Dec'21 on CAM & Deposits:

We had a fruitful meeting with the Promoters today. Would like to brief you on the outcome and discuss the way forward. BNRI / UFM are agreeable to share all data required by CAM Committee including all Deposits with them.

As a matter of fact, CAM team had started to get data/information related to Tower CAM since beginning of Nov'21.

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Insurance Aamphan Account

In the same meeting held on 6th Dec'21 between BNRI Directors and UWA Management Committee, the matter of Insurance compensation amount was discussed. UWA was represented by 4 senior committee members, including President and Vice President.

Minutes of the Meeting held on 6th December, 2021 Between the Representatives of Urbana Welfare Association and the Directors of BNRI and Urbana Facility Maintenance at the Conference Room of BNRI Office.

Meeting was attended by :

UWA Represented by

Pradeep Bhatia, President
K.L. Lalani, VP 2
Anjan Bhabani, Jt. Sec. 1
Sourav Roy, Jt. Sec. 2
Sanjeev Nandwani, Advisor

BNRI Represented by

Pradeep Sureka – Director
Rahul Todi – Director
Debjani Mukherjee, Sr. VP
Arpita Dasgupta, Sr. Manager
Ananya De Das, Legal Head

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- 4) Insurance - Need more clarity on the Insurance Compensation amount received from Tata AIG after Amphan and the Expenditure/Budget allocation and utilisation of the funds. Data can be collected from the Accounts department and all the funds have been utilized. Zero Balance now against compensation amount received.

Outcome of the discussions as noted in the Minutes: **All the funds have been utilized. Zero balance now against compensation amount received.**

In the AGM held in July'22, there was no mention of any unspent balance with UFM on account of compensation for Amphan from Insurance Co, while in the previous AGM held in July'21 there was clear mention of unspent amount of 3.13 Cr.

Year 2022-23:

During the meeting for Association formation on 28 May'23, Apartment Owners insisted to get accounts of expenses against Insurance compensation for Aamphan.

Messrs Harish Kabra, Raja Saraogi, Sunil Singhania and Uday Mukherjee met Mr Anjan Bardhan of BNRI on 29 May'23 and requested for details of expenses on account of Aamphan. He assured to provide the same and sought some time.

UFM later shared Excel with Mr. Kabra showing expenses on Account of Aamphan by UFM and BNRI.

On 14 June'23, CAM sub-committee met to discuss on the response received from BNRI/UFM. Following is the copy of Minutes shared by Convener Mr Harish Kabra:

Meeting of CAM committee, UWA was held on 14th June, 2023, attended by

1. Sri Harish Kabra
2. Sri Kishor Nadhani
3. Sri Tarun Basu
4. Sri Sunil Singhania
5. Sri Sushil Khaitan
6. Sri Raja Saraogi
7. Sri Uday Mukherjee

The conclusion are as under:

- 1) The full details of deposits held by UFM as received from UFM be forwarded to UWA Committee for further dealing. The details of the same is as under;

Deposits from Apartments Owners---

Maintenance Deposit	6,69,93,240/-
Security Deposit	8,37,41,576/-
Corporation Tax Deposit	5,34,10,693/-

Total = 20,41,45,509/-

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It is observed that in view of the legal provisions and also according to Urbana GTC, the promoters are bound to transfer the deposit for maintenance and security deposit to the would be RWA after formation.

- 2) The details of expenses incurred for damages due to "Amphan" as received from UFM be forwarded to UWA committee for further dealings. The details of the same is as under;

Expenses incurred by UFM till 31/03/2023	3,82,59,428/-
Expenses incurred by BNRI till 31/03/2023	2,36,79,989/-
Total=	6,19,39,417/-

It is suggested that a committee of 4 to 5 persons be formed by UWA President to review and verify the same and held discussion with BNRI and UFM personnel where ever required and give extensive report for the same.

The following persons are suggested to be included in the committee-----

- Sri Kishore Nadhani
- Sri Raja Saraogi
- Sri Anand Saraf
- Sri Uday Mukherjee
- Sri Sunil Singhanian

Sri Raja Saraogi suggested to add the following to above (Point # 2):

It has been observed that a substantial amount was spent by UFM for window rectification including a huge amount for purchase of anti typhoon locks. Surprisingly now when asked for Amphan Account they have submitted an excel statement stating about 2.40 crores were spent by BNRI also on purchase of same item. The BNRI expenses apparently are goodwill cost incurred by them to cover up their own deficiencies in window design & they are now seeking a set off with Amphan Claim. Since this is a policy issue - whether this cost should be on builder or residents - the CAM Sub Committee recommends it for deliberation by UWA Committee.

On 21st June'23. Mr Raja Saraogi shared the following Post in CAM group.

Basis our discussions in last meeting it prima-facie appeared that list may have some items of substantial value which are not relevant to Amphan insurance related issues. Hence it is essential that the expenses are co-related to the damages caused by Amphan. In view of the same, a detailed comparative report with following columns may please be called for:

1. Nature of loss / Damages
2. Amount as assessed/claimed by UFM
3. Amount as approved by Insurance Surveyors
4. Final Claim paid by Insurance Company
5. Amount actually spent by UFM
6. UFM spent details - vendor invoice reference etc
7. Amount yet to be spent by UFM (planned / provision)

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8. Reason for delay in completing (for provisions in column 7)

9. Final status - completed / in progress/ dropped.

He further insisted: The above data should be supported by UFM claim bill to insurance (pre/post survey), surveyors assessment report, final claim settlement documents. Messrs Khaitan and Mukherjee also concurred to his suggestion.

Accordingly, mail sent to Mr. Anajan Bardhan to comply with the above request.

Appendix – A

Mail sent by UWA President Pradeep Bhatia on 30 Sept'21 introducing CAM Team to BNRI/UFM

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UWA President <uwa.president@gmail.com>

Thu, Sep 30, 2021 at 5:10 PM

To: BNRI - Debjani Mukherjee <svp@urbana.co.in>, Urbana - Arpita Dasgupta <arpita@urbana.co.in>

Cc: hkabra19@gmail.com, Kisor.nadhani@gmail.com, sunilsinghania1962@gmail.com

Dt. 30th September, 2021

Smt. Debjani Mukherjee,

Director,

Urbana Facility Maintenance Private Limited,

Urbana, 783, anandapur Road,

Kolkata – 700 107.

Dear Madam,

We are fortunate to have a couple of experts from diverse fields in our CAM Committee who are willing to contribute their expertise and work for optimizing efficiency and productivity for the benefit of Urbanites

As in the past, our CAM Committee would be looking into the records of UFM and would be interacting with your team as also with your Finance Team related to CAM to study the workings and suggest optimizing efficiency and savings.

Our CAM Committee members who would be interacting with your team are :

Mr: Harish Kabra, 9831047426 Email : hkabra19@gmail.com

Mr: Kisor Nadhani, 9831060176 Email : Kisor.nadhani@gmail.com

Mr: Sunil Singhani, 9830177150 Email : sunilsinghania1962@gmail.com

You are requested to please advise your team including UFM Finance related to CAM to extend all co-operation and share all information and documents with our UWA CAM Committee deputed to interact with them.

The Documents/ Information Required by our CAM Team is as under :

1. Vendors and Service Providers: All Contracts / Agreements / MoU with vendors and Service Providers (including Annual Maintenance Contracts) with full details of 'Scope Of Work', annual/monthly value and taxes involved. Please share Contact details of each vendor

2. Manpower supply vendors: All Agreements with Manpower supply vendors, e.g., Security, Housekeeping, Gardeners, Liftman, MEP etc with shift-wise break-up of the location (e.g., Tower Number; Main Gate etc) where they work. Please share a brief note how their rate is arrived at; also how attendance is maintained and reconciled with Vendor Bill for processing of payment. Pl share details of Contact details of each vendor

3. Electricity: List of Electricity connections (with Customer/Consumer Number) at entire Urbana Project (excluding those at individual Flats), with mapping of Units connected with each such Meter. Also list if any sub-meters are installed for internal monitoring of consumption of Power. Please identify areas where power consumption has gone up in last 1 year or so and steps recommended to control the same.

4. List of all UFM employees on roll with their CTC and monthly pay-out, please describe their job role and works they usually do.

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5. List all sources of Revenue. share ledger for all 3 types of deposits from Flat Owners (Interest free deposit, Maintenance Deposit and Deposit against Municipal Tax) since inception till date

6. Ledgers for all investment against such Deposits since inception

7. Full details of current investment against deposit from Flat Owners and return thereon since beginning

8. Detailed Tower CAM Income and Expenses Account (on actual basis) from 1st April 2021 till date.

9. Projected Tower CAM Income and Expenses for next Quarter, i.e. 1st October 2021 to 31st December 2021

Also, please strictly recover all Power consumption, other than the Common Area need, which are covered under CAM.

Please also advise your team to take UWA into confidence whenever there is any spend over Rs 1 lakh.

Thanking you in anticipation and looking forward for your full co-operation, we remain,

Yours Sincerely,

Pradeep Bhatia

UWA President

CC: Sr. Manager, Customer Care and Handover, UFM

Annexure – B

A. Federation

General Terms & Conditions (GTC), forming part of the Agreement/Deed for Phase – I (Tower 1-7)

1.2 Project: The company according to its present plans is establishing on the URBANA Land. **a residential complex (URBANA)** comprising, amongst others, the **following segments:**

1.2.1 Bungalow Enclave: A portion of the URBANA Land has been earmarked for construction of single/double storied building on independent plots of divers sizes (Bungalows)

1.2.2 Residential Towers: A separate portion of the URBANA Land has been earmarked for construction of more than one Multi-storied buildings (Towers) each having several self-contained units (the Apartments)

1.2.3 Basement Car Parking Areas

1.2.4 Club: A social club in which only persons acquiring Bungalows and/or Apartments in URBANA (the URBANA Acquirers) will be admitted as members.

1.2.5 Fifth Segment: The Company has kept aside a portion of the URBANA Land for future development. The Company at a later stage, will decide the number of buildings to be constructed in this portion and whether thee will be used for residential, commercial or for mixed use.

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Assignment Deed (T1-7)

NOW THIS INDENTURE WITNESSETH:

Tower Common Portions

- (iii) The variable indivisible proportionate share in the Tower Common Portions mentioned in Part III and Part IV of Schedule A in which the Apartment is situated to be used and enjoyed in common with the occupiers of other apartments of that Tower, which proportion shall be the proportion at any point of time of the area of Apartment to the aggregate area of all apartments in that Tower at such point of time.

Urbana Common Portions (to be enjoyed by ALL segments)

- (iv) The right to use on a non-exclusive basis all areas appurtenant to the Tower and such other areas of URBANA mentioned in Part V of Schedule A (the URBANA Common Portions) and its infrastructure, to be used and enjoyed in common with the occupiers of URBANA (not only of the segment in which

the said Apartment belongs but also of all other segments in the URBANA, both presently existing or which may at any point of time hereafter be constructed on the Demised Premises) in terms of the Master Plan attached herewith as Annexure "A" (which shall be and remain subject to changes and modifications from time to time) and as may be finally provided by the Assignor in terms of the then final Master Plan.

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Schedule of **Tower Common Portions**

Part - III

**[Tower Common Portions, viz. common portions of Tower No. _____ in
which the said Flat is situated]**

1. Entrance, canopy/lobby, visitors area, security area, community hall area, drivers rest room, toilets, transformer/generator rooms, Meter/DB rooms and connecting corridors in ground floor, the lobbies, electrical and garbage rooms on each of its floors and the staircases from the ground floor up to the roof terrace, and the area earmarked as common on ultimate roof of the Tower.
2. 3 (three) high speed elevators and 1 (one) service elevator in each Tower.
3. The equipments in connection with installations of the elevators, including the pits and rooms.
4. Dedicated communication system for data, voice and video as provided.
5. Overhead water tank and water distribution pipes from over-head water tank to the apartments and from the reservoir to the overhead tank.
6. Sewer and drainage pipes from the apartments to dedicated collection pit(s) at ground floor level.
7. Storm water drainage pipes from roofs / balconies / ledges to dedicated collection pit(s) at ground floor level.
8. Fire fighting system including overhead firewater tank, wet risers and hose reels, sprinkler system in the lobbies on each of its floors, and pipeline from the reservoir to the overhead firewater tank. Fire detection and alarm system includes fire/smoke detectors, fire alarms in the lobbies on each of its floors

URBANA WELFARE ASSOCIATION

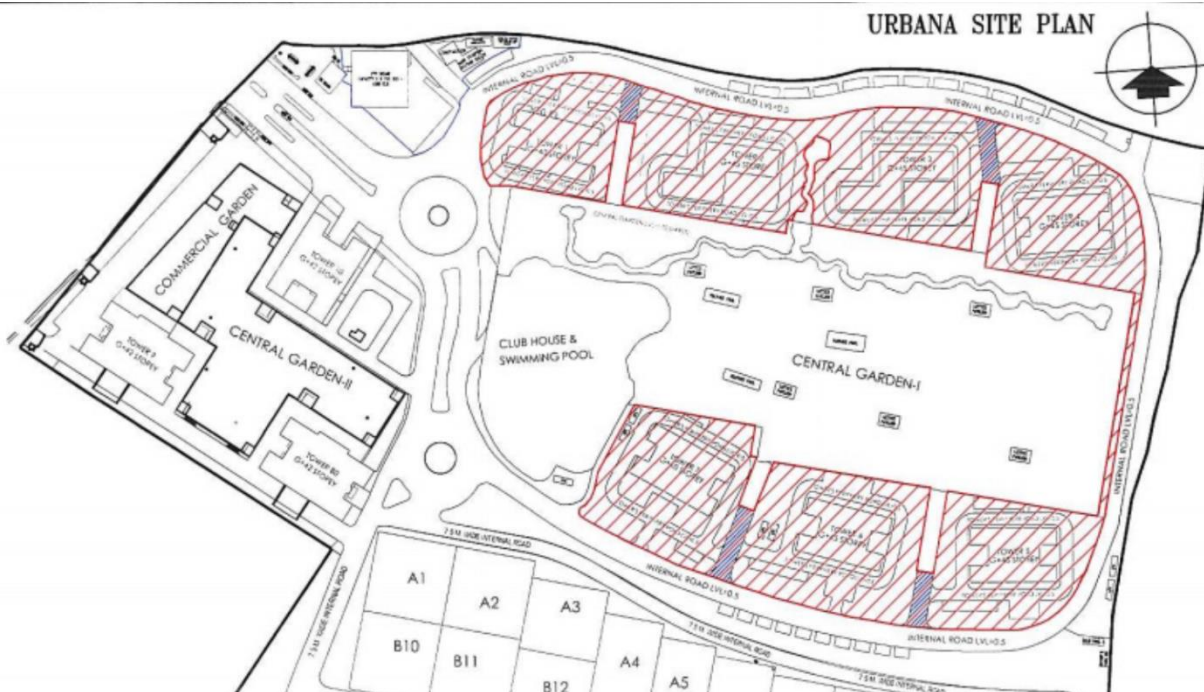
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- and other common areas; fire panel and related conducting and cabling; as provided.
9. Cooking gas distribution pipes from central gas bank to the apartments; if provided.
 10. Garbage chute(s) from top floor to ground floor and collection bin at the ground floor.
 11. Electrical wirings and fittings and fixtures for lighting in the staircase lobby, the Common Areas, for operating the lift, the water pump and motor, and from the ground floor to all the apartments and the DB's and the meters and also the transformers and the electrical sub-station.
 12. Common Generator for operation of elevators, lighting of the common areas, and common utilities of the Towers.
 13. The tower facade and the BMU (Building Maintenance Unit).
 14. Air conditioned community hall/s in the ground floor and the reception areas of each tower and drivers' rooms etc.
 15. Outer walls of each Tower.



Tower Common Areas (shown with Red hash lines)

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Schedule of **Urbana Common Portions**

Part - V

[URBANA Common Portions]

1. Office of the FMC and other ancillary buildings such as guard rooms, stores, pump rooms, plant rooms and workshops etc.
2. The water pump(s), the pump room, water reservoirs, water treatment plant (WTP), RO Plant, pumps, tube-wells, and the distribution pipes from the same to the units.
3. Firewater reservoir, fire pumps, external fire fighting and protection system.
4. The water bodies, fountains, play areas, organized or unorganized landscaping (both hard & soft) areas, including fitments, and all accessories; the term play area and landscaping areas referring to such areas at the relevant time uncovered and not built upon in accordance with plans for the same and allowed by the Assignor to be used as such.
5. Sewerage Treatment Plant (STP), raw and treated sewer/drainage reticulation system.
6. Storm water drainage network and rainwater harvesting.
7. Electrical switchgear room / sub-station(s) and HT network by CESC. Street / area lighting and other installations.
8. Data/Voice/Video communication network.
9. Common diesel generator for operation of water/fire pumps, sewer/drainage pumps, external essential street lighting and common areas. Centralised diesel storage bank for supply to DG and related piping network, if available.
10. Gas bank and related pipe works up to individual buildings for supply of domestic gas; if available.
11. Centralised garbage collection system (only applicable to apartment Towers)
12. Roads, walkways, installations, signage and visitors parking not exclusive to any Segment.
13. Security arrangements not exclusive to any Segment.
14. Such other equipments, machineries or facilities as may be required for the occupiers of any particular Segment only or for the use of any group of

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persons entitled to apartments in the 'URBANA' or any of its Segments as the Assignor decides.

15. Such areas of the Service Zone as may be demarcated by the Assignor.
16. Entire clubhouse including sports equipments, movable & fixed furniture and club related external facilities like swimming pools, pool deck, pool furniture and like, subject to payment of relevant fees charges and other payments for the same to the organization in charge of running the same.

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Agreement for Sale for Phase – II (Tower 8/9/10)

The Phase II Project Land

C. The Phase II Project Land, admeasuring more or less **23,755.07 square meters (5.87 acres)** approximately) forming the fifth segment aforesaid has been planned to consist of the following parts:

- i) The Residential Complex being the residential multi-storeyed Tower Nos. 8, 9 and 10 comprising of **610** apartments and multi level car parking spaces comprising of an area of **10,186.369 square meters** and more particularly described in **Part II of Schedule- A** hereunder written and delineated in the map or plan annexed hereto being "**Annexure A1**" and bordered in red colour and shaded in yellow thereon;
- ii) The Commercial Complex comprising of an area of **5,129 square meters** and more particularly described in **Part II of Schedule- A** hereunder written and delineated in the map or plan annexed hereto being "**Annexure A1**" and shaded in light blue colour thereon;
- iii) A part of the Phase II Project Land shall form a part of the Common Areas for the use and enjoyment of all residents of the URBANA Project comprising of an area of **7,918.701 square meters** and more particularly described in **Part II of Schedule- A** hereunder written and delineated in the map or plan annexed hereto being "**Annexure A1**" and shaded in white colour thereon;

1. Terms: **Tower Common Portions**

- (iii) The variable indivisible proportionate share in the Tower Common Portions as mentioned in **Part I of Schedule D** hereunder in which the apartment is situated to be used and enjoyed in common with the occupiers of other apartments of that Tower, which proportion shall be the proportion at any point of time of the area of said Apartment to the aggregate area of all apartments in that Tower at such point of time.

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Urbana Common Portions

- (iv) The right to use on a non-exclusive basis all areas appurtenant to the Tower and such other areas as mentioned in **Part II of Schedule D** hereunder (the **Urbana Common Portions**) and its infrastructure, to be used and enjoyed in common with the occupiers of the Project Urbana (not only of the segment in which the said Apartment belongs but also of all other segments, both presently existing or which may at any point of time hereafter be constructed on the Urbana Land) in terms of the master plan attached herewith as **Annexure "A"** (which shall be and remain subject to changes and modifications from time to time) and as may be finally provided by the Assignor in terms of the then final master plan.

SCHEDULE D

Part - I

[Tower Common Portions, viz. common portions of Tower No. 8, 9 and 10 in which the said apartment is situated]

1. Entrance, canopy/lobby, visitors area, security area, community hall area, drivers rest room, toilets, transformer/generator rooms, Meter/DB rooms and connecting corridors in ground floor, the lobbies, electrical and garbage rooms on each of its floors and the staircases from the ground floor up to the roof terrace, and the area earmarked as common on ultimate roof of the Tower.
2. 3 (three) high speed elevators and 2 (two) service elevators in each Tower.
3. The equipment in connection with installations of the elevators, including the pits and rooms.

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4. Dedicated communication system for data, voice and video as provided.
5. Overhead water tank and water distribution pipes from over-head water tank to the apartments and from the reservoir to the overhead tank.
6. Sewer and drainage pipes from the apartments to dedicated collection pit(s) at ground floor level.
7. Storm water drainage pipes from roofs / balconies / ledges to dedicated collection pit(s) at ground floor level.
8. Fire fighting system including overhead firewater tank, wet risers and hose reels, sprinkler system in the lobbies on each of its floors, and pipeline from the reservoir to the overhead firewater tank. Fire detection and alarm system includes fire/smoke detectors, fire alarms in the lobbies on each of its floors and other common areas; fire panel and related conducting and cabling; as provided.
9. Cooking gas distribution pipes from central gas bank to the apartments; if provided.
10. Garbage chute(s) from top floor to ground floor and collection bin at the ground floor.
11. Electrical wirings and fittings and fixtures for lighting in the staircase lobby, the Common Areas, for operating the lift, the water pump and motor, and from the ground floor to all the apartments and the DB's and the meters and also the transformers and the electrical sub-station.
12. Common Generator for operation of elevators, lighting of the common areas, and common utilities of the Towers.
13. The tower facade and the BMU (Building Maintenance Unit).
14. Air conditioned community hall/s in the ground floor and the reception areas of each tower and drivers' rooms etc.
15. Outer walls of each Tower.
16. Ramps and driveways, staircases, extractor rooms.
17. Electrical wirings, fittings, and fixtures for lighting and power; mechanical

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ventilation system.

18. Diesel generator for operation of emergency lighting, Mechanical ventilation system, fire/detection system.
19. Fire fighting installations such as sprinkler system. Fire detection and alarm system. Water lines for washing purpose. Surface drain network system including sumps and lifting pumps.
20. Any other services and related installations and/or rooms not exclusive to any Segment.
21. Rainwater Harvesting Structure.
22. Transfer Storage tanks for storage of treated water both from Water Treatment Plant and Sewerage Treatment Plant.
23. Electrical Panel Room as mentioned in Recital is not a part of the Tower Common Portions.

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Urbana Common Portions

PART II

[URBANA Common Portions]

1. Office of the FMC and other ancillary buildings such as guard rooms, stores, pump rooms, plant rooms and workshops etc.
2. The water pump(s), the pump room, water reservoirs, water treatment plant (WTP), RO Plant, pumps, tube-wells, and the distribution pipes from the same to the units.
3. Firewater reservoir, fire pumps, external firefighting and protection system.
4. The water bodies, fountains, play areas, organized or unorganized landscaping (both hard & soft) areas, including fitments, and all accessories; the term play area and landscaping areas referring to such areas at the relevant time uncovered and not built upon in accordance with plans for the same and allowed by the Assignor to be used as such.
5. Sewerage Treatment Plant (STP), raw and treated sewer/drainage reticulation system.

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6. Storm water drainage network and rainwater harvesting.
7. Electrical switchgear room / sub-station(s) and HT network by CESC. Street / area lighting and other installations.
8. Data/Voice/Video communication network.
9. Common diesel generator for operation of water/fire pumps, sewer/drainage pumps, external essential street lighting and common areas. Centralised diesel storage bank for supply to DG and related piping network, if available.
10. Gas bank and related pipe works up to individual buildings for supply of domestic gas; if available.
11. Centralised garbage collection system (only applicable to apartment Towers)
12. Roads, walkways, installations, signage and visitors parking not exclusive to any Segment.
13. Security arrangements not exclusive to any Segment.
14. Such other equipments, machineries or facilities as may be required for the occupiers of any particular Segment only or for the use of any group of persons entitled to apartments in the 'URBANA' or any of its Segments as the Assignor decides.
15. Such areas of the Service Zone as may be demarcated by the Assignor.
16. Entire clubhouse including sports equipments, movable & fixed furniture and club related external facilities like swimming pools, pool deck, pool furniture and like, subject to payment of relevant fees charges and other payments for the same to the organization in charge of running the same.

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11. Deposits, Maintenance and Formation of Association and handing over to Federation

11. MAINTENANCE OF THE SAID APARTMENT:

The Assignor shall be responsible to provide and maintain essential services in the Phase II Project till the taking over of the maintenance of the project by the association of the Assignees. The Assignees shall make the following deposits:

(OTHER CHARGES AND DEPOSITS)		
Serial no.	PARTICULARS	AMOUNT (Rs.)
1.	Maintenance Security Deposit @ Rs.30/- per square feet (to be collected by BNRI and later handed over to Association).	1,11,870/-
2.	Interest Free Security Deposit @ Rs.30/- per square feet (to be collected by BNRI and later handed over to Association).	1,11,870/-
3.	Corporation Taxes and/or Deposits @ Rs.30/- per square feet (to be collected by BNRI and later refunded to the Assignee after Mutation & adjustment of any tax/liability, if any).	1,11,870/-

11.1 The Assignor shall be responsible to provide and maintain essential services of the Phase II Project till the taking over of the maintenance of the Phase II Project by the Association of the Assignees. So long as the maintenance of the Urbana Common Portions are not taken over by the Federation and the Tower Common Portions are not taken over by the Association, the maintenance activities will be operated by the Assignor or through its nominees and the maintenance charges as may be decided by the Assignor or it's

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maintenance agency for providing such maintenance or may hand it over to the Competent Authority under the Act.

11.2 Formation of Association:

a. The common areas and facilities of the Phase II Project (being the respective Tower Common Portions of Tower Nos. 8, 9 and 10) shall be handed over to the Association of such Towers and/or the Association of all the towers in the Project Urbana and the Urbana Common Portions shall be handed over to the Federation of all the respective Associations in Project Urbana upon it's formation by the assignees of the Phase II Project (collectively the "ASSOCIATION").

b. It is incumbent on the assignees to complete the formalities of becoming members of Association and also to comply with the Rules and Bye-laws of the Association.

c. The Assignor shall at an appropriate time from the date of receiving Completion Certificate or Partial Completion Certificate, as the case may be, of all the Towers of the Phase II Project shall notify the allottees/assignees for formation of the Association in accordance with the West Bengal Apartment Ownership Act, 1972 so as to enable them to constitute/form such Association.

d. The Assignee, when called upon to do so by the Promoter, shall execute the necessary Declaration in Form-A, for submission of the Phase II Project to the provisions of the West Bengal Apartment Ownership Act, 1972 to enable the formation of the Association, either by himself or through their attorneys, as may be advised by the Assignor for smooth and hassle-free completion of the whole process.

be member of the Club.

11.4 After the Urbana Common Portions and the Tower Common Portions are handed over to the Association/Federation, the Association/Federation may adopt the Rules and the Bye laws framed by the Assignor, with or without amendments, as may be deemed necessary by the Association/Federation.

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WB Apartment Ownership Act 1972

Section 3: Definitions

(hh) '**Federation**' means the body formed by various Associations of Apartment Owners for the purpose of maintaining and managing the common areas, facilities and amenities which are commonly enjoyed and availed by all the apartment owners of complexes having different types of apartments meant for selling to people of different income groups or of a large complex containing both residential and non-residential units or of Township as defined under the West Bengal Town and Country (Planning and Development) Act 1979 containing several types of apartments, wherein handover of possession in phase-wise.

(k) '**Property**' comprises the land, the building and the common areas and facilities and in case of complexes having different types of apartments meant for selling to people of different income groups, property shall mean the land, building and the common areas and facilities for that particular type of apartment.

Explanation I: In case of a large complex containing both residential and non-residential (Commercial, Institutional etc), units, property means the land, building, common areas and facilities for that particular user type of such units, as provided in the Individual Agreement.

Explanation II: In case of a large complex or Township as defined under the West Bengal Town and Country (Planning and Development) Act 1979 (West Ben. Act XII of 1979), containing several types of apartments, wherein handover of possession is phase wise, the property means land, building, common areas and facilities for that particular phase, provided such demarcation of land excluding the facilities and parts which are reserved by promoter clearly stated in the individual Agreement or Deed.

Explanation III: In case two or more adjacent or contiguous apartment blocks intend to form a single association, property means the land, building, common areas and the facilities of all such blocks combined, provided such sharing of common facilities or arrangements is clearly stated in the individual Agreement or Deed.

5A. Common Areas, facilities and amenities for Federation

- (1) In case of phase-wise development in a large complex or township having multiple associations, the common areas, facilities and amenities for the Federation shall be such as shall be expressly provided in the Declaration for Federation.
- (2) Undivided Interest of each phase in the common areas, facilities and amenities for Federation will be shared amongst the members of the particular association of respective phase. Such share will be such as is expressed in the Declaration submitted for formation of the said Association for the said particular phase.
- (3) Common areas, facilities and amenities for Federation shall remain undivided and no association of any phase or member of such association or other persons shall bring any action for partition or division of any part thereof.
- (4) The work relating to the maintenance, repair and replacement of the common areas, facilities and amenities for Federation shall be carried out by the Federation in the manner as may be prescribed.

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WB Apartment Ownership Rules

Clause 8: Manner of maintenance, repair and replacement of common areas etc by Federation

The work relating to the maintenance, repair and replacement of the common areas, facilities and amenities for Federation shall be carried out by the Federation in the same manner as an association of apartment owners maintain, repair and replace of the common areas, facilities and amenities under the Bye-laws framed under the Act.

Now, Answer to the question is why Federation, can be summarised as under

URBANA Comprises of **3 different segments:**

- Bungalows
- Apartments at Tower 1-7
- Apartments at Tower 8-10

The **development/handover is phase-wise**; while Apartments in Tower 1 to 7 already constructed and handed over to Allottees starting from 2016, construction at Bungalow plots are still ongoing and delivery of Apartments in Tower 8-10 likely by end of 2027.

In the GTC

Following segments separately mentioned:

- Bungalow
- Residential Towers (i.e, Phase-I, Towers 1 to 7)
- Fifth Segment (Phase II, Tower 8-9-10 and Commercial Block)

In the GTC/Assignment Deed:

- a) indivisible proportionate share in the **Tower Common portions** has been assigned to each Apartment allottees, while
- b) right-to-use on a non-exclusive basis all areas appurtenant to the Tower and other common areas (**Urbana Common Areas**), **infrastructure, to be used and enjoyed in common with the occupiers of URBANA (all segments).**

Thus, by Declaration i.e., (Form A) for Tower 1-7 association, **Tower Common areas for T1-7 submitted to the provisions of WB Apartment Ownership Act.**

Urbana Common Areas will be submitted under Declaration (Form F) **later for formation of Federation.**

URBANA WELFARE ASSOCIATION
URBANA WELFARE ASSOCIATION


President

URBANA WELFARE ASSOCIATION


Secretary

URBANA WELFARE ASSOCIATION

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