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**NOTICE OF THE
53RD ANNUAL GENERAL BODY MEETING**

WITH

**57th ANNUAL REPORT & ACCOUNTS
FOR THE YEAR 1991-1992**

G.S.B. SABHA, BOMBAY

TRUSTEES

Shri M. R. Pai
Shri D. K. Shenoy
Shri N. S. Pai

PRESIDENT

Smt. Gita R. Pai

VICE-PRESIDENT

Shri C. D. Pai
Shri M. V. Kamath
Smt. Vatsala R. Shenoy

JT. HON. SECRETARIES

Shri Satish V. Manel
Dr. Harish R. Nayak
Shri Anil J. Acharya

JT. HON. TREASURERS

Shri Ashok K. Pai
Shri Uday V. Malya

MANAGING COMMITTEE MEMBERS

Dr. V. R. Prabhu	Shri K. M. Kamath
Shri V. N. Kamath	Shri K. N. Bhandarkar
Shri R. V. Shanbhag	Smt. Sushila Mallya
Smt. Shanteri N. Nayak	Shri V. R. Shenoy
Shri S. D. Shenoy	Shri Ajay Kumar B. Kudva
Miss Mohini Gadiyar	Smt. Maya S. Nayak

SPECIAL INVITEES (PAST PRESIDENTS)

Smt. Sanjivi V. Bhat
Shri S. S. Nayak
Shri K. G. Kamath

HON. AUDITOR

Shri B. R. Prabhu, C.A.

HON. INCOME TAX ADVISOR

Shri Anant N. Pai, C.A.

GOWD SARASWAT BRAHMAN SABHA, BOMBAY.

4 & 5, Heera House, 76, Bhaudaji Road,
Matunga, Bombay - 400019.

NOTICE

Notice is hereby given that the 53rd Annual General Body Meeting of the Members of the G.S.B. Sabha, Bombay, will be held on Sunday, the 27th September, 1992 at 5-30 p.m. in the Sabha's Sports Pavilion, Sujir Gopal Nayak Memorial Kreedha Mandir, King's Circle, Bombay - 400 019 to transact the following business :

AGENDA :

1. To confirm the Minutes of the 52nd Annual General Body Meeting held on 10-11-1991.
2. To receive the adopt the Managing Committee's Report and the Audited Statement of Accounts for the year ending 31-03-92.*
3. To elect 10 Members to the Managing Committee for the period from 01-04-92 for the next three years or earlier.**
4. To ratify appointment of Dr. V. R. Prabhu and Dr. M. V. Pai as Trustees of the G.S.B. Sabha's Medical Trust for a period of 3 years from 01-07-92.***
5. To appoint an Honorary Auditor for the year 1991-92.
6. To transact any other business with the permission of the Chair.

For and on behalf of the Mg. Committee,

SATISH V. MANEL
DR. HARISH R. NAYAK
ANIL J. ACHARYA
Jt. Hon. Secretaries

Date : 05-09-92

Please Note :

1. If there is no Quorum by 5-45 p.m. the meeting will be adjourned and the same adjourned meeting will be held at 6-00 p.m. on the same day and at the same place to transact the notified agenda.

2. *Members desirous of asking any questions/queries must send the same in writing to the Hon. Secretaries before 23rd of September, 1992.
3. **The following Managing Committee Members are due to retire by rotation as per Rule 13 of the G.S.B. Sabha's Constitution and are eligible for re-election :
 - (1) Shri C. D. Pai, (2) Smt. Vatsala Shenoy, (3) Shri Ashok Pai, (4) Smt. Maya Nayak, (5) Dr. Harish Nayak, (6) Shri V. N. Kamath, (7) Shri K. M. Kamath, (8) Shri Anil Acharya, (9) Shri M. V. Kamath and (10) Smt. Sushila Mallya.
4. ***The Sabha's Managing Committee on receipt of a letter dated 28-06-92 from the G.S.B. Sabha's Medical Trust, decided to recommend the re-appointment of Dr. V. R. Prabhu and Dr. M. V. Pai for a period of 3 years from 01-07-92, at its meeting held on 26th July, 1992. The Managing Committee now seeks ratification of the decision by the General Body.
5. Nomination forms for electing Members of the Managing Committee are available in the Sabha's office from 5 to 7 p.m., on week days only. Completed Nomination Forms should be handed over before 7 p.m. on 19-09-92 in the Sabha's office.

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K. SIVARAMAKRISHNAN
CHIEF EXECUTIVE OFFICER

K.V.S. MANI
CHAIRMAN

G.S.B. SABHA, BOMBAY

57TH ANNUAL REPORT

Dear Member,

This 57th Annual Report and Audited Statement of Accounts is presented to you for the financial year 1st April, 1991 to 31 March, 1992.

1. MANAGING COMMITTEE :

The present Managing Committee was constituted after the last Annual General Meeting held on 10th November, 1991. The Monthly meetings were held on the fourth Sunday of every month. Till the date of this Report, a total number of 11 meetings were held. The attendance particulars are given below of the Committee Members :

	Meetings Attended
1. Smt. Gita R. Pai	11
2. Shri C. D. Pai	8
3. Shri M. V. Kamath	10
4. Smt. Vatsala R. Shenoy	9 (out of 10)
5. Shri Satish V. Manel	10
6. Dr. Harish R. Nayak	11
7. Shri Anil J. Acharya	8
8. Shri Ashok K. Pai	9
9. Shri Uday V. Malya	9
10. Dr. V. R. Prabhu	4
11. Shri K. M. Kamath	4
12. Shri V. N. Kamath	5
13. Shri R. V. Shanbhag	7
14. Shri K. N. Bhandarkar	9
15. Smt. Sushila Mallya	8
16. Smt. Shanteri N. Nayak	8
17. Shri V. R. Shenoy	11
18. Shri S. D. Shenoy	6
19. Shri Ajay Kumar Kudva	5
20. Miss Mohini R. Gadiyar	9
21. Smt. Maya S. Nayak	8 (out of 10)

2. MEMBERSHIP :

In the year under review a total of 182 Members were enroled. This includes 23 Patrons and 159 Life Members. The total Membership upto 31st March, 1992 is 1,381 and is 1,416 upto 31st August, 1992.

List of new Members is given elsewhere in the Report.

3. CULTURAL PROGRAMMES :

In the year 1991, the Managing Committee conducted a few programmes, which were probably the first of such programmes to be organised by the Sabha.

(a) SENIOR CITIZENS :

On 7th April, 1991, a Seminar for Senior Citizens of the Community was organised. This programme was sponsored by Shri G. S. Bhat of Mahim, a Senior Citizen as also a prominent businessman from our Community. The Speakers at the Seminar included Dr. R. M. Bhat, a pioneer in the Senior Citizens Movement in Maharashtra, Smt. Sudha Kini, Dr. U. B. Rao and Dr. (Smt.) Shraddha Gandhi. The response was excellent. Over 200 persons attended and actively participated in the discussions.

(b) CHILDREN'S DAY :

1st of May of every year is celebrated as Children's Day by the Sabha. May 1st, 1991 programme was sponsored by M/s. Santosh Decorators & International Chemical & Engineering Corporation. Shri K. N. P. Kamath, retired Mathematics Master, conducted a workshop for the children as well as their Parents. This was followed by Drawing competition and Situation Enacting. Smt. and Shri T. N. Shanbhag of M/s. Strand Book Stall were the Chief Guests as also the Sponsors of the books which were awarded to the Prize Winners.

(c) FOR STUDENTS :

A Career Planning Programme for the SSC/College Students was organised on the 2nd of June, 1991. Shri M. R. Pai, Trustee of the Sabha, gave important guidelines to the Students. Dr. Yvonne Freitas, formerly of St. Xavier's College, gave useful guidelines to Science Students. This programme was sponsored by Shri K. V. Bhat of Khar.

(d) FOUNDATION DAY :

The 57th Foundation Day of the Sabha was celebrated on the 15th of August, 1991. The programme was held at Raja Shivaji Vidyalaya,

Dadar. Smt. and Shri N. R. Prabhu, Member, Income Tax Appellate Tribunal, were Chief Guests. Smt. and Shri Dinkar A. Kamat, Chairman & M.D. of M/s. Accumax Engineering Pvt. Ltd., were the Guests of Honour.

The following students were awarded Silver Medals/Merit Certificates/Cash prizes for their outstanding academic record :

1.	Miss Darshana Srinivas Bhandarkar	S.S.C.	91.00%
2.	Miss Jyoti Achuta Prabhu	S.S.C.	90.14%
3.	Miss Swati Prabhakara Kamath	S.S.C.	90.00%
4.	Mr. Ravikant Pandurang Kamath,	S.S.C.	89.14%
5.	Miss Smruti Sudhakar Shenai	S.S.C.	88.00%
6.	Miss Anupama Hegde	S.S.C.	87.57%
7.	Miss Archana Prakash Shenoy	S.S.C.	87.42%
8.	Mr. Vijay Vinayak Shanbhag	S.S.C.	86.28%
9.	Miss Jyotsna Gopalkrishna Bhat	S.S.C.	85.57%
10.	Miss Shilpa Vijay Kamath	S.S.C.	85.00%
11.	Mr. Prakash Arvind Kini		
	- 10th Rank in Board,	HSC-Sc.	93.33%
12.	Mr. Abhay Venkatesh Kamath	HSC-Com.	73.67%
13.	Miss Padmini Ganesh Mallya	B.Sc.	
14.	Miss Kalpana Kamalakar Kamat	B.Com.	
15.	Shri Ashok Ganesh Pai		
	- 2nd in University	B.E. (M/c Tool Engg.)	
16.	Dr. Sandeep Rajaram Baliga	M.B.B.S.	
17.	Mr. Deepak Hegde	B.Pharm.	
18.	Dr. Sudha Balkrishna Kini	B.D.S.	
19.	Shri Santosh Vishnudas Mallya		
	- 44th Rank	C.A.	
20.	Dr. Shivram Sadanand Nadkarni	M.S. (Ophthalmology)	
21.	Dr. Ganesh Narashima Kini	D.M. (Neurology)	
22.	Dr. Gopalkrishna Subraya Bhat	D.M. (Cardiology)	
23.	Shri Uday Umesh Kamath	MMS	

This was followed by a Konkani Skit 'UTAH CHELYANO! JAGRAT JAYYA' on the Dowry system, written and directed by Shri A. G. Kamath for Konkani Triveni Kala Sangam, Bombay. The Drama was sponsored by Smt. and Shri Madhukar Bhandarkar as a gesture of love and affection to his Parents, Shri Achut Vaman Bhandarkar and Smt. Sushila Achut Bhandarkar. Shri N. P. Prabhu (who is now no more amongst us) hosted light refreshments for all present. The Sabha is grateful to the above Sponsors.

A Novel feature of this year's Foundation Day celebrations was honouring all Sponsors of Sabha's programmes. The list included Smt. and Shri Dinkar Kamat, Smt. and Shri K. M. Pai, Smt. and Shri Satish Rama Nayak on behalf of Rama Nayak family, Smt. and Shri K. M. Kamath, Smt. and Shri N. P. Prabhu, Smt. and Shri Sanjiv Shenoy, Smt. and Shri G. S. Bhat, Shri Jitendra Shenoy, Smt. and Shri V. S. Shenoy, Shri K. G. Nayak, Smt. and Shri Padmanabh Kamath, Smt. and Shri K. V. Bhat and Smt. and Shri Madhukar Bhandarkar.

(e) LEADERSHIP TRAINING CAMP :

The Annual Leadership Training Camp for the youth, on "How to Achieve Success in Life" was held on 27th of October, 1991, at the Kreedha Mandir. The full day programme was sponsored by Shri P. V. Kini and the Speakers included Shri Subrato Ghoshal, as Instructor in Air India, Ms. Gayatri Narayan, Lecturer, Dept. of Political Science, SIES College, Sion and Shri Vivek Patki, Director, Sai Prasad Institute of Public Speaking. The valedictory function was addressed by Trustees of the Sabha, Shri M. R. Pai, Shri N. S. Pai and Shri D. K. Shenoy.

(f) OUR ECONOMIC FUTURE : Part I :

In the new series "Our Economic Future", the 1st full-day Seminar was organised by the Sabha for the Restaurant, Catering, Food Industry. The programme was held on 28th November, 1991, at the Kreedha Mandir. The keynote address was by Shri Vittal Venkatesh Kamat, the well-known Restaurant Owner, and presided over by Shri M. R. Pai. The second session was addressed by Shri Jagannath Nayak, a past Jt. Secretary, Hotel Owners' Association, Bombay. The final session was a Question/Answer session with a panel of Bankers, viz. Shri R. S. Pai, Executive Director, Syndicate Bank, Shri Suresh Pai, Chief Manager, Corporation Bank and Shri Suresh Prabhu, Chairman, Saraswat Co-op. Bank Ltd. This session was presided over by Shri N. S. Pai, Trustee.

Subsequently the keynote address by Shri Vittal Kamat, was published as a booklet with the title "Success in Catering Industry - Some Practical Hints". It was priced nominally at Rs. 10/- per copy. The first edition of 3,500 is virtually sold out. The Oberoi Group of Hotels bought 201 copies for its Training College. This booklet is available to any one interested at the Sabha's office.

(g) KONKANI HARIKATHA :

This year also the Sabha organised a Konkani Harikatha at the Kreedha Mandir from 16th January to 25 January, 1992. The principal Sponsors were the family members of late A. Rama Nayak. The flowers/garlands for the ten days were sponsored by Smt. Sunita I. M. Pai while the Mandap and Decorations were by Shri K. M. Kamath & Sons. A one day Adhyatmik

Shibhir was held on Sunday, the 19th of January, 1992 and was sponsored by Dr. Niranjana V. Pai in memory of his parents, Smt. Vinaya Pai and Dr. K. V. Pai. Smt. and Shri G. M. Gaitonde supplied milk for all days.

The response for Harikatha was very encouraging. Gita Pravachans in the mornings were well attended.

The Adhyatmik Shibhir was a new experiment and was considered by participants as beneficial and successful.

(h) OUR ECONOMIC FUTURE : Part II :

The second Seminar in this series was for the business/industries. The programme was sponsored by Shri G. Arvind Rao, Managing Director of Evergreen Engg. Co. Pvt. Ltd. The first session was addressed by Shri Dinkar Kamat, Managing Director of Accumax Engineering Pvt. Ltd. The second session was addressed by Shri M. V. Nair, Regional Manager, Corporation Bank, Bombay and Shri H. R. Kamath, Advisor, SIDBI Bombay. The session was presided over by our Trustee, Shri M. R. Pai. The last session was presided by Shri N. S. Pai and the Panel Discussion members were : Shri Arvind Rao, Shri C. V. Kamath, Shri V. N. Manel and Shri V. K. Nayak. The practical hints given by these successful Industrialists of our Community were appreciated by the participants.

4. EDUCATIONAL ASSISTANCE SCHEME :

As per the last few years the Educational Assistance Scheme of the Sabha is a service which is rendered to the needy students of our Community in Bombay. The poor and needy students receive Cash Assistance for the purchase of books and uniforms. In this endeavour, Shree Walkeshwar Kashi Math contributes Rs. 6,000/- every year, and Shree G.S.B. Sarvajani Ganeshotsav Samiti, Wadala, contributes Rs. 1,000/- every year without fail. The Managing Committee appreciates this gesture and solicits the same in the coming years also.

In the year under review, the following cash assistance was given to the students :

Educational Assistance : 144 Students. Rs. 21,400.00

Our President sent an Appeal to the members of our Sabha, for contributions to this Scheme. The overwhelming response to the Appeal showed the kindness of our members in understanding the needs of the weaker sections of the Community. The Managing Committee thanks all these members who have shown faith in the Sabha and its programmes.

The Mahila Shakha of the Sabha contributed an amount of Rs. 25,000/- towards the Educational Assistance Scheme, by way of collections, from their various programmes.

5. MAHILA SHAKHA :

The Mahila Shakha, the Women's wing of the Sabha, conducts various programmes for the women members of the Sabha from time to time. A full Report of the Mahila Shakha is published elsewhere in this Report.

6. BHAJANS/RELIGIOUS PROGRAMMES :

- (a) Bhajans are held every Friday in the Sabha's office between 7-00 p.m. to 9-00 p.m. Also Bhajans are held on auspicious day like Kartik Ekadashi, Dassera, etc. On Suta Punav, Bhat Maam distributes sacred thread to over a hundred people in the Sabha's office between 7-00 a.m. to 12-00 noon. The Sabha also participated in the Annual Bhajan Saptha at Shree Walkeshwar Kashi Math.
- (b) The Sabha contributed one kg. of Silver for the Deeksha Samaroah of H. H. Shrimad Vidyadhiraj Swamiji of Shree Gokarn Math Samsthan at Wadala.
- (c) Bhajan classes are also conducted at the Sabha's office throughout the week, by Shri Vijay Ajgaonkar and Smt. Sarojini Nayak. Members desirous of joining the classes can contact the Sabha's office for further details. Special classes are held for children on Saturdays.

7. ACCOUNTS :

During the year, the Sabha made a surplus of Rs. 55,146.21. After setting off the deficit of earlier years amounting to Rs. 25,651.94, the net surplus is Rs. 29,494.27 which is being carried forward to the next year. This surplus the Sabha was able to achieve entirely due to its Sponsors members and well wishers.

The total investments of the Sabha as on 31st March, 1992 amounted to Rs. 4,35,000/-. The nomenclature of Book Loan Endowment Fund has been changed to Educational Assistance Endowment Fund and that of Book Loan Fund to Educational Assistance Fund respectively, in keeping with the real nature of the accounts.

8. ACKNOWLEDGEMENT AND THANKS :

- (a) The Managing Committee expresses its sincere thanks to Shri B. R. Prabhu, C.A., Hon. Auditor of the Sabha, who has been rendering his honorary services to the Sabha year after year without fail. The Managing Committee also expresses its sincere thanks to Shri Anant N. Pai, C.A., Income Tax Advisor to the Sabha for his honorary work at Income Tax Offices.
- (b) TRUSTEES :

The Managing Committee acknowledges the valuable advice and guidance given from time to time by our Trustees, Shri M. R. Pai, Shri N. S. Pai and Shri D. K. Shenoy. Also the unfailing support of the Trustees, gives the Managing Committee the impetus to achieve their goals. We look forward to such support in future also.

(c) SPONSORS :

The Managing Committee expresses its deep sense of gratitude to all the Sponsors of the Sabha's programmes, who in the past year under review, have extended their whole hearted support. These Sponsors by their magnanimous gesture have proved to be the inspiration for the activities of the Sabha, which have catered to all sections of the Community, young and old alike.

9. OBITUARY :

The Managing Committee offers its heartfelt condolences to the family of the Sabha's Members who have passed away during the year under review. May their Souls Rest in Peace.

10. CONCLUSION :

We record our grateful thanks to our Patrons/Life Members/Well Wishers/Sponsors who have helped us throughout the year, directly or indirectly. We sincerely hope that this trend will continue in future also.

With kind regards and Best Wishes to all.

Sincerely Yours,
For & on behalf of the Mg. Committee,
Satish V. Manel
Dr. Harish R. Nayak
Anil J. Acharya

05-09-92

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BHANDARKAR

Smt. Shantala Ramesh
Shri Subraya Jagannath

BHAT

Shri Nagesh Vasudev
Shri Vishnu Madhav
Dr. Gopal Krishna Subraya

KAMATH

Shri Prabhakar Sarvottam
Shri Panduranga Narashima
Smt. Saraswati Srinath
Shri R. K.
Shri Chandrahass Vasudev
Smt. Vinaya V.

KAMAT

Shri Madhav Dattatraya

KINI

Shri Sachidananda Narahari

MANEL

Shri V. N.

NAYAK

Shri Prabodh B.
Shri Vinayak Ramnath
Smt. Vinaya Vinayak

PAI

Smt. Gita Ranga
Shri Shyamsunder Ranga
Shri M. Krishnanand
Smt. Malati V.
Shri Surendranath M.
Smt. Vijaya Surendranath

PRABHU

Shri Prabhakar Anand Rao
Smt. Meera Prabhakar

RAO

Shri G. Arvind

SHENOY

Shri Gopal Ramnath

LIFE MEMBERS

ACHARYA

Shri B. Annappa

BALIGA

Shri Ranjan Venkatraya
Smt. Shanti Jagdish
Smt. Sushila P.
Shri Pandurang K.

BHANDARKAR

Shri Vijay V.
Shri Ramesh Vaikunth
Smt. Radha M.

BHANAWALEKAR

Smt. Sarojini

BHAT

Shri Vasudeva K.
Miss Jyotsna Gopalkrishna
Smt. Namratha Niranjana
Smt. Chandrakala M.
Ms. Samyukta Dayanand

Shri Prabhakar

Shri Jayaram N.
Shri Ramakrishna G.

GADIYAR

Miss Mohini
Smt. Vindya V.

GAITONDE

Shri Janardhan B.

HALKAR

Shri Pandurang B.

HEGDE

Shri Krishna Timmappa

KAMATH

Smt. Ratnabai A.
Shri D. P.
Shri Baburao Shankar
Smt. Vinodini
Shri Devidas P.

Shri Ravikant P.
Shri K. Vasudev P.
Smt. Shakuntala Gopalkrishna
Smt. Vatsala A.
Shri Manjunath
Shri K. Damodar
Shri Santosh D.
Shri Devidas Venkatrai
Shri Ramesh Srinivas
Smt. Sheela V.
Shri Chandrakant S.
Shri Prakash Madhav
Shri Ramdas Anant
Smt. Meera A.
Smt. Kavita
Shri R. M.
Shri Jagannath G.
Shri Ganapathi A.
Shri Pandurang A.
Smt. Chandrakala Ganesh
Smt. Kasturi P.
Shri Venkatesh S.
Shri B. N.
Smt. Ashalata S.
Shri Gurudatt R.

KAMAT

Shri Surendra D.

KINI

Shri U. N.
Shri Ampar Atmaram
Shri Prakash Arvind
Dr. Ganesh N.
Dr. (Smt.) Shobha Ganesh
Shri Satish
Smt. Asha Satish

KUDVA

Ms. Swarnalata Balkrishna
Shri Rajgopal

MAHALE

Smt. Gauri Shrikrishna

MALLAN

Shri Brijmohan N.

MALLYA

Shri P. V.
Smt. Rama V.
Shri Nandavar Govardhan

Shri Raghuvir S.
Shri U. Chandrashekar

NAGAR

Smt. Kishori Shenoy

NAYAK

Shri Sanjay Eknath
Smt. Vasanthi
Shri Rajgopal Kamalaksha
Smt. Pushpa J.
Shri Gajanan Anant
Shri Damodar Shantaram
Smt. Rohini Ramachandra
Shri Balakrishna M.
Smt. Sudha Shrinath
Shri Ashok Achyut
Smt. Rita R.
Smt. Preeti R.
Smt. Shanti V.
Shri Varadraj K.
Shri Ramesh N.
Shri Uppinangady N.

PAI

Shri U. Jayachand
Shri V. Namdev
Shri H. Satishchandra
Shri Narayan Sadanand
Smt. Sunita Uday Bhanu
Miss Vidya Dayanand
Smt. Lata Krishnanand
Shri K. Narayan
Shri Raghava K.
Smt. Laxmi Raghuvir
Shri Ramdas Mukund
Smt. Shanti Ganesh
Smt. Jayanthi V.
Shri Rajesh
Smt. Veena P.
Smt. Anjana V.
Shri Gurudatt

PRABHU

Shri Raghav S.
Smt. Shalini P.
Smt. Chandraprabha Achut
Smt. Radha Gopal
Shri Matty Vasudev
Shri Chandrakant P.
Smt. Shraddha C.

Shri Dayanand Anant
Smt. Bharati C.
Shri M. H.
Shri Yogesh Dasa
Shri Waman Vasudev
Dr. Nityanand
Shri Narasimha R.
Smt. Vatsala N.
Smt. Nandini V.
Smt. Meera Ramanath
Smt. Anita
Dr. (Smt.) Surekha R.
Shri Ravindra Nagesh

RAO

Smt. Chandri V.
Mr. Radha Sham
Smt. Malati B. S.
Shri Prakash N.
Smt. Meena R.
Smt. Nita
Shri S. Kalidas
Shri D. S. Nagendra

SHANBHAG

Shri Vinayak Nagesh
Smt. Surekha
Shri Venkatesh Mangesh

Shri Mohan Ram
Shri Radhakrishna S.

SHENAI

Dr. Sudhakar U.
Smt. Pratibha H.
Smt. Tejal Suresh

SHENOY

Shri Ramakrishna K.
Shri Satish M.
Shri Ramachandra N.
Shri G. R.
Shri K. R.
Miss Vidya Vithal
Shri Manjunath Venkatesh
Shri Vasudeva N.
Shri Devdas Madhav
Smt. U. Uthama
Smt. Sundari Bai
Smt. Rekha R.
Smt. Padmavathy V.
Smt. Vasudha G.
Smt. Anasuya V.
Shri Narendra Vittal
Shri Purshottam Krishna
Shri Satish
Smt. Nalini V.

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Shimoga Office : 2413

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Bombay - 400 020 (India).

Phone : 204 9497 Telex : 011-85671 A. B. SEED IN
Fax : 204 7871 Cable : HYBRIDSEED.



REPORT OF THE MAHILA SHAKHA FOR THE YEAR 1991-92

(Only Cultural and Recreational activities)

The Mahila Shakha conducts a series of activities round the year. The following programmes were organised by them during the year.

- 23-7-1991 Review of the Session of Marriage Information Services and the Master List of eligible boys was released by Shri B. R. Kamath.
- 20-8-1991 Participation in Saptha Bhajan at Shree Walkeshwar Kashi Math.
- 4-9-1991 Shravan Haldi Kumkum at Dwarkanath Bhavan, Wadala. Dr. Smt. Prabha Sawant gave a very informative talk on Diagnostic Pherapalic Antoscopy. A flower arrangement competition was organised.
- 25-9-1991 Annual get-together at Dwarkanath Bhavan, Wadala. An interesting talk was given by Smt. Meena Prabhu on balanced diet and its importance on healthy living. A cookery competition was held.
- 13-10-1991 A Bhajan competition was held at Kreedha Mandir for ladies and children. I and II prizes were given to all groups.
- 16-10-1991 Navrathri Haldi Kumkum at Dwarkanath Bhavan. Bhajans by Smt. Sarojini Nayak, Smt. Manorama Rao and Smt. Maya Nayak and Mandali were held on the occasion.
- 13-11-1991 Indoor Games for ladies at Kreedha Mandir.
- 21-11-1991 Nehru Jayanti and elocution competition for children held at Kreedha Mandir. This was followed by an interesting talk by Shri Ananth Pai.
- 25-12-1991 Annual Anand Bazar. Sale of articles and eatables and fun games for all ages at Kreedha Mandir. A special attraction for the children was the Santa Claus.
- 24-1-1992 Sankranti Haldi Kumkum at Kreedha Mandir. An elocution competition was held for the ladies.

26-1-1992 Annual gathering of Community people and contributory dinner. Shri C. V. Kamath, Smt. Varada Kamath and Smt. Shashi Baliga were the Chief Guests. A talents competition was held. This was followed by an entertainment programme. The prizes were sponsored by Shri Jitendra Shenoy of Hotel Ram Bhavan, Khar.

14-2-1992 A demonstration by Fem on their new products was held.

13-3-1992 A demonstration held by Fem on Beauty Care, bleaching and hair curlers.

Managing Committee Members of Mahila Shakha and Their Attendance

		No of meetings	
		Attended	Out of
1.	Smt. Sanjivi V. Bhat President	10	12
2.	Smt. Indira D. Pai Vice-President	11	12
3.	Smt. Prema Kuloor Vice-President	8	12
4.	Smt. Vatsala R. Shenoy Vice-President	8	8
(Joined in Oct. 1991)			
5.	Smt. Gita R. Pai Sabha President	12	12
6.	Smt. Shanteri N. Nayak Hon. Secretary	12	12
7.	Smt. Lata A. Joshi Jt. Hon. Secretary	8	12
8.	Smt. Maya S. Nayak	11	12
9.	Smt. Ashalata V. Kamath	11	12
10.	Smt. Sharada A. Rao	10	12
11.	Smt. Meera U. Shenoy	7	12
12.	Smt. Vatsala Nayak	8	12
13.	Smt. Sushila Mallya	10	12
14.	Smt. Suman Pai	8	12
15.	Smt. Durga Shenoy	10	12
16.	Smt. Vilasini Bhandarkar	7	8
(Joined in Oct. 1991)			
17.	Smt. Ajitha Nayak	1	3
(Resigned in Aug. 1991)			

With Best Compliments
from :

PHENOPLAST CORPORATION

204, Mahim Industrial Estate, Mori Road, Mahim,
Bombay - 400 016. Tel. : 467394 / 464042
Grams : WELMOLDER, Bombay - 400 018.



SPORTS PAVILION MANAGEMENT COMMITTEE - A REPORT BY THE CONVENOR

The new Committee appointed was as follows :

CHAIRMAN	:	Shri Madhav V. Kamath
CONVENOR	:	Dr. Harish R. Nayak
TREASURER	:	Shri Ashok Pai
MEMBER	:	Shri Subraya D. Shenoy
		Shri Uday Malya
		Shri Anil Acharya

An important development during the year was the completion of the water connection from the mains and clearance of all dues on the water charges account due to construction, etc.

Sports activities are being used by youngsters, particularly. Now that water connection and building facelifting are over, it is proposed to concentrate on encouraging sports activities (particularly for the benefit of the youngsters). As part of our commitment to develop sports, the ground is given to Schools and Sports Associations for their Annual Sports meet free of charge. Only a nominal amount on pavilion expenses are being collected.

We are happy that I. M. Pai Hall is patronised increasingly, specially for meetings, seminars and training camps. It wears a festive look during the ten day Harikatha celebrations and Ganesh Chaturthi festival.

With Best Compliments from :

K. M. KAMATH & SONS
M/s. VIJAY CATERERS

UTENSILS, CROCKERY ON HIRE, AND CATERING

Head Office :

7/19, Laxminarayan Lane, Matunga (C.R.),

Bombay - 400 019.

Tel. : 437 3250, 437 7108, 437 4286

Branch office :

6/36-37, Bajaj Road, Vile Parle (West),

Bombay - 400 056. Tel. : 636 3407

G.S.B. SABHA'S MEDICAL TRUST - A REPORT

This prestigious Institution was started as a Medical Wing of the Sabha in 1968, with a Free Preventive Innoculation Medical Centre on Sundays from 10-00 a.m. to 12-000 noon for our Community members, in the G.S.B. Sabha's office. Subsequently, it expanded its activities and was formed into a Registered Medical Trust in 1974, opening its activities to general public. The Trust secured an Income-Tax exemption under Section 80-G for the Donors.

Since shifting of the Trust to the present spacious place in Dastoor Wadi, Dadar, in the year 1980, the Medical Centre has expanded its activities, and departments, the important ones being (Week Days) - (1) Diagnostic Centre for all specialities, (2) Pathology, (3) Physiotherapy, (4) X-Ray (with procedural investigations), (5) Dental with its Laboratory, (6) Complete Medical check-up, (7) E.C.G. and many other appliances and on Sundays : 10-00 a.m. to 12-00 noon Preventive Innoculations (FREE) and under-five Baby Clinic. The charges for all the departmental services are more than 50% of the normal charges in private places.

Recently, it has added many more facilities, like more Pathology investigations, Microbiology, Histopathology, Sonography, Echo-Cardiography, etc. and they are done in private places at concessional rates through our Centre.

Very poor families are treated under the Panel Scheme of the Centre free or at nominal charges. There is also a free Drug Scheme for poor patients.

An Ambulance service originally sponsored is being run by G.S.B. Seva Mandal, Sion - Tel. Nos. 407 8147, 409 3453 and 407 8226.

G.S.B. Sabha members are given 50 percent concession on consultation charges at the Medical Centre and we request them to take advantage of the same.

On availability of more space and funds, a minor Surgical Department and a small Hospital are the immediate dreams of the Centre and we appeal to you in fulfilling the same.

With Best Compliments from :

A

WELL WISHER

**Details of Donations of Rs. 1,000/- and above for
the period 01-04-1991 to 31-03-1992**

Name of Donor	Nature of Donation	Amount
(1) Shri M. D. Kamat	Building Pavilion Fund (Corpus)	Rs. 5005.00
(2) Smt. Gita R. Pai & Shri M. R. Pai	Educational Assistance Endowment Fund	Rs. 1000.00
(3) Shri B. R. Shenai	Educational Assistance Endowment Fund	Rs. 1000.00
(4) Smt. Sushilla K. Kamath	Educational Assistance Fund	Rs. 1000.00
(5) Shri S. T. Rao	Educational Assistance Fund	Rs. 1000.00
(6) Shri U. S. Shenoy	Educational Assistance Fund	Rs. 1000.00
(7) Shri M. Mohan Bhat	Educational Assistance Endowment Fund	Rs. 1000.00
(8) Mrs. Shobana P. Nerurkar	Educational Assistance Fund	Rs. 1000.00
(9) Shri K. V. Kamath	Educational Assistance Endowment Fund	Rs. 2501.00
(10) Shri S. R. Gadiyar	General Donation	Rs. 1000.00
(11) The Saraswat Co-op. Bank Ltd.	General Donation	Rs. 5000.00

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BOMBAY - 400 019.

Tel. : 409 6966, 409 5754



GOWD SARASWAT BRAHMAN INCOME & EXPENDITURE ACCOUNT

EXPENDITURE	Rs.	Ps.	Rs.	Ps.
To EXPENSES IN RESPECT OF PROPERTY				
Ground Rent	7,819.00			
Rates, Taxes & Cesses	10,714.00			
Water Charges	13,845.75			
Repairs & Maintenance	16,642.25		49,021.00	
To ESTABLISHMENT EXPENSES				
Salaries & Wages	22,050.00			
Office Rent	596.40			
Office Repairs & Maintenance	127.50			
Printing & Stationery	11,705.65			
Electricity Charges	5,395.00			
Postage & Telephone	6,870.95			
Sundry Expenses	2,145.40		48,890.90	
To Depreciation			5,076.53	
To Contribution to Charity Commissioner			7,574.00	
To AMOUNTS TRANSFERRED TO SPECIFIC FUNDS				
Trust Fund (Patronship, Life Membership & Entrance Fees.)	24,337.00			
Educational Assistance Fund	5,491.00			
M. S. Bhajan Class Fund	100.00			
M. S. Educational Awards Fund	1,147.50			
M. S. Social Activities Fund	500.00			
Educational Assistance Endowment Fund	10,000.00		41,575.50	
To EXPENDITURE ON OBJECTS OF THE TRUST				
Educational	18,042.50			
Relief of Poverty (Marriage Assistance)	11,000.00			
Religious	23,640.50			
Social Functions & Activities	6,068.80			
Sports	7,815.00		66,566.80	
To EXCESS OF INCOME OVER EXPENDITURE			55,146.21	
TOTAL RUPEES			2,73,850.94	

REPORT OF THE HON. AUDITOR TO MEMBERS

I have audited the Balance Sheet of the Gowd Saraswat Brahman Sabha as on 31st March, 1992 and the relative Statement of Income & Expenditure for the year ended on that date and have obtained all the information and explanations which I have required. In my opinion, such Balance Sheet exhibits a true and correct view of the Sabha's affairs according to the best of my information and the explanations given to me and shown by the Books of the Sabha.

Bombay,
August 21st, 1992.

(B. R. PRABHU)
Chartered Accountant,
Hon. Auditor

SABHA, BOMBAY (A-1618 [BOM]) FOR THE YEAR ENDED 31ST MARCH, 1992

INCOME	Rs.	Ps.	Rs.	Ps.
By INTEREST ACCRUED				
On Securities (Units)	12,000.00			
On Fixed Deposits	35,165.93			
On Savings Accounts with Banks	5,589.76		52,755.69	
By DONATIONS IN CASH OR IN KIND			1,46,306.75	
By ADVERTISING RECEIPTS			38,445.00	
By INCOME FROM OTHER SOURCES				
Sports Club Fees, etc.	7,003.00			
Miscellaneous Receipts	3,018.00		10,021.00	
By PATRONSHIP, LIFE MEMBERSHIP & ENTRANCE FEES RECEIVED			24,337.00	
By TRANSFERS FROM SPECIFIC FUNDS				
Bhajan Committee Fund	142.50			
M. S. Marriage Assistance Fund	1,232.00			
Sports Committee Fund	611.00		1,985.50	
TOTAL RUPEES			2,73,850.94	

(Smt. GITA R. PAI)
President

(SATISH V. MANEL)

(ASHOK K. PAI)

(DR. HARISH R. NAYAK)

(ANIL J. ACHARYA)
Jt. Hon. Secretaries

(UDAY V. MALYA)
Jt. Hon. Treasurers

GOWD SARASWAT BRAHMAN BALANCE SHEET

FUNDS AND LIABILITIES	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.
TRUST FUND OR CORPUS						
(General Fund)						
Balance as per last Balance Sheet			1,50,242.72			
Add : Transfer from Income & Expenditure Account (being Patronship, Life Membership & Entrance Fees)			24,337.00		1,74,579.72	
OTHER EARMARKED FUNDS						
M. S. Bhajan Class Endowment Fund						
Balance as per last Balance Sheet			10,000.00			
Bhajan Endowment Fund						
Balance as per last Balance Sheet	6,394.00					
Add : Endowment Received	500.00		6,894.00			
Educational Assistance Endowment Fund (formerly known as Book Loan Endowment Fund)						
Balance as per last Balance Sheet	88,462.00					
Add : Endowment Received	6,501.00					
Transfer from Income & Expenditure Account	10,000.00		1,04,963.00			
Building Pavilion Fund (Corpus)						
Balance as per last Balance Sheet	7,27,117.95					
Add : Endowment Received	5,005.00		7,32,122.95			
M. S. Marriage Assistance Endowment Fund						
Balance as per last Balance Sheet			97,681.00			
M. S. Educational Awards Endowment Fund						
Balance as per last Balance Sheet			44,900.00			
M. S. Social Activities Endowment Fund						
Balance as per last Balance Sheet			10,001.00			
Other Funds						
- As per Schedule attached			76,286.22		10,82,848.17	
LIABILITIES						
For Expenses			24,847.60			
For Deposits			20,440.00			
For Advances			2,145.35		47,432.95	
INCOME & EXPENDITURE ACCOUNT						
Excess of Income over Expenditure during the year			55,146.21			
Less : Deficit Brought forward			25,651.94		29,494.27	
TOTAL RUPEES					13,34,355.11	

AS PER MY REPORT OF THIS DATE

Bombay,
August 21st, 1992.

(B. R. PRABHU)
Chartered Accountant,
Hon. Auditor

SABHA, BOMBAY (A-1618 [BOM]) AS ON 31-03-1992

ASSETS	Rs.	Ps.	Rs.	Ps.
IMMOVABLE PROPERTIES				
Sports Pavilion Building				
- As per last Balance Sheet	7,01,837.09			
Additions during the year	22,045.00		7,23,882.09	
Water Pipe Line				
- Additions during the year	44,800.00			
Less : Depreciation	1,950.00		42,850.00	
INVESTMENTS (AT COST)				
As per Schedule attached			4,35,000.00	
FURNITURE & FIXTURES				
- As per last Balance Sheet	16,406.68			
Additions during the year	2,000.00			
	18,406.68			
Less : Depreciation	3,126.53		15,280.15	
ADVANCES (Including Deposits)				26,274.75
INCOME OUTSTANDING				
Interest accrued				20,625.97
CASH & BANK BALANCES				
Cash on hand	3,433.82			
In Savings Account with Banks (in the name of the Sabha)				
Canara Bank	30,163.80			
Syndicate Bank	4,431.88			
S. I. Co-op. Bank Ltd.	32,412.65		70,442.15	
TOTAL RUPEES				13,34,355.11

(Smt. GITA R. PAI)
President

(SATISH V. MANEL)

(ASHOK K. PAI)

(DR. HARISH R. NAYAK)

(ANIL J. ACHARYA)
Jt. Hon. Secretaries

(UDAY V. MALYA)
Jt. Hon. Treasurers

GOWD SARASWAT BRAHMAN SABHA, BOMBAY
SCHEDULE OF OTHER FUNDS AS ON 31ST MARCH, 1992

	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.
1. BHAJAN COMMITTEE FUND						
Balance as per last Balance Sheet.			5,521.69			
Less : Transfer to Income & Expenditure Account			142.50	5,379.19		
Representing :						
Donation	2,645.00					
Interest	660.00					
	3,305.00					
Less : Bhajan Expenses	3,447.50					
	(142.50)					
2. EDUCATIONAL ASSISTANCE FUND (Formerly known as Book Loan Fund)						
Balance as per last Balance Sheet			36,397.59			
Add : Transfer from Income & Expenditure Account			5,491.00	41,888.59		
Representing :						
Donation	21,084.00					
Miscellaneous Receipts	261.00					
Interest	8,846.00					
	30,191.00					
Less : Transfer to Educational Assistance Endowment Fund	10,000					
Expenses	17,700					
Less : Re-imbursed	3,000	14,700		24,700.00		
				5,491.00		
3. M. S. BHAJAN CLASS FUND						
Balance as per last Balance Sheet			1,658.49			
Add : Transfer from Income & Expenditure Account			100.00	1,758.49		
Representing :						
Interest	1,000.00					
Less : Expenses	900.00					
	100.00					

GOWD SARASWAT BRAHMAN SABHA, BOMBAY
SCHEDULE OF OTHER FUNDS AS ON 31ST MARCH, 1992 (CONTD.)

	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.
4. M. S. MARRIAGE ASSISTANCE FUND						
Balance as per last Balance Sheet.			10,182.58			
Less : Transfer to Income & Expenditure Account			1,232.00	8,950.58		
Representing :						
Interest	9,768.00					
Less : Marriage Assistance Disbursed	11,000.00					
	(1,232.00)					
5. SPORTS COMMITTEE FUND						
Balance as per last Balance Sheet			11,259.87			
Less : Transfer to Income & Expenditure Account			611.00	10,648.87		
Representing :						
Sports Fees etc.	7,003.00					
Interest	201.00					
	7,204.00					
Less : Expenses	7,815.00					
	(611.00)					
6. M. S. EDUCATIONAL AWARDS FUND						
Balance as per last Balance Sheet			4,700.00			
Add : Transfer from Income & Expenditure Account			1,147.50	5,847.50		
Representing :						
Interest	4,490.00					
Less : Expenses	3,342.50					
	1,147.50					
7. M. S. SOCIAL ACTIVITIES FUND						
Balance as per last Balance Sheet			1,313.00			
Add : Transfer from Income & Expenditure Account			500.00	1,813.00		
Representing :						
Interest	1,000.00					
Less : Expenses	500.00					
	500.00					
TOTAL Rs.					76,286.22	

GOWD SARASWAT BRAHMAN SABHA, BOMBAY
SCHEDULE OF INVESTMENTS AS ON 31ST MARCH, 1992

	Rs.	Ps.	Rs.	Ps.
IN FIXED DEPOSITS WITH BANKS :				
Syndicate Bank	1,05,000.00			
Saraswat Co-op. Bank Ltd.	30,000.00		1,35,000.00	
UNIT TRUST OF INDIA,				
M.L.S.G. Scheme Units			1,00,000.00	
IN FIXED DEPOSITS WITH PUBLIC SECTOR UNDERTAKINGS :				
Steel Authority of India Ltd.	75,000.00			
Bharat Petroleum Corporation Ltd.	75,000.00			
Housing Development Finance Corporation Ltd.	50,000.00		2,00,000.00	
Total investments as on 31st March, 1992			4,35,000.00	

With Best Compliments from :

RENKU TRANSPORT CO.

PROP. : **MANJIT SINGH**

Office :

A-44, Collectors Colony, Chembur,
 Bombay - 400 074.

Branch office :

Opp. Sunil Hotel, CIDCO Colony, Kalamboli,
 New Bombay - 410 218.
 Tel. : 742 07 78.

**FOR THE ATTENTION OF
 ALL OUR PATRONS &
 LIFE MEMBERS**

IN ORDER TO REDUCE PRINTING AND POSTAL EXPENSES, THE MANAGING COMMITTEE PROPOSES TO SEND ONE COPY EACH OF ALL CIRCULARS/PROGRAMME CARDS TO EACH ADDRESS. IN CASE MEMBERS WHO ARE RESIDING IN THE SAME HOUSE/ADDRESS WISH TO HAVE INDIVIDUAL COPY/COPIES, THEY ARE REQUESTED TO INTIMATE THE MANAGING COMMITTEE ACCORDINGLY, IN WRITING.

PLEASE NOTE THAT THIS WILL BE APPLICABLE FROM OCTOBER 1ST, 1992.