



Anugraha Apartment Owners Association

SGM

29th March 2026

10:00 AM – 1:00 PM

SGM AGENDA



1. Welcome Speech
2. Take over from Previous Association
3. Welcome to 3rd AAOA
4. Vendor Agreement Update
5. AAOA – SATTVA Agreement Update
6. Works and Initiatives
7. Events and Programs
8. Cases Against AAOA
9. Few Allegations
10. Upcoming Development Initiatives
11. HOTO Update
12. Management Committee Update
13. Financial Status Update and Budget 2026 - 27
14. Questions & Answers-related to Community
15. Vote of Thanks

TEAM AAOA 2025-26



Thank You

for your phenomenal & unwavering support - means more than words, can't express.





TAKE OVER FROM PREVIOUS ASSOCIATION

TAKE OVER FROM PREVIOUS ASSOCIATION



1. Financial data presented on AGM 29th June'25 →
2. Financial Position data as on **1st July 25** →
3. Invoices raised on 28th June without supporting documents.
4. No segregation of AMC amount from CAM collection
5. **Failed to collect residents ELMEASURE ADVANCE AMOUNT from Sattva TILL 31-MAR-2025 almost "8 LAKHS"**
6. Lift AMC Issues and Resolution Steps were not defined
7. Status of Agreements (Income and Expense Vendors) not done
8. Challenges Faced from Builder and Vendors due to non-generation of agreements and No rate was fixed for the unsold units, but was billed without bi-lateral agreements.



2025

Below Not Considered for Financial Calculations

- *Lift AMC*
- *15 days payment not done for Golden SEA Sec Agency*
- *50% Security bill not accounted for Cheetah Security*
- *Min wages not considered for HK and Security*
- *Plumbing and Electrical Expenses partially considered (Verbally agreed as lumpsum amount)*
- *Advance 1Yr AMC amount collected for eligible flats from Sattva and transferred to AAOA which was added as Apr'25 – Jun'25 Income (Should be considered proportionately)*

Unidentified Income April – June 2025: (Details in financial section)



1. Solar benefit transferred to residents without billing to Sattva
2. Electricity fixed charges from unsold flats from Sattva
3. Electricity rental charges for Sattva Logo Commercial
4. 50% Electricity expenses for common area from Sattva (Total BESCOM bill – Collection from Residents)
5. **Opening Balance of EL Measure – highlighted to Sattva – Still Pending (8 Lakhs)**
6. ADONMO income
7. MyGate Service Agreement rental
8. Internet service providers rental
9. EV Vendor reimbursement



**WELCOME
TO
AAOA 2025-26**



Vendor Agreement Update

Vendor Agreements WEF 1st April 2025 – Completed by Current AAOA

1. Lift AMC
2. Minimum wages for Security and House Keeping
3. HOTO auditor appointment
4. Plumbing and Electrical professional contracts
5. Rest of Service agreements status in next slides

AGREEMENT STATUS – VENDORS



SI No	COMPANY NAME	SERVICES	Agreement Status As on 30-Jun-2025	Agreement Current Status as on Today	Change in Agreement
1	Creative Facility Management & Service	Garden Service	No Agreement signed	Agreement signed on 19 th Nov 2025	No Changes same amount
2	Capella & Alhena Client Solutions Pvt Ltd	Facility Management Service	20-06-25-Only house keeping agreement was signed – No minimum wages implemented.	Agreement signed on 6th December 2025(Both House keeping & facility management)	Minimum wages included in agreement as per Zonal requirement.
3	AS Pest Control Pvt Ltd	Pest Control service	Agreement signed on 29th June 2025	-	No Changes same amount
4	Golden Sea Security & Service Pvt Ltd	Security Service	No Agreement signed	Agreement signed on 20th Sep 2025	Minimum wages included in agreement
5	SDM Hydro Tech	Swimming Pool & STP Maintenance	No Agreement signed	Agreement signed on 7th Jan 2026	Added Phase 2 WTP on this
6	C A Venkatesh Prabhu	Monthly Accounting	Agreement signed on 1st April 2025 in AAOA letter head		
7	Hastantrana Consulting LLP	HOTO Auditing	Not on-boarded	Agreement signed on 6th August 2025	

Agreement done on Election day for AS Pest Control

AGREEMENT STATUS – VENDORS



SI No	COMPANY NAME	SERVICES	Agreement Status As on 30-Jun-2025	Agreement Current Status as on Today	Change in Agreement
8	Charan N	Gym Trainer	No Agreement signed	Work Order signed on 1 st Jan 2026	Fees increased from 22000 to 25000 per month
9	SSC Enterprises	Garbage collection	No Agreement signed	27-02-26	
10	Chiranth Kumar	Water supply		19-01-26	On boarded him with reduction in water charges (50/- rs per tanker saved)
12	Kone elevator India pvt ltd	Lift AMC	No Agreement signed	Agreement signed -21-07-25 (Tower 1 to tower 7) 14 lifts	
13	Kone elevator India pvt ltd	Lift AMC	No Agreement signed	Agreement signed-05-08-25 (Tower 8 to tower 12) 10 lifts	
14	Kone elevator India pvt ltd	Lift AMC	No Agreement signed	Agreement signed-15-10-25 (Ph-2 -10 lifts) rest under warranty period	

AGREEMENT STATUS – INCOME VENDORS



SI No	COMPANY NAME	PRIOR TO 31-MAR-2025	Rent from 1-APR-2025	Deposit Amount	Agreement Status As on 30-Jun-2025	Dep Coll Status As on 30-Jun-2025	Agreement signed date	Deposit Amount collected	Changes in the agreement if any
1	MYGATE	-	Rs. 2,50,000/-	0	Not signed	Not collected	10-11-25	250000	
2	UNIQUE SALON	Rs. 8000/PM	Rs. 25000/PM	0	Not signed	Not collected	17-09-25	200000	
3	DAWAA DOST MEDICAL	Rs. 8000/PM	Rs. 25000/PM	0	Not signed	Not collected	09-10-25	200000	Rental reduced to 20,000
4	AYOKA ESSENTIALS GROCERIES	Rs. 25000/PM	Rs. 45000/PM	0	Not signed	Not collected	05-11-25	260000	
5	MILK-Vikram /Somashekar	FREE	Rs. 2500/PM	0	Not signed	Not collected	09-01-26	50000	Renewed to 2000
6	NEWS PAPER	FREE	Rs. 2500/PM	0	Not signed	Not collected	09-01-26	50000	Renewed to 2000
7	MURALI CAR WASH	FREE	Rs. 20,000/PM	0	Not signed	Not collected			Service stopped from April 1 st 2026
8	SRI VENKATESHWARA DRY CLEANERS	FREE	Rs. 8,000/PM	0	Not signed	Not collected	27-10-25	50000	NA
9	HEALING HEALTH CARE	-	Rs. 10,000/PM	Rs. 1,00,000/-	Signed	Collected	29-05-25	NA	NA
10	ANUGRAHA CAFÉ	-	Rs. 5000/PM	50000	Signed	Collected	17-06-25		Effect from, Nov 25- 10,000/- per month
11	VEGETABLES	-	Rs. 10,000/PM	0	Not signed	Not collected	30-09-25	120000	

AGREEMENT STATUS – INCOME VENDORS



SI No	COMPANY NAME	PRIOR TO 31-MAR-2025	Rent from 1-APR-2025	Deposit Amount	Agreement Status As on 30-Jun-2025	Dep Coll Status As on 30-Jun-2025	Agreement signed date	Deposit Amount collected	Changes in the agreement if any
12	Likitha-Cable network (BBNL)	0	5000	0	Not signed	0	23-03-26		
13	Prasanna –car washing	0	100/Per Car		Not signed	0	27-03-26		
14	ADONMO-Digital notice board	55000/- Payment stopped from April 25 Onwards due to no agreement	0		Not signed	0	11-11-25		62100 rent per month effect from Nov 25. From April to Oct collected as per Sattva agreement
15	ACT –Fiber net				Not signed	0	16-12-25		5000 per month
16	Bharathi Airtel	0	0	0	Not signed	0	24-02-26	30000	5500 per month
17	Cherry cable Network(Excitel)						7-03-26		3500 Per month for connection upto-75 nos,and 5000 per month for connection more than 75 nos
18	EV Charges	Rs.9/Unit	0						Agreement is with Sattva still not transferred

AAOA AGREEMENT STATUS – SATTVA



- a) Maintenance Operational Handover taken with effect from **1st April 2025**
- b) **There is no agreement** with Sattva regarding Common area Sharing, only few emails exchanged between AAOA and Sattva and No confirmation or MOM, **hence Sattva held all our payments for Apr – Jun'25.**
- c) **Invoices raised as per AAOA understanding on 28th June 2025** to builder for common area billing of 2nd phase, unsold flats at Rs. 3.60/- for Phase 1 without any supporting documents.
 - a) **Hence Sattva not ready to pay any amount for the bills raised by previous AAOA.**
- d) After several follow ups, Sattva fixed the meeting on **2nd August 2025**. Upon detailed discussion with Sattva Management, Sattva agreed to settle Apr – Jun'25 CAM amount with 50% Sharing for Phase 2 and Unsold Maintenance at Rs. 2.75/- for Phase 1. **All earlier invoices raised by previous AAOA was cancelled and new invoices were raised as per the meeting MOM on 2nd Aug'25.**
- e) In 2nd August, AAOA clearly highlighted that, 2nd Phase handover to be done immediately as Sattva failed to collect CAM amount from few residents in Phase 1 and the same should not be repeated in Phase 2.
 - a) Sattva pushed back stating, they will handle 2nd Phase, which was denied by AAOA.
 - b) Post several follow up's, AAOA pressurized Sattva to hand over Phase 2 running maintenance as 2 different CAM rates will not be acceptable, for the same services.
 - c) Agreement was done on 20th September 2025 which was signed by Sattva and AAOA.

AGREEMENT STATUS– SATTVA BUILDER (Highlights)



20th Sep'25 Agreement highlights below:(Copy shared to residents)

- ❖ Unsold Flats – Rs.2.75/Sqf and if any changes in the rate for residents, **proportionate** increase/decrease will be applicable
- ❖ All the Advance CAM and Corpus amount need to collect by AAOA, and Sattva need to take NOC from AAOA before handing over to new residents WEF 20th Sep 2025.
- ❖ If any flat handover to resident without AAOA NOC, AAOA have full rights to restrict the entry to such resident.
- ❖ If Sattva not paid CAM charges related to unsold flat within 30 days from date of Invoices AAOA can charge 18% Interest and all restriction applicable same as resident as per byelaw or resident code of conduct.
- ❖ Sattva liability to pay Fixed electricity charges on unsold flat as applicable.

Billing Errors by previous AAOA – rectified by current AAOA based on 2nd Aug meeting



Item No	Description	Previous AAOA Invoice Amount	Revised Invoice Amount	Comments
1	<ul style="list-style-type: none"> 2nd Phase Maintenance sharing Invoices raised for the period April - May'25, considered as a Income (2 months) 	Rs.36,33,793/-	NA	<ul style="list-style-type: none"> No Supporting documents available. Post 2nd Aug meeting, supporting documents were provided by current AAOA
2	<ul style="list-style-type: none"> Advance Maintenance for sold flats by Sattva as on March 31st 25 (1 year advance maintenance amount) 	11,40,285/- (Considered as income for Apr-Jun'25)	NA	<ul style="list-style-type: none"> This is 1 Year adv amount, not for 3 months and income should have to be considered proportionately.
3	<ul style="list-style-type: none"> Invoices Issued to Sattva without any agreements for Phase 1 unsold flats 	Rs.4,83,390/- + GST (Rs. 3.60/- SFT)	Rs.3,69,257 /- (Rs. 2.75/- SFT)	<ul style="list-style-type: none"> No Agreements signed between Sattva and AAOA. Post agreement it was proportionately revised to Rs. 2.75/- + GST is not applicable.
4	<ul style="list-style-type: none"> Closing Balance of Elmeasure Pre-paid Charges as on 31st March'25 	Rs. 4,63,734/-	~8L	<ul style="list-style-type: none"> Previous AAOA adjusted closing balance with electricity defaulters and raised invoice without clear financials. Current AAOA rejected this and requested full balance sheet details as of 31 Mar 2025. Sattva agreed on 2 Aug 2025 meeting to provide details. These details are still pending release from Sattva.



WORKS & INITIATIVES

Survey Details



LEGEND

DESCRIPTION	SYMBOL
BOUNDARY	-----

Total Area Statement:-

AREA IN SQ.MT	AREA IN SQ.FT	AREA IN ACRE	AREA IN GUNTAS
47970.77	5,16,340	11	34.14

Area Statement(Excluding Nala Buffer Zone):- (Portion A + Portion B)

AREA IN SQ.MT	AREA IN SQ.FT	AREA IN ACRE	AREA IN GUNTAS
38,654.613	4,16,064	09	12.06

Area Statement(Nala Buffer Zone):-

AREA IN SQ.MT	AREA IN SQ.FT	AREA IN ACRE	AREA IN GUNTAS
9316.163	1,00,276	02	12.0

Portion A: Area Statement:-

AREA IN SQ.MT	AREA IN SQ.FT	AREA IN ACRE	AREA IN GUNTAS
35599.036	3,83,175	08	31.866

Portion B: Area Statement:-

AREA IN SQ.MT	AREA IN SQ.FT	AREA IN ACRE	AREA IN GUNTAS
3055.577	32,889	0	30.20

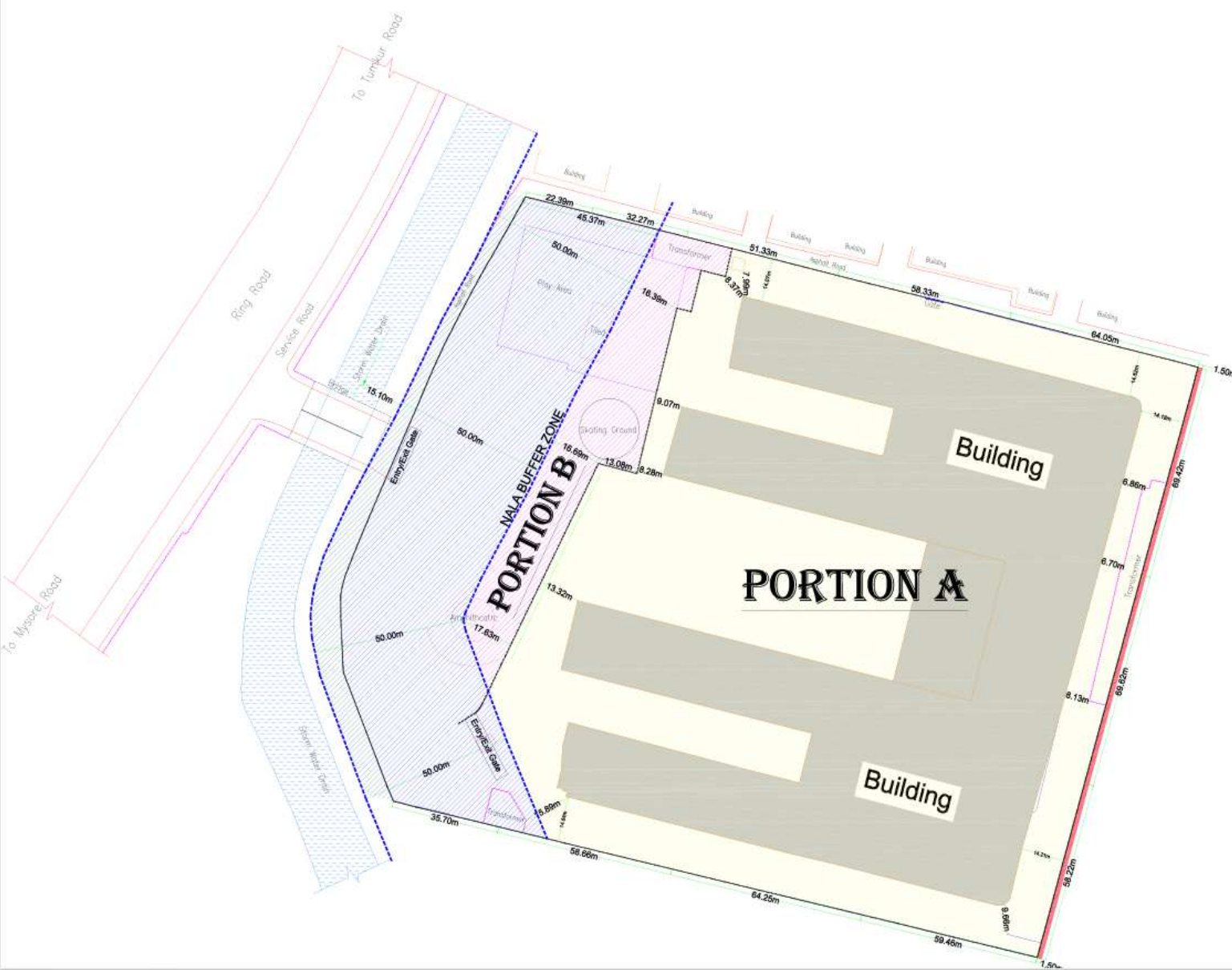
3.0 Guntas(Road widening area at rear Side of the site as per CDP)

NOTES:

- All Levels and dimensions are in meters.

BOUNDARY SURVEY MAP OF SATTVA ANUGRAHA AT SURVEY NO:08, SAJJEPALYA VILLAGE, YESHWANTHAPUR HOBLI, OFF MAGADI ROAD, SUMANAHALLI CIRCLE, OUTER RING ROAD, BENGALURU; 560091

SCALE: 1:1000 Surveyed by: [Signature] Drawn by: [Signature] Checked by: [Signature]
 PACE POINT: [Signature] [Signature] [Signature] [Signature] [Signature] [Signature]
 SURVEYOR & DRAWN BY: [Signature]



Survey Report



This is to inform you of a **critical update regarding the land survey and reconciliation of project land**, based on bylaws, approved drawings, and the Deed of Declaration (DDD).

Land Survey Summary

Details	Area (Sq. Meter)	Conversion Factor	Area (Sq. Ft.)
Total Land as per Bylaw	48,203	10.764	5,18,858
Road Widening Area (Out Side the Compound-Backside)	303	10.764	3,265
Nala Buffer Zone	9,316	10.764	1,00,279
Net Area for Development	38,584	10.764	4,15,315
Open Park (10% - Relinquished to BDA)	4,845	10.764	52,148
Civic Amenity – CA (5% - Relinquished to BDA)	2,413	10.764	25,971
Balance Land (Actual Usable Land)	31,326	10.764	3,37,196
UDS as per Bylaw	40,642	10.764	4,37,475
Shortfall in Land / UDS Mismatch	-9,316	10.764	-1,00,279

Key Observations

Item	Details
Nala Buffer Zone	~1,00,279 sq.ft. (non-developable land) appears to have been included in UDS allocation
Relinquished Land	15% of land (Park + CA) already handed over to BDA; not part of association ownership
Actual Usable Land	~3.37 lakh sq.ft.
Land Considered for UDS Allocation	~4.37 lakh sq.ft.
Shortfall	~1,00,279 sq.ft.

Excessive Charges & UDS Short



Details	Rs.
Short fall of UDS – 100279*10,000 psft	100,27,90,000
BWSSB & KPTCL-240/psft*16,26,435 sft	39,03,44,400
For DG installation 60,000*1384	8,30,40,000
Gail Gas connection 30,000*1384	4,15,20,000
Legal charges 45000*1384	6,22,80,000
TOTAL	157,99,74,400

- Tomorrow detailed mail will be sent to builder
- Request all residents pro actively send mail by "replying all"
- Will wait till Friday for the response from the builder
- Saturday and Sunday we will conduct a strike
- For this we need one person from each flat
- We will call the media and explain all blunders by builder

Entry and Exit update for smooth vehicle movement

Key Achievement – Parking Traffic Optimization (AAOA)

Delivered on Manifesto Commitment: Implemented a structured parking movement system.

Major Change Introduced: One dedicated ENTRY and one dedicated EXIT established.

Earlier Situation

- Both ramps were primarily used for EXIT, creating confusion and bottlenecks.
 - For ENTRY, vehicles had to take a full round of the apartment complex, leading to:
- Increased congestion, Time delays, Unnecessary vehicle movement inside the campus
- Safety concerns for residents

Solution Implemented

- Existing ramp designated as ENTRY-only.
- Dedicated EXIT route created for smooth and direct vehicle movement.

Impact Delivered

- ✓ Eliminated unnecessary internal vehicle circulation.
- ✓ Reduced congestion and waiting time, Improved traffic clarity and discipline.
- ✓ Enhanced safety for children, senior citizens, and pedestrians.

- **Outcome**

TRANSFORMED FROM CONFUSING, LONG-ROUTE ENTRY SYSTEM → DIRECT, EFFICIENT ENTRY-EXIT FLOW, SIGNIFICANTLY IMPROVING DAILY CONVENIENCE.



HT-LT DISCUSSION WITH BESCOM OFFICIALS



Date: 22 July 2025

- Meeting conducted with **BESCOM officials** to evaluate feasibility of converting the apartment's **HT power supply to LT**
- Participants included **Mr. Nagendra Patil, Mr. Nanjunda Swamy and Mr. Shivkumar**
- Detailed discussion covered:
 - Existing **HT electrical infrastructure**
 - Proposed **LT conversion approach**
 - Load assessment and safety considerations
- **Mr. Shivkumar (M.Tech – Electrical)** explained:
 - **Electrical line diagrams**
 - Technical design and system implications
 - Compliance with BESCOM norms
- BESCOM officials reviewed the inputs and shared **initial technical observations** for further evaluation



Builder has agreed to discuss the matter internally and provide a response. AAOA continues to follow up

BMTC BUS STOP Added



- Meeting held with **BMTC Surveyor Mr. Venkatesh**
- Visit conducted based on instructions from **CTM (Chief Traffic Manager), BMTC**
- Key discussions included:
 - Feasibility of a **BMTC request bus stop** near the apartment
 - Coordination with officials regarding a **free U-turn near Summanhalli Flyover**
- Site assessment carried out to evaluate **traffic flow, commuter safety, and operational feasibility**
- Continuous efforts and follow-ups led by **Mr. Santhosh Tikotikar, Mr. Nanjunda Swamy, and Mr. Raghavendra**



Significant achievement and a proud milestone for AAOA

ROAD WORK, CLEANING, FENCING ALONG RAJA KALUVE



- Initiative supported by **Mr. Santhosh Tikotikar, Mr. Nanjunda Swamy**, and a resident volunteer
- Continuous follow-ups made with **government authorities and area MLA**
- **Retaining wall construction for Raja Kaluve** proposed and under active follow-up
- Fencing completed
- **Demonstrates strong resident-led coordination and AAOA's commitment to neighborhood development**



Tank & Duct cleaning and providing safety mesh for Vegetable shop



All underground water tanks and overhead tanks (OHT) were thoroughly cleaned on 31st December 2025. This activity was carried out to ensure proper hygiene, safe water storage, and improved water quality for all residents. Regular maintenance of water storage systems remains a key priority for the association



Undertaking the cleaning of ducts across all towers is a complex, labor-intensive, and potentially risky task—one that most apartment associations have traditionally avoided. However, association took a proactive and responsible step by initiating this effort, ensuring that all ducts are thoroughly cleaned and maintained. This initiative reflects a strong commitment to hygiene, safety, and the overall well-being of the residents



A safety mesh has been installed at the vegetable shop to enhance safety and prevent any potential hazards. This measure ensures better protection of the area while maintaining cleanliness and a secure environment for both vendors and residents

Request Residents to dispose waste through proper channels, violations will be penalized

AAOA JOINS BANGALORE APARTMENTS' FEDERATION (BAF)



- AAOA is now an official member of the Bangalore Apartments' Federation (BAF)
- Membership No: BAF01391 | Valid till: 31 March 2026
- Enables **stronger representation** with civic authorities and government bodies
- Provides access to **best practices, legal guidance, and compliance support**
- Strengthens **community welfare, sustainability initiatives, and collective voice**

This milestone reflects the collective efforts and support of all residents.



GAIL GAS AWARENESS & BRIEFING SESSION

- AAOA coordinated with the **GAIL Gas team** to conduct an awareness and briefing session
- Residents were educated on the **benefits of GAIL Gas connections**
- **Registration and installation process** explained clearly
- Clarifications provided on **charges, timelines, and safety aspects**
- Initiative supports adoption of **safer and sustainable energy** within the community
- Households with PNG connections are not permitted to retain, obtain, or refill LPG Cylinders



*Your Dinner is your freedom of choice, But
fuel is under management of safety and
Government Policy*

Residents are requested to avail this facility. Camps have been arranged, and follow-up camps will be scheduled and notified accordingly

Electricity Power savings

Background: Corridor lights operated 100% at night → high power consumption, frequent bulb failures, and rising maintenance costs.

AAOA Action:

- Implemented alternate lighting during night hours, ensuring minimum 2 lights active per corridor section for safety.
- Street lights adjusted with alternate disconnection for regular usage.
- Pilot project initiated in Tower 7, later extended to all towers.
- Resident feedback mechanism enabled for fine-tuning.



Results:

- Significant reduction in electricity consumption.
- **Monthly savings of ~₹75,000.**
- Extended bulb life and reduced replacement costs.
- Overall improvement in common-area power efficiency

Water Sensor update



Installation of Automated Water Level Sensors & Terrace Safety Measures

Objective: Improve water management efficiency, Ensure uninterrupted water supply, Enhance resident safety, Restrict terrace entry points, Prevent unauthorized access. Improve overall safety, **Not implemented by builder earlier**

Solution Implemented:

- Automated water level sensors
- Eliminate manual intervention
- Controlled terrace access
- Reliable water supply

Project Cost:

- ❑ Total Investment: ₹3.4 Lakhs:
- ❑ Yearly AMC 60,000/- including free replacement if any fault.

- ✓ Monthly Savings:
- ✓ Water Tanker Savings: ₹11,500/month (10 tankers)
- ✓ Manpower Reduction: ~₹40,000/month (2 plumbers)
- ✓ Reduced manual terrace monitoring



Clubhouse AC



Background: Clubhouse AC was not working effectively.

Builder updated that spares were not available.



AAOA Action: AAOA contacted the OEM directly and, based on their guidance, engaged an authorized dealer for inspection and repair.

Work Completed: Chemical servicing of 44 HP and 20 HP VRF outdoor units, servicing of 33 indoor units, gas correction, nitrogen flushing, vacuumizing, recommissioning, and PCB cover servicing.

Result: The clubhouse AC system is now working fine, improving resident comfort and usability of the facility.

Long-pending AC issue resolved through correct technical approach and authorized OEM support.

CCTV CONTROL ROOM CONSOLIDATION



1 Initiative taken

Shifted Phase 1 CCTV control to Phase 2 room and centralized server monitoring at one location. Clubhouse internal CCTV remains separate.

2 Operational improvement

Eliminated duplicate control room operation, simplified supervision, and improved coordination through single-point monitoring.

3 Cost optimization

Reduced CCTV operators:

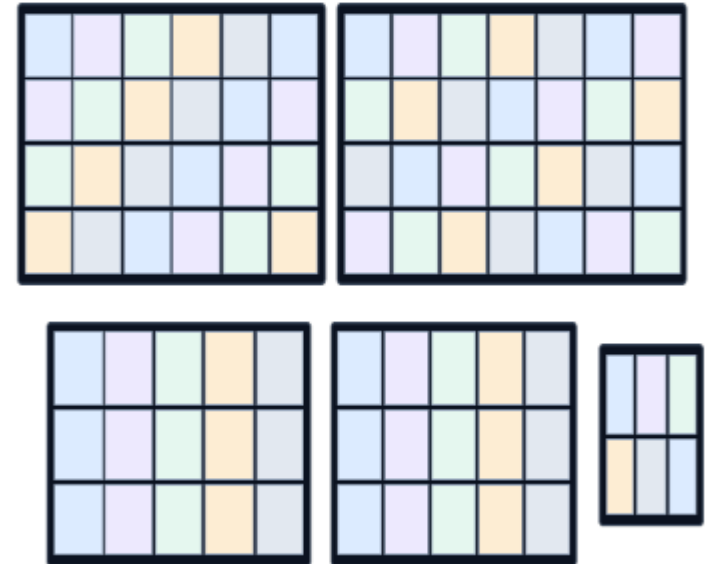
2 manpower

Annual savings: ₹6,00,000

One-time investment: ₹85,000

Centralized CCTV Monitoring Room

Visual representation of single-room surveillance control setup



All major CCTV controls are now managed from one room, improving resource utilization and reducing operating cost.

Achieved ₹6 Lakhs annual savings with a one-time investment of only ₹85,000

Lift System

update

The lift AMC had expired on 16th April 2025, following which we experienced major issues and frequent breakdowns. The Association took this matter seriously and initiated corrective actions on priority.

Key Actions Taken:

- New service agreement signed with KONE Elevators
- All lift batteries replaced (earlier weakened due to continuous fan usage during power cuts)
- Implemented automation system:
- Lift fans now switch OFF after 1 minute of idle time
- Real-time malfunction alerts are sent to lift operators and the Facilities team.

Current Status:

- ❖ Lift breakdowns are now almost nil
- ❖ Lift rescue training provided for select Security and Electrical staff
- ❖ System performance has significantly improved
- ❖ **Fitness certificate received**



We sincerely thank all residents and technical experts who supported us in resolving this issue.

Parking- System Regularization



Background:

- Earlier Sattva allotments had **no parking stickers numbering** and not issued for new comers
- ~200 vehicles were found without valid allotments.
- Unauthorized parking led to misuse of common areas.
- Complaints were raised by residents and authorities.

Governance & Compliance

Parking regulations implemented under **AAOA**

- **Bylaws** (parking authority).
- Approved via **Special General Meeting (SGM) – 15 June 2025**.
- **Code of conduct, fines & penalties** enforced.
- Full **monitoring & control** by the Association.
- AAOA Initiative

Mandatory parking sticker system introduced.



Charges: ₹25 (4-Wheeler) ₹20 (2-Wheeler)

Unique serial-number stickers introduced (no flat details). Ensures **privacy, security, and traceability**.

Results & Impact

- ~200 unauthorized vehicles **removed**.
- Parking now **organized & disciplined**.
- Improved **safety** and reduced **illegal activity**.
- Better **space utilization** and **accountability**.

Resident Cooperation

- Display valid stickers at all times.
- Avoid misuse of common areas.
- Report violations promptly.

→ **Continued cooperation will ensure a safe, fair, and efficient parking environment for all residents.**

CYCLE STAND INITIATIVE



Background: Previously, cycles were parked in corridors, violating guidelines and creating safety risks during emergencies.

AAOA Action: Installed dedicated cycle stands across all towers.

Capacity for ~220 cycles

Cost: ₹1.35 Lakhs

Instructions: Cycles must be parked only in designated stands

Corridor/staircase parking strictly prohibited

Compliance: Non-compliance will lead to removal of cycles and action per by-laws

Conclusion: This initiative ensures safety, organization, and compliance. **Residents' cooperation is essential.**

Optimizing Cauvery Water Utilization & Storage



Background: Builder connected Cauvery water only to processed tank (1.5 lakh L) , Supply on alternate days → storage underutilized (~1.5 lakh L max)



Gap Identified: only Processed storage tank connect with Cauvery pipeline, Raw water tank (1.5 lakh L) not connected.

AAOA Action: Reviewed system & reconfigured pipeline connections and Connected Cauvery line to both processed & raw tanks

Result: Increased storage capacity to ~2.5 lakh liters

Financial Impact:

- ❑ One-time cost ₹70,000
- ❑ Monthly savings ~₹2,00,000

Outcome: Reduced tanker dependency & improved efficiency with Cost Savings

STATUTORY COMPLIANCE INSPECTION



CEIG



- **Observations:** Transformer maintenance, DG earthing, cable termination, fire extinguisher refilling, cable shaft closure, and electrical equipment servicing with CEIG compliance.
- **Action:** All works to be executed through a Class-1 Electrical Licensed Vendor as per CEIG requirements.

FIRE & SAFETY, PCB



- The Fire and PCB Department has successfully completed the
- **Phase 1 Fire and PCB Renewal inspection.** T
- The inspection covered the **Phase 1** and all **common area fire fittings.**

Builder to complete this task and update BESCO, PCB, Fire Dept. due to HOTO not done, AAOA continues to follow with Sattva

DG Load Switching – Issue



- Joint inspection conducted with DG and electrical panel vendors to address recurring auto switch-off issue.
- Root cause identified, rectified, and corrective steps explained to the electrical team and documented
- **Improved power reliability and backup stability.**

Important Note on DG Operations:

- If BESCO power fluctuates rapidly (off/on within 1–2 minutes, multiple times), the DG may shut down automatically.
- Manual intervention is required to restart the DG.
- Restart process may take a few minutes, causing temporary delay in restoring apartment power.
- **Request all Residents Co-operation in such situations.**
- **“Avoid calling helpdesk within 5 mins”**

AAOA INITIATIVES Cont..



BLOOD CAMP



15 Aug 2025: Blood Donation & Health Checkup Camp organized with AAOA, in collaboration with Marwari Yuva Manch (Bangalore R) and Agrawal Yuva Sangh, with medical support from Narayana Health & Bone Cure Clinic.

26 Jan 2026: Blood Donation Camp organized by Marwari Yuva Manch (Bangalore R), supported by Narayana Health.

RAILING SUPPORT FOR SENIOR CITIZENS



UMBRELLA DISTRIBUTION



YOGA



AAOA organized a free introductory yoga session for residents, featuring simple and effective practices for overall well-being, conducted by Isha Foundation (20.9.2025)

BARRICADE INSTALLATION



INTERACTIONS WITH AAOA TRAINERS



AAOA held an interaction with all 21 trainers of Anugraha.

Key Outcomes:

- The Association clearly outlined the trainers' duties and responsibilities in line with association rules and regulations, ensuring smooth operations and harmonious coexistence within the premises.
- Constructive suggestions were shared to encourage greater student participation and engagement.
- The meeting concluded on a positive and collaborative note, with a shared commitment to enhancing the overall community experience.

HYGIENE INITIATIVES FOR RESIDENTS AND SUPPORT STAFF



Dry Waste Bins Installed to Enhance Cleanliness & Hygiene
Basement 1: **Blue bins** placed outside lift lobbies
Basement 2: **Red bins** placed outside lift lobbies
Basement 3: **Green bins** placed outside lift lobbies
Ground Floor Common Areas: Blue bins installed



5 tables and 30 stools installed for housekeeping and facility staff.
Replaces floor seating during meals.
Ensures comfort, dignity, and welfare.
Reflects AAOA's appreciation for staff service.



AAOA Introduces Floor Sweeping Machines for Basements:
Ensures cleaner, dust-free environment
Prevents dust on parked vehicles
Reduces manual effort, improving staff health and safety
Reinforces AAOA's commitment to sustainable, efficient practices.

VENDORS MEETING



AAOA actively engages with vendors to improve service quality, introduce new technologies, address resident concerns, and explore revenue opportunities—always with a strong focus on resident safety and security.

WEEKLY HOUSEKEEPING & SUPPORT STAFF BRIEFING



- Briefing session conducted Weekly by **AAOA President – Mrs. H. Rathna**
- Roles and responsibilities **reinforced and clarified**
- Focus on improving **service quality, hygiene, and safety standards**
- Emphasis on **discipline, coordination, and accountability**
- Staff motivated towards **professionalism and proactive support**
- Initiative aimed at ensuring a **well-maintained living environment**





EVENTS & PROGRAMS

National / State Festivals @ Anugraha



Independence Day:

Chief Guest : Mrs. Gayatri

Retired School Teacher, Tower-8



Kannada Rajyotsava:

Chief Guest : Smt

Venkatalakshamma,

**Retired Kannada Teacher/ Social
worker, Tower-2**



Republic Day:

Chief Guest: Lt. Col PS Chandrashekar
**Alumnus of the Prestigious NDA &
IMA, Tower-3**

Festivals @ Anugraha :



- The 5 day event was marked by devotion and enthusiasm, with **Hon. MLA Shri Priya Krishna** and landlord **Mr. Sampathanna** as chief guests.
- Residents actively participated in cultural programs, making the occasion memorable.
- The celebrations concluded with a community lunch and a lucky dip contest, adding joy and excitement.

Festivals @ Anugraha: Navarathri & Ayudha Pooja



- The festivals were celebrated with spiritual fervor, fostering harmony and unity among residents.
- A vibrant 2-day **Gombe Pooja, Garba and Dandiya** dance brought together all age groups, adding energy and color to the occasion.
- **Ayudha Pooja** Celebration Celebrated with our support staff, with sweets distributed to mark the occasion
- These events strengthened community bonding while honoring tradition.

Festival Rhythms and Colourful Vibes at Anugraha



Festival Celebrations at Anugraha
AAOA celebrated diverse festivals — **Makara Sankranti**, **Krishna Janmashtami**, **Holi**, **Iftar**, **Lohri**, **Saraswathi Pooja**, and **Ugadi** — bringing residents together and fostering unity. These events showcased cultural diversity, encouraged participation across age groups, and strengthened community spirit.

Recognizing Achievements: AAOA Honors Our Residents



Lt. Colonel P. S. Chandrashekar

- Awarded the *“Veterans Achievers Award”*
- Honored by the Chief of Army Staff at the Retiring Officers event, New Delhi



Master Daivik H. S.

- *“Guinness World Record”* achievement
- Recognized by the International Book of Records for reciting the *Mahalakshmi Ashtakam* in just 52.93 seconds



Badminton Achievement

- In-house badminton team secured 2nd place (Runners-up) in the *“Inter-Apartment”* Badminton Tournament 2026.



Mr. Vinay

- Designed and modeled the first-class AC sleeper coach of the Vande Bharat Train

Notable Events at Anugraha



Visit of Hon. Shri Jogaram Patel

AAOA welcomed the Cabinet Minister for Parliamentary Affairs, Law & Legal Affairs, Legal Consultancy, and Justice, Government of Rajasthan, during the housewarming ceremony of Flat T10-202.



Hindu Samajotsava & E-Waste Drive

Held on 26th January 2026 at the Clubhouse Party Hall, the event was presided over by AAOA President Mrs. Rathna Nanjudaswamy and was a grand success.

Sports Events at Anugraha



Ganesha Sports Event



Rajyotsava Cricket- 24 to 26th Oct 2025



Sports events on two occasions, embracing teamwork and togetherness under the principle **“all for one and one for all.”** Residents of all age groups participated enthusiastically, fostering community bonding and a healthy competitive spirit.



Inaugural Ceremony of Cauvery Water Connection to Anugra



With the support of Hon. **MLA. Shri Priya Krishna**, Anugraha received Cauvery water. **Smt. Rathna Nanjudaswamy**, **President-AAOA**, led the function to express gratitude and appreciation on behalf of all residents.



Other dignitaries who graced the occasion were **Shri M. Sampathanna**, landowner of Anugraha, **Mr. Vivek**, Sattva representative, **ACP Chandan** and the **BWSSB team**



2 CASES AGAINST CURRENT

AAOA

CASE1: AGAINST AAOA BY Ex FM and



Sattva

- ❖ Ex. FM **Mr. Gangadhar** sent the accountant **Ms. Sandhya** with **unsigned vouchers** to the former Treasurer's residence for signature post elections (15th Jul'25, when new AAOA requested for spending vouchers).
- ❖ The former Treasurer declined to sign the vouchers.
- ❖ **Without informing the Association or the Managing Committee**, Ex FM sent the vouchers to Joint Treasurer's residence and obtained signatures on the same vouchers on 16th Jul'25.
- ❖ Ex FM **failed to maintain all the required spending vouchers and invoices raised for builders**, hence entire financials were withheld by builder.
- ❖ **When the Managing Committee raised questions** regarding these procedural lapses, Ex FM Mr. Gangadhar, on the night of 16th July, **threatened committee members**.
- ❖ Subsequently, **atrocious case was filed against Association members on 17th Jul'25**. The **Association is now contesting the case** and is **providing all required documents and details**, as there is **no wrongdoing on the part of the Association**.

CASE2 : AGAINST AAOA by Sattva



Background & Key Issues

Outstanding Dues: ₹2+ Crores payable by Sattva remain unsettled (as of Nov).

Agreement Violation: AMC & Corpus Fund (per agreement dated 20 Sept 2025) were to be collected by AAOA, but Sattva collected directly and withheld transfer.

Funds Not Transferred: Corpus fund & maintenance from 38 flats not remitted.

Maintenance Charges: Collected amounts withheld.

Corpus Fund Dispute: ₹7.5 Crores corpus proposed by Sattva to be adjusted against defaulters; AAOA rejected as corpus belongs to Association.

Non-Cooperation: Sattva's response has been dismissive, suggesting court action.

AAOA Actions

- Restricted Sattva's administrative involvement.
- Temporarily withheld issuance of NOCs for new transactions until compliance ensured.
- Maintained transparency: no restrictions on resident entry, exit, or use of amenities.

Legal Status

- Sattva filed civil suit; interim order obtained.
- Matter pending final judgment; interim order does not determine final rights.

Positive Outcomes

- Approx. ₹1.5 Crores of pending dues recovered.
- Financial discipline and accountability strengthened.

Association Stand

- AAOA remains committed to transparency and safeguarding residents' interests.
- Sattva must clear all pending dues and comply with agreed terms before normal processes resume.

Request to Residents

- **Continued support and understanding appreciated.**
- **All actions taken are in the collective interest of the community.**

In Addition to above cases, several complaints lodged against AAOA by few Residents

Allegations



Allegation – 17 L

Cauvery Function – Expense Clarification

- AAOA spent only ₹27,000, solely for mementos to Sattva representatives.
- All other arrangements (food, event management, logistics) were handled and funded entirely by Sattva.
- AAOA had no financial involvement or benefit beyond the stated amount.
- Allegations regarding AAOA's role are baseless; any queries on expenses should be directed to Sattva.
- **Conclusion:**
AAOA has presented the facts transparently and will not respond further to unfounded claims.

Infrastructure & Welfare Initiatives

- **Renovation of entry school bus stand**
- **Tanker water connection (Phase 2 to Phase 1)**
- **Rainwater harvesting pipeline installation**
- **Additional CCTV and live coverage for Phase 1 lifts**
- **Bore well rejuvenation (if feasible)**
- **Additional tools for support staff**
- **Additional Gym equipment procurement**
- **Silt cleaning on all chambers in basement 3**
- **Implementation of new minimum wages for FY 26–27**
- **Rain Water drainage repair near multipurpose ground**
- **Fire Extinguisher refiling.**
- **Purchase of Computer /Laptop for office use**
- **Electrical panel services and transformer filtration and earth Pit testing and reporting.**



HOTO Update

HOTO Auditor on boarding



New Internal Auditor appointed to review builder handover gaps.

The Hoto Audit Service Provider HASTAANTRANA.

-

Audit initiated to **ensure proper handover, compliance gaps, and quality concerns.**

Objective: establish a **structured, transparent, and validated HOTO process** before full takeover.

Key Areas

- **Statutory Compliance** – OC, plans, NOCs, licenses.
- **Utilities & Systems** – Electrical, Water, Fire, Lifts, Solar, Waste.
- **Quality Audit** – seepage, cracks, unfinished works.
- **Maintenance Review** – preventive & breakdown practices.

High-Level Observations

- Incomplete civil & MEP works.
- Gaps in statutory approvals.
- Quality issues (seepage, cracks).
- Poor maintenance records.

Outcome & Benefits

- Clear builder liabilities identified.
- Ensures **safe, compliant, and complete takeover.**
- Protects against **future risks.**
- Improves **long-term asset quality.**

Next Steps

- Submission of detailed audit report.
- Escalation to builder for closure of unfinished works.
- Continuous monitoring & resident updates if any.

➤ **OC (Occupancy Certificate)**

- **Final Occupancy Certificate** was issued on 29/06/2024 for Tower 13 to 22 including Towers 1 to 12 and Clubhouse

➤ **Licenses**

- **Fire Clearance Certificate (CC):**

- ✓ Phase 1 expired on 18/03/2023
- ✓ Phase 2 valid till 20/01/2026 (Now expired unless renewed)

- **STP & DG – CFO (Consent to operate)**

- ✓ Phase 1 expired
- ✓ Phase 2 Valid till 20/06/2028

- » **Lift License**

- ✓ Phase 1 valid till 06/09/2031
- ✓ Phase 2 Valid till 11/08/2034

➤ **Building Sanction Plan**

- ❖ Next to Nala, There is a small lane of 5.3M wide, which connects to 8.53M wide road at north. This lane is in 50M Wide Nala Buffer Zone.
- ❖ Main entrance plaza of 25M wide is also Nala Buffer Zone,
- ❖ From Plaza, 2 way 18M wide road is proposed which connects to main entrance portal at south west corner of site
- ❖ In the Nala Buffer Zone - Entrance Plaza, Entrance Portal, Electrical Sub Station, 2 Way Fire Driveway, 1st Set of Transformer Yard, 1st Set Of DG Yard, Open Air Theatre, Play Courts etc., are executed.
- ❖ Basement to be used only for parking. However, office, vegetable shop, salon are created . The coffee shop too is an additional structure. All these add to the BUA of the building. BBMP can penalise and ask them to be removed

➤ **Major Pending works or volitions**

- DG retrofitting emission control device – to be installed
- Basement Ventilation system not provided
- Fire Staircase Below Ground – Pressurisation not provided
- Basement Lift Lobby doors are opening inside at all 3 levels
- Escape Route Direction signage in LUMINOIUS PAINT for movement of residents to move in the case of emergency have to be indicated in corridor/passage on each floor
- ASSEMBLY AREA to be earmarked for residents to assemble after evacuation during practice drill and in an emergency
- A fire command station should be established in the lobby of each building on the entrance floor.
- A fire safety director per building, fire wardens per floor to be nominated

ELECTRICAL DESIGN CAPACITY – 5500 kVA

- ❖ Approved installation Capacity DG– 3500 kVA ($7 * 500 = 3500$)
- ❖ Approved Sanctioned load – 3000 kVA (as per records)
- ❖ Contract Demand @ 90% - 2700 kVA

Revised Sanction load:

- ❖ 1500 kVA (as per HT Bill)
- ❖ Revised Contract demand @ 90% - 1350 kVA.

GENERAL OBSERVATION IS AT FULL OCCUPACY AND LOAD TRANSFORMERS ARE EXPECTED TO BE OVERLOADED BY 25%, WHICH MAY LEAD TO POWER SUPPLY ISSUES

- **Diesel Generators:** There is mismatch in number of DG considered as per design and CEIG approval against installed at site. ($5 * 500$ kVA v/s $4 * 500$ kVA). At peak load condition, there could be power issue such as fluctuation and tripping.
- **The Phase II – DG backup** is connected from the DG 1&2 from DG room 1 and DG 3&4 from DG room 2 sub feeders which are supposed to be connected from the separate DG. This kind of connection will impact on the sub feeder breaker as well the DG's loaded.
- **UPS for the Emergency lighting** is not provided (Fire Staircase and Common area)

- ❖ **EV-chargers** do not comply with CEA safety norms
- ❖ **Residents EB and DG** has the same rating of ACCL (40 Amps) which can lead to uncontrollable usage of DG power and burden on DG.
- ❖ **HT connection and with Single meter for entire complex (Phase-I and Phase-II,)**

The following Energy loss come into play

- Transformer Efficiency loss
 - Transformer no-load loss
 - Utility wise Energy loss
 - DG Energy loss
-
- ❖ **Maximum Demand (MD) Penalty:** Since individual flat owner pay electricity charges through prepaid meters, it is not possible to monitor the Maximum Demand for each individual resident, which will pose a significant issue in the future since everyone will have to share the MD penalty (indirectly as CAM charges) in the event of MD recorded by the HT meter, regardless of their actual maximum demand.

MANAGING COMMITTEE – RESIGNATIONS



- **Mr. Murthy B T**

Resigned due to personal and family commitments

Resignation accepted

Appreciation recorded for his contributions

- **Mr. Kantharaju C B**

Resigned due to family commitments

Unable to participate in AAOA activities

Resignation accepted



MANAGING COMMITTEE – RESIGNATIONS



- **Mr. Shivu Diggi**

Resigned due to personal and family commitments

Resignation accepted

Appreciation recorded for his contributions

- **Mr. Kiran**

Resigned due to family commitments

Unable to participate in AAOA activities

Resignation accepted

Managing Committee wishes all four members good luck for future.

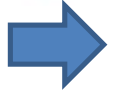




AAOA Financials for the Period April to December 2025

“Numbers don’t lie.....But they will surely reveal who was not paying attention”

FINANCIALS AS PER PREVIOUS AAOA



Financial Shown as on 30-Jun-2025

The extract of the presentation on 15th June 2025 – unaudited financials for SGM.

ANUGRAHA APARTMENT OWNERS ASSOCIATION PROVISIONAL INCOME AND EXPENDITURE ACCOUNT Period April 2025 to June 2025			
Expenditure	INR	Income	INR
Bank Charges	64	Other Income-Members	4,11,169
Conveyance Expenses	800	Other Income - Non Members	72,63,505
Drinking Water Charges	12,762	Maintainance Charges -Non Memebe	13,91,743
Electrical and Plumbing Maintenance	13,50,775	Maintenance Charges -Apr to June 20	86,42,453
Electricity Charges	24,01,000		
Facility Management Services	2,74,161		
Facility Office Equipements, IT	1,21,874		
Garden Maintenance	5,47,701		
Generator Expenses- Diesel	1,81,800		
Gym Servicing Expenses	30,000		
House Keeping Meterial Expenses	3,94,288		
House Keeping Salary	35,88,320		
Office Expenses	7,278		
Pest Control Service	2,85,000		
Postage and Courier Charges	190		
Printing and Stationery	29,069		
Legal Charges	10,000		
Repair and Maintenance Electricals	7,686		
Repairs and Maintenance Others	2,126		
Resident Welfare Expenses	22,500		
Salt Crystal	66,000		
Security Salary	29,68,147		
Staff Welfare	12,762		
Stationery	15,964		
Swimming Pool Maintenance	2,30,000		
Waste Management	1,71,000		
Water Charges	25,93,792		
Excess income over expenditure	23,83,810		
Total	1,77,08,870	Total	1,77,08,870

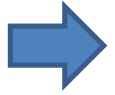
Description	Amount (Approx)
Total Income	Rs. 1,77,08,870
Total Expenses	Rs. 1,53,25,060
Surplus Funds	Rs. 23,83,810

Actual Financial Position as on 30-Jun-2025



❖ **PI note, any unaudited financials will be presenting after closing of accounting period, this just estimated cash flow statement and not actuals.**

❖ **PI find below the actual statement of income and expenditure for April to June 2025**



Unaudited Provision Income and Expenditure Account			
Period April to June 25			
Expenses	INR	Income	INR
AMC Charges	336,300	Other Income-Members	411,169
Bank Charges	128	Other Income - Non Members	6,008,928
CCTV Service Charges	25,000	Late Payment Fine	-
Consumable Items	-	Maintenance Charges -Non Members	415,256
Convenience Expenses	1,885	Electricity Collection	3,911,394
Digital Water Charges	1,000	Maintenance Charges - Members	8,641,913
Election Expenses	19,548	Interest - on EMD Deposit Electricity	450,000
Electricity Charges	7,959,089	Maintenance Charges - Unsold Flats	-
Facility Management Services	1,664,118		
Garden Maintenance	495,000		
Generator Expenses- Diesel	681,800		
GST Expenses Under Rule - 42	692,905	Loss	2,299,715
House Keeping Items	260,813		
House Keeping Staff Salary	3,472,984		
Interest on TDS	-		
Miscellaneous Expenses	2,000		
Office Expenses	15,462		
Pest Control Service	285,000		
Postage and Courier Charges	190		
Printing and Stationery	36,267		
Professional Fee	128,000		
Repair and Maintenance Electricals	61,316		
Repairs and Maintenance Others	30,632		
Resident Welfare Expenses	17,562		
Round Off	-2		
Salt Crystal	66,000		
Security Salary	2,605,317		
Staff Welfare	14,262		
Swimming Pool Maintenance Charges	325,000		
Telephone Expenses	3,599		
Transportation Charges			
Waste Management	181,500		
Water Charges	2,755,700		
TOTAL	22,138,376	TOTAL	22,138,376

22,99,715/-
Deficit Q1

Unaudited Provision Income and Expenditure Account

Period April to Dec-25

Expenses	INR	Income	INR
AMC Charges	2,113,040	Other Income-Members	1,414,368
Bank Charges	8,170	Other Income - Non Members	12,676,780
CCTV Service Charges	25,000	Late Payment Fine	89,903
Consumable Items	5,947	Maintenance Charges -Non Members	6,004,071
Convenience Expenses	9,471	Electricity Collection	13,295,752
Digital Water Charges	1,300	Maintenance Charges - Members	31,399,696
Election Expenses	44,948	Interest - on EMD Deposit Electricity	450,000
Electricity Charges	24,452,448	Maintenance Charges - Unsold Flats	4,573,066
Facility Management Services	6,278,954		
Garden Maintenance	1,485,000		
Generator Expenses- Diesel	1,144,869		
GST Expenses Under Rule - 42	2,682,586	Loss C/F	6,284,960
House Keeping Items	852,211		
House Keeping Staff Salary	10,510,846		
Interest on TDS	3,279		
Miscellaneous Expenses	39,215		
Office Expenses	230,042		
Pest Control Service	855,000		
Postage and Courier Charges	360		
Printing and Stationery	140,469		
Professional Fee	1,038,000		
Repair and Maintenance Electricals	402,390		
Repairs and Maintenance Others	502,898		
Resident Welfare Expenses	391,788		
Round Off	-15		
Salt Crystal	66,000		
Security Salary	10,241,550		
Staff Welfare	72,422		
Swimming Pool Maintenance Charges	1,248,590		
Telephone Expenses	13,954		
Transportation Charges	630		
Waste Management	650,000		
Water Charges	10,677,235		
TOTAL	76,188,597	TOTAL	76,188,597

Unidentified Income collected from builder and Vendors



Unidentified Income April to December 2025

Details	April to June 25	July to Sept 25	October to Dec-25	Total
Solar Benefit	653,400	653,400	653,400	1,960,200
Fixed charges	248,077	212,653	139,362	600,092
Power Bills on Sattva Signage Board	16,801	16,801	16,801	50,403
50% Electricity expenses for common area from Sattva	899,571	-		899,571
Opening Balance of EL Measure	800,000			800,000
ADONMO income	165,000	165,000	179,200	509,200
Internet service	42,000	42,000	42,000	126,000
EV Vendor	48,967	48,314	82,228	179,509
Total	2,873,816	1,138,168	1,112,991	5,124,975

Q1 INR. 28,73,816 and
Q1 to Q3 INR 51,24,975

Income collected from builder by current



AAOA

Invoice Issued to Sattva from April to Dec 25

Row Labels	Sum of Basic	Sum of GST	Sum of Total
AMC	16,512,395.00	2,972,231.02	19,484,626.02
Common sharing	5,436,870.00	978,636.56	6,415,506.56
Fixed charges electricity	604,322.00	-	604,322.00
Ganesh Contribution	84,745.76	15,254.24	100,000.00
Sattva Logo Power Bills	64,432.50	11,597.85	76,030.35
Tank Cleaning	179,300.00	32,274.00	211,574.00
Unsold Flat Maintenance	4,902,020.00	-	4,902,020.00
Solar Benefit	1,960,200.00	352,836.00	2,313,036.00
Op EL Measure Balance	463,734.00	83,472.12	547,206.12
Common area Electricity Sharing	899,571.00	161,922.78	1,061,493.78
Grand Total	31,107,590.26	4,608,224.57	35,715,814.83

MAINTENANCE DEFAULTERS



When we resumed office on 1st July 25, the 1st Qtr pending CAM amount was Rs. ₹ 7,24,558/- as on 30th Jun'25.

Few residents are not paying their maintenances - However AAOA taken all the necessary actions as below for Collection.

As on today Total default amount for 2025-26 - for Q1 to Q4 up to 28th March 2026 is Rs. 1,78,440/-

“If enjoying facility without paying maintenance was a talent, this will not workout with AAOA”

The action taken against the defaulters are as below:

- Suspension of garbage collection
- Deactivation of MyGate access
- Restriction of El-measure Recharge
- Denial of clubhouse entry

Flat Wise Maintenance Dues Report as on 28th March 26

SL No	Unit	Occupant	Owner Name	Q1	Q2	Q3	Q4	Total Balance Amount
1	T1-201	Owner	Mohan Kumar	-	-	16710	16599	33309
2	T6-1001	Owner	Kumar Murugan	11135	11484	12225	12330	47174
3	T9-306	Owner	Veena TN	-	-	5585	5592	11177
4	T9-603	Owner	AVINASH DAGA	5292	5458	5532	5810	22092
5	T12-502	Owner	Sagar	-	-	5540	5503	11043
6	T12-1105	Owner	Karthik G	5314	5481	5834	5884	22513
7	T16-1101	Vacant	NA	-	-	-	1588	1588
8	T21-501	Vacant	NA	-	2848	13137	13559	29544
Total				21741	25271	64563	66865	178440

OPENING OF 4 NEW BANK ACCOUNTS FOR EVENTS & DEPOSITS



Financial Transparency Initiatives: To separate cultural and sports finances from maintenance, AAOA opened four additional accounts:

- 1. AAOA Cultural Committee Account – for cultural events- 2377102000000300**
- 2. AAOA Sports Committee Account – for sports activities - 2377102000000310**
- 3. SBI for Corpus Fund and Advanced Maintenance Collection Account - 44665229131**
- 4. Existing Account – CANARA BANK For all Maintenance Collection- 120030618224**

This ensures ease of use and greater transparency in financial management. As on today our deposit and balances are as below.

Fixed Deposit		Current Account	
SBI - Carpus Fund	1,43,54,208.00	SBI -Current Account	1,06,378.00
SBI-Income Vendor Deposits	10,80,000.00	Canara Bank Current Account	77,53,786.00
SBI- AMC Deposits	56,00,000.00	IDBI Cultural A/c- 31.12.25	1,53,944.00
		IDBI Sports A/c 31.12.25	3,947.00
Total FD	2,10,34,208.00	Bank Balance	80,18,055.00

Cultural and Festival – FINANCIAL UPDATES



Anugraha Apartment Owners' Association

Provision Income and Expenditure Account

Period April to December 2025

Particulars	As on 31.12.2025					
	SCH	Ganesha Festival	Navarathri	Ayudha Pooja	Kaveri and Kanada Rajyotsav/ Cricket	TOTAL
Income						
Contribution from Members and Non Members	1	1,756,047	478,192	85,000	87500	2,406,739
TOTAL		1,756,047	478,192	85,000	87500	2,406,739
Indirect Expenses						
Cultural Expenses-2025-26	2	1,573,339	483,417	96,320	141206	2,294,282
TOTAL		1,573,339	483,417	96,320	141206	2,294,282
Balance amount as on 31st December 25		182,708	-5,225	-11,320.00	-53,706	112,457

Detailed report in next slide

Municipal No 8/1 Sajjepalya Village, Magadi Main Road, Yeshwanthpur Hobli, Bangalore
UnAudited Income and Expenditure Account
Period April to December 2025



Particulars					
	Ganesh Festival	Navarathri Festival	Ayudha Pooja	Kaveri and Kannada Rajyotsava/ Cricket	TOTAL
SCH 1- Contribution from Members and Non Members					
Contribution from residents	929,348	393,299	-	87,500	1,410,147
Contribution from Association Member	235,695	-	-	-	235,695
Income from Events	210,708	70000	85,000	-	365,708
Donation from others- Non Residents	97,459	-	-	-	97,459
Donation from Landlord	42,373	-	-	-	42,373
Seva and others	140,515	-	-	-	140,515
Hundi Collection	15,203	14893	-	-	30,096
Contribution from Builder	84,746	-	-	-	84,746
TOTAL	1,756,047	478,192	85,000	87,500	2,406,739
2. Cultural Expenses-2025-26					
Tents for Cultural Program	255,000	116000			371,000
Sound systems	140,000	50000			190,000
Community Lunch	437,105	163000			600,105
Daily Prasada	160,395	-			160,395
Plates/Cups	35,705	-			35,705
Printing and stationary	27,525	-			27,525
Mantapa	69,550	-			69,550
Flower for daily Pooja and Flower decoration	84,500	35570			120,070
Singers		47100			47,100
Prizes		13477			13,477
Procession - Pallakki and others	19,000	-			19,000
Procession - Ribbon	6,280	-			6,280
Crackers	29,000	-			29,000
Ganesh Idol	28,000	-			28,000
Sports Events	7,570	-			7,570
Daksina for Purohit	21,000	-			21,000
Cleaning- Garbage	4,183	-			4,183
Pooja expenses	5,633	10000			15,633
Tamate /Drummers	50,000	-			50,000
Photograph	55,000	15000			70,000
Event Expenses- Stall Canopy	50,000	25000			75,000
Lucky coupon - Prizes	50,469	-			50,469
Ayoda Pooja Expensess and Sweet distrubuted t	-	-	96,320		96,320
Felicitation to Employe's	36,124	-			36,124
Kaveri Water Inugaration expenses				27,540	27,540
Other Expenses	1,300	8270		113,666	123,236
TOTAL	1,573,339	483,417	96,320	141,206	2,294,282

Cauvery
Function
Exp-27,540

EB CALCULATIONS



EB working				
Details			Example	Total Bill amount
Electricity Charges	6.90	Rate /Unit	176.08	1,215
P&G Surch Charges	0.36	Rate /Unit	176.08	63
Demand Charges	0.23	Rate/Sqf	1490	343
Demand Charges Rs.290/KVA*1350 KVA Fixed Charges/1626435 Sqf				
$1350 * 290 / 1626435 = \text{Rs.}0.24$				
Fuel Cost Adjustment charges	0.44	(This may Vary month on month)	176.08	77
Tax	0.09			115
Total				1,814

Why Budget?



“Budget is a planReality is all about negotiation”

- **Why Budget?**
 - Ensures **financial discipline & control** – avoids unplanned expenses.
 - Provides **transparency** – residents see how funds are used.
 - Prevents **sudden financial burden** – expenses planned in advance.
 - Supports **smooth operations** – timely payments to staff, utilities, vendors.
 - Guarantees **continuity** – systems in place beyond any committee.
 - **Why Before Start of Financial Year?**
 - Aligns income and expenses with the **annual cycle**.
 - Enables **advance planning** for major works and contracts.
 - Prevents mid-year disruptions or ad-hoc collections.
 - Builds **resident confidence** with clarity from day one.
- A structured, approved budget **before the financial year begins** is essential for responsible governance and long-term sustainability. Resident support is key.

Budget Update



Anugraha Apartment Owners' Association			
Budget for 2026-27			
Indirect Expenses		Income	
AMC Charges	5,699,242	Other Income-Members	1,984,693
Bank Charges	11,438	Other Income - Non Members	8,490,546
CCTV Service Charges	48,000	Late Payment Fine	119,871
Consumable Items	8,326	Maintenance Charges -Non Members	4,586,739
Convenience Expenses	13,259	Electricity Collection	20,361,311
Digital Water Charges	1,820	Maintenance Charges - Members	57,897,352
Election Expenses	62,927	Maintenance Charges - Unsold Flats	5,198,160
Electricity Charges	36,727,087		
Facility Management Services	11,844,905		
Garden Maintenance	2,079,000		
Generator Expenses- Diesel	902,817		
GST Expenses Under Rule - 42	2,020,859		
House Keeping Items	1,193,095		
House Keeping Staff Salary	15,494,021		
Miscellaneous Expenses	54,901		
Office Expenses	322,059		
Pest Control Service	1,197,000		
Postage and Courier Charges	2,500		
Printing and Stationery	196,657		
Professional Fee	1,453,200		
Repair and Maintenance Electricals	563,346	Loss	19021982
Repairs and Maintenance Others	704,058		
Resident Welfare Expenses	732,351		
Round Off	-22		
Salt Crystal	92,400		
Security Salary	18,125,061		
Staff Welfare	101,391		
Swimming Pool Maintenance Charges	1,748,026		
Telephone Expenses	19,536		
Transportation Charges	882		
Office Equipment and Computer	250,000		
Waste Management	910,000		
Water Charges	15,080,514		
Total	117,660,655	-	117,660,655



Q and A Community Related



Vote of Thanks