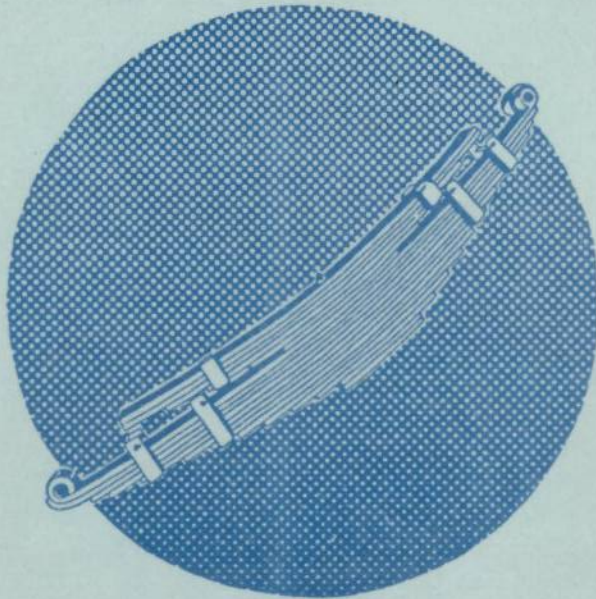


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GOWD SARASWAT BRAHMAN SABHA, BOMBAY

ESTD. 1934

Registration No. A-1618 (Bom) of the
Bombay Public Trust Act, 1950.

OFFICE :

4 & 5 Heera House, 76 Bhaudaji Road,
Matunga, Mumbai - 400019.
Tel. : 402 5911

SPORTS PAVILION :

Sujir Gopal Nayak Memorial Kreedha Mandir,
Entrance next to SNDT Women's College,
R.A. Kidwai Road, King's Circle, Mumbai - 400019.
Tel. : 409 6739

**NOTICE OF THE
57TH ANNUAL GENERAL BODY MEETING**

WITH

**61ST. ANNUAL REPORT AND ACCOUNTS FOR THE
FINANCIAL YEAR APRIL 1995 TO MARCH 1996.**

With

Best

Compliments

From.:



MANIPAL CO-OPERATIVE BANK LIMITED

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G.S.B.SABHA, BOMBAY

TRUSTEES

Shri M.R.Pai
Shri D.K.Shenoy
Shri Dinkar A. Kamat

PRESIDENT

Smt. Gita R. Pai

VICE PRESIDENTS

Smt. Vatsala R. Shenoy
Dr. Pandurang M. Pai
Dr. V. R. Prabhu

JT. HON. SECRETARIES

Shri Anil J. Acharya
Shri Shailesh R. Prabhu
Shri Ashok K. Pai

JT. HON. TREASURERS

Shri V. R. Shenoy
Shri P. Madhav Nayak
Shri Uday V. Malya

MANAGING COMMITTEE MEMBERS

Shri K.M.Kamath	Shri R.V.Shanbhag
Smt. Sushila S. Mallya	Smt. Shanteri N.Nayak
Shri Purushottam R. Bhat	Shri Jagadish V. Shenoy
Smt. Meera U. Shenoy	Smt. Vilasini K. Bhandarkar
Shri Satish V. Manel	Shri Sadanand Ram Rao
Shri M. V. Kamath	Shri Krishna N. Bhandarkar

SPECIAL INVITEE (PAST PRESIDENT)

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, Mumbai - 400019.

NOTICE

Notice is hereby given that the 57th Annual General Body Meeting of the members of the G.S.B. Sabha, Bombay will be held on Sunday, the 22nd of September 1996 at 4.30 p.m. in the I. M. Pai Hall, Sujir Gopal Nayak Memorial Kreedha Mandir, Entrance next to SNTD Women's College, King's Circle, Mumbai - 400019, to transact the following business :

AGENDA

1. To confirm the Minutes of the 56th Annual General Body Meeting held on the 19th of November 1995.
2. To receive and adopt the Managing Committee's Report and the Audited Statement Of Accounts for the year 1995-96. *
3. To elect 10 members to the Managing Committee for the period from 01-04-1996 for the next three years or earlier. **
4. To ratify the appointments of Dr. P. A. Prabhu for the period from 29.10.95 to 30.06.97 and of Shri S. V. Pikale and Shri V. V. Pai for a period of three years w.e.f. 01.07.96 as Trustees of GSB Sabha's Medical Trust. ***
5. To appoint an Hon. Auditor for the year 1996-97.
6. To transact any other business with the permission of the Chair.

For and on behalf of the Managing Committee

Anil J. Acharya

Shailesh R. Prabhu

Ashok K. Pai

Jt. Hon. Secretaries

Date : July 28th 1996.

P.S. MEMBERS ATTENDING THE ANNUAL GENERAL MEETING ARE REQUESTED TO BRING ALONG WITH THEM THEIR COPY OF THE ANNUAL REPORT. NO COPY WILL BE PROVIDED AT THE VENUE.

Please Note :

1. If there is no quorum by 4.45 p.m. the meeting will be adjourned. Thereafter, the adjourned meeting will be held at 5.00 p.m. on the same day at the same venue to transact the notified agenda.
2. *Members desirous of asking any questions/ queries must send the same in writing to the Hon. Secretaries at the Registered Office of the Sabha before Tuesday, 17th September 1996 before the close of office hours at 7.00 p.m.
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 they are eligible for re-election :
 - (1) Shri Krishna N. Bhandarkar
 - (2) Shri M. V. Kamath
 - (3) Dr. P. M. Pai
 - (4) Shri Shailesh R. Prabhu
 - (5) Shri R. V. Shanbhag
 - (6) Smt. Sushila S. Mallya
 - (7) Smt. Shanteri N. Nayak
 - (8) Shri Jagadish V. Shenoy
 - (9) Smt. Vilasini K. Bhandarkar
 - (10) Smt. Meera U. Shenoy
4. ***The G.S.B.S. Medical Trust, vide their letter dated 3rd November 1995, informed the Managing Committee that they had decided to appoint Dr. P. A. Prabhu as a Trustee of the Medical Trust from 29.10.1995 to 30.06.1997 in place of Dr. B. M. Acharya, who expired on 25.10.1995. The Managing Committee of the Sabha, at its meeting held on 19th November 1995, approved the appointment. The Medical Trust also informed the Committee vide their letter dated 7th July 1996 that Shri S. V. Pikale and Shri V. V. Pai were seeking re-appointment for a further period of three years as Trustees of the Medical Trust w.e.f. 1st July '96. The Managing Committee of the Sabha, at its meeting held on 28th July '96, approved these re-appointments. The Committee now seeks ratification of these appointments/ re-appointments by the General Body.
5. Nomination Forms for the Managing Committee are available in the Sabha's Office from Monday to Saturday (Time : 5 to 7 p.m.). The completed nomination forms should be handed over to the Sabha's Office Manager between 5.00 and 7.00 p.m. on/or before Tuesday, 17th September 1996 in the Sabha's office. Incomplete forms are liable to be rejected.

GOWD SARASWAT BRAHMAN SABHA, BOMBAY

61ST ANNUAL REPORT

Dear Members,

The 61st. Annual Report and the Audited Statement Of Accounts is presented hereunder for the financial year 1st. April 1995 to 31st. March 1996.

1. MANAGING COMMITTEE

The present Managing Committee was formed at the last Annual General Meeting held on 19th November '95. The Managing Committee meetings are generally held on the fourth Sunday of every month. A total of 9 meetings were held from the date of the last A.G.M. till the date of this report. The attendance particulars of each member is given below :

	<u>No. of meetings attended</u>
1. Smt. Gita R. Pai	9
2. Smt. Vatsala R. Shenoy	7
3. Dr. Pandurang M. Pai	5
4. Dr. V. R. Prabhu	5
5. Shri Anil J. Acharya	8
6. Shri-Shailesh R. Prabhu	6
7. Shri Ashok K. Pai	9
8. Shri V. R. Shenoy	8
9. Shri P. Madhav Nayak	6
10. Shri Uday V. Malya	9
11. Shri K.M.Kamath	6
12. Shri R.V.Shanbhag	4
13. Smt. Sushila S. Mallya	6
14. Smt. Shanteri N.Nayak	4
15. Shri Purushottam R. Bhat	5
16. Shri Jagadish V. Shenoy	2
17. Smt. Meera U. Shenoy	4
18. Smt. Vilasini K. Bhandarkar	8
19. Shri Satish V. Manel	7
20. Shri Sadanand Ram Rao	9
21. Shri M. V. Kamath	5 (Co-opted on 19.11.1995)
22. Shri Krishna N. Bhandarkar	6 (Co-opted on 19.11.1995)

2. MEMBERSHIP

During the year, we edged closer to the membership mark of 2000. A total of 6 patrons and 73 life members were admitted to the membership of the Sabha, bringing the total membership strength as on 31st. March '96 to 1971. Also 6 members converted themselves from life members to patrons.

Details of members admitted/converted from 1st. April 1995 to 31st. March 1996 are given elsewhere in this report.

3. PROGRAMMES

In spite of steep escalation in the prices, several programmes were conducted by the Sabha with a desire to achieve the objectives with which the Sabha was founded and to cater to the commitment to its members and well-wishers at large. But for the Sponsors and well-wishers, this could not have been accomplished. We, on behalf of the President and Managing Committee, offer thanks to the Sponsors and well-wishers of these programmes detailed below. The programmes, unless specifically mentioned otherwise, were conducted at the Sabha's Sujir Gopal Nayak Memorial Kreedha Mandir.

A. GUDI PADVA SNEHA MILAN (1995)

Held on Sunday, the 23rd of April '95, the cultural programme was sponsored by Shri Narendra Shenoy and Shri Jitendra Shenoy of Ram Bhavan Restaurant, Khar, and Can Can Restaurant, Lokhandwala. The programme was well attended. Smt. & Shri K.V.M. Pai, Commissioner Of Income Tax, Central II, Mumbai, were the Chief Guests. A variety programme consisting of folk dance, cultural dance, ghazal performance and skit was performed by youngsters of the Community. This was followed by the traditional dinner.

B. PROGRAMME FOR THE FAMILY

As usual, a programme for the family, with focus on children, was held on 1st. May '95. M/s Rasbihari Enterprises Ltd., makers of Sudha Soft Drink concentrate, sponsored this programme. The full day programme included games & quizzes both for children and for the parents. A Drawing Competition was conducted for the children in various age groups. In addition, renowned dubbing artiste Shri Chetan Sashital regaled the audience with his hour long performance. Shri Omung Kumar, host of popular TV programme 'Ek Minute' was the Chief

Guest for the prize distribution function. Shri Ashwin Shah of Jaico Publishing House, donated books which were given as prizes to the winners of various competitions.

C. 61ST. FOUNDATION DAY

The 61st. Foundation Day celebrations were held on Tuesday, 15th August '95 at Pracharya B.N.Vaidya Sabhagraha, Raja Shivaji Vidyalaya (King George School). Smt. Ranjana Salgaocar, Director, Salgaocar Group Of Companies, was the Chief Guest. The following students were honoured for their outstanding academic performances :

1. Mr. Swapneel Hemant Desai	S.S.C.	92.57%
2. Ms. Smita Ananth Prabhu	S.S.C.	91.42%
3. Ms. Sandhya Vasanth Rao	S.S.C.	91.42%
4. Mr. Aditya Shrikant Mahale	S.S.C.	90.85%
5. Ms. Priya Prakash Nayak	S.S.C.	90.85%
6. Ms. Kripa Ramachandra Bhandarkar	S.S.C.	90.85%
7. Ms. Shefali Balakrishna Prabhu	S.S.C.	90.71%
8. Mr. Pankaj Mohan Kamat	S.S.C.	90.71%
9. Ms. Sangeetha Chandrakanth Kamath	S.S.C.	90.71%
10. Ms. Swatee Gopal Shenoy	S.S.C.	90.28%
11. Mr. Ashish Yeshwant Aras	H.S.C.	92.17% Science
12. Ms. Sarika Vishwanath Naik	H.S.C.	84.33% Commerce
13. Ms. Vandana Ravindra Pai	B.Sc.	
14. Ms. Aparna Mohan Pai	Bachelor Of Home Science	
15. Ms. Amrita Surendranath Pai	B.Sc. Tech. Computer Technology	
16. Ms. Hira Raghavendra Shenai	M. Pharm	
17. Mr. Adithya Janardhan Bhat	I.C.W.A.	
18. Ms. Pratima Ramdas Bhandarkar	Master In Social Work	
19. Mr. Vinay Ramakant Nayak	M.M.S.	
20. Mr. Shyamsunder Ranga Pai	Master In International Economics & Management(Italy)	
21. Ms. Nandita Shyamsunder Pai	C.A.	
22. Ms. Sulatha Manjunath Kamath	M.B.B.S.	
23. Dr. Ravindra Pandurang Kamath	M.S.(Orthopaedics)	
24. Ms. Sujata Devdas Shanbhag	M.A.(Literature)	

Certificates Of Merit were awarded to 41 other students.

Sponsors of Sabha's programmes were honoured with gifts which were sponsored by Shri Dinesh Shenoy. Shri V. N. Prabhu hosted light refreshments for the evening.

Based on the G.S.B. Sabha's earlier health talks, a booklet 'ABC Of Health Care for Laymen' was released on this day by the Chief Guest. The booklet which had articles written by Dr. V. M. Kini, Chairman G.S.B.S. Medical Trust, was edited by Shri M.R.Pai, Trustee Of the Sabha. It was sponsored by I.C.D.S. Ltd., Dr. T.M.A. Pai Foundation & Academy Of General Education, Manipal. The book is nominally priced at Rs.15/-. Most of the booklets were bought in bulk by well-known Companies for their free distribution.

The day concluded with a Konkani skit by the Konkani Triveni Kala Sangam. The drama was sponsored by Shri Madhav Gopal Nayak and Smt. Malati Madhav Nayak.

D. LEADERSHIP TRAINING CAMP

The Leadership Training Programme, which is held every year to inculcate leadership qualities among the youth, was held on Sunday, 29th October 1995. The programme was sponsored by The Saraswat Co-operative Bank Ltd. The morning session on "Habits Of Effective Leaders" was conducted by Shri Nikhil Desai. The second session was devoted to "Development for Success In Life" and was conducted by Smt. Pratima Havaladar, an expert psychologist who guided the youngsters on psychological development for success in life. Smt. & Shri Suresh Prabhu, Chairman Of Maharashtra State Finance Commission and ex-Chairman Of Saraswat Co-operative Bank were the Chief Guests for the evening Valedictory function wherein certificates were awarded to the participants.

E. WORKSHOP ON DRAMATICS

As there is lot of talent in our Community on drama and stage communication, the Sabha conducted a Workshop On Dramatics on Sunday, 12th November 1995. Shri A. G. Kamath, former Chairman of Konkani Triveni Kala Sangam, who is a veteran in this field, took the first session dealing with stage fright, voice modulation etc. The second session on Improvisation was conducted by Shri Ajit Kamath, Dramatist

and Director of Inter Collegiate plays. Shri K. G. Kamath, former President of the Sabha and author of several Konkani and Kannada plays, was the Guest Of Honour on the occasion. The programme was sponsored by Smt. & Shri D. K. Shenoy, Trustee Of the Sabha.

F. ADHYATMIK SHIBHIR IN ENGLISH

The Sabha organised a half-day Adhyatmik Shibhir in English on Sunday, 17th December '95. Smt. Sanjivi Bhat, Former President of the Sabha, sponsored the programme. Prof. S. A. Upadhyaya, Director, Post Graduate Research Department and Director (Academics) of Bharatiya Vidya Bhavan conducted a Lecture-cum-Discussion on "Adhyatma & Vyavahara" with emphasis on the teachings of Shree Bhagvad Gita.

G. TALKS ON GOOD HEALTH

For the benefit of all members and the public, the Sabha held a series of talks in English on Good Health on 3 Sundays in January '96. A talk on 'Infertility' was delivered by Dr. Mahendra N. Parekh, M.D. (Consulting Obstetrician & Gynaecologist) on Sunday, the 14th January '96 in the first session. The second session was taken by Dr. N. P. Patil, Anaesthetist, on 'Anaesthesia'. On 21st January '96, the first session was taken by Dr. K. Rama Moorthy, M.D. on 'Hypertension & Diabetes'. The second session was a talk on 'Nutrition' by Dr. Y. K. Amdekar, M.D. (Paediatrics). The last among the series of talks, held on Sunday, 28th January '96, was on 'Psychological Problems' by Dr. V.K. Mundra, M.D., Psychiatrist. The entire programme was sponsored by G.S.B.S. Medical Trust and was open to the general public.

H. PICNIC FOR SENIOR CITIZENS

A full day picnic was organised for the Senior Citizens of the Community on Sunday, the 25th of February '96 at 'Saurabh' Bungalow, Powai. There was excellent response from the elders of the Community. The picnic included outdoor games, skits etc. It was a very enjoyable day for all. The picnic was sponsored by Shri G. S. Bhat of M/s Southern India Trading Corporation, a Senior Citizen. The Sabha was also helped by Shri M. D. Lotlikar and Shri Saurabh Parikh in making the programme more comfortable.

I. HARIKATHA

A musical discourse in English on "Sant Tukaram" by Sant Keshavdas, founder President of Vishwa Shanti Ashram, Bangalore and Temple Of Cosmic Religion, U.S.A. was held on Saturday, 2nd March '96. The programme was sponsored by Late A. Rama Nayak's family, Late I. M. Pai's family and Shri G. S. Bhat.

The Managing Committee is happy to inform the members that a reference to its activities has been made in the world famous magazine 'Readers Digest' in its Oct. '95 issue.

4. VIDYANIDHI FUND

This Fund is used to disburse educational assistance to the needy members of our community. With the steep rise in the cost of living, the Sabha renders assistance to the parents to meet part of the cost of education of their school and college going children. The Sabha is helped in this endeavour by Shree Walkeshwar Kashi Math who have been donating Rs. 6,000/- for this purpose for the past several years. In addition, members support this cause most willingly in response to the appeal sent by the Sabha. This year, our members and well-wishers donated a sum of Rs. 57,979/-. The Sabha gave cash assistance of Rs. 58,850/- to 185 students.

5. MAHILA SHAKHA

The Mahila Shakha conducts several programmes from time to time. The Marriage Information Service has been getting good response for the eligible boys and girls get-together, and there is a growing demand from parents for holding more such meets at regular intervals. The 25th December Anand Bazaar and the 26th January get-together were the major programmes conducted by the Mahila Shakha during the reporting period. A detailed report of the Mahila Shakha's activities is printed elsewhere in this Report.

During the year, Rs. 30,000/- was collected by the Mahila Shakha as General Donations.

6. SPORTS PROGRAMMES

Sports activities have been promoted in a big way during the reporting period with the Blow Plast sponsored Cricket Coaching

Camps gaining popularity. The G.S.B. Sabha's 3rd District Level Open Carrom Tournament, conducted under the auspices of Mumbai District Carrom Association, was held at the Sports Pavilion. A special feature of this year's tournament was a full day fixture devoted for physically handicapped players. The tournament was sponsored by Voltas Ltd. A detailed report of the Sports Committee is printed elsewhere in this report.

7. BHAJANS / RELIGIOUS PROGRAMME

(a) Pada-pooja was offered to H.H. Shrimad Raghavendra Tirtha Swamiji of Kashi Math Samsthan on 5th January '96. Pada-pooja was also offered to Shishya Swamiji of Kawle Math on 7th January '96.

(b) The bhajans that are held every Friday evening at the Sabha's Office between 7.00 and 9.00 p.m. have become very popular. Apart from this, Bhajans are held on auspicious days like Kartik Ekadashi, Dassera and the first day of Swamiji's Chaturmas.

The Upakarma Homa (changing of the sacred thread) on 'Suta Punav' is held at the Sabha's office between 7 a.m. and 12 noon for which members are sent intimation in advance.

(c) Bhajan Classes are conducted at the Sabha's office from Tuesday to Sunday.

(d) The Annual Saptaha Bhajan at Shree Walkeshwar Kashi Math, Shri Rama Naama Bhajans at Shree Rama Mandir, Wadala and Ekha Bhajans at Shree Balaji Mandir, Kurla are the other religious activities in which the Sabha participates every year.

8. ACCOUNTS

During the year, the Sabha made a general surplus of Rs. 2,23,736/-. The support received by the Sabha from sponsors, advertisers and donors contributed to the surplus. Also, funds were generated from the various activities conducted and the sponsorship/sale of various educational publications which have been well received throughout the country.

From the surplus, the following appropriations have been made :

1. Sports Pavilion Building Repairs & Renovation Fund	Rs. 1,00,000/-
2. GSBS Project for Developing Sports Talent Among Youngsters	Rs. 35,000/-
3. Bhajan Committee Fund	Rs. 25,000/-
4. M.S. Marriage Assistance Fund	Rs. 25,000/-
5. M.S. Educational Awards Endowment Fund	Rs. 5,000/-

	Rs. 1,90,000/-

After appropriations, balance surplus of Rs. 33,736/- has been added to the brought forward surplus of Rs. 1,08,209/- and cumulative surplus of Rs. 1,41,945/- has been carried forward.

In addition to the above, various specific activity funds of the Sabha also made a surplus of Rs. 1,50,087/- which has been transferred to the respective funds.

The investments of the Sabha as on 31st. March 1996 were Rs. 14,82,980/-.

9. ACKNOWLEDGEMENTS/THANKS

The Managing Committee is extremely grateful to :

(a) OUR TRUSTEES : Shri M.R.Pai, Shri D.K.Shenoy and Shri Dinkar A. Kamat for their guidance and support.

(b) OUR AUDITOR : Shri B.R.Prabhu, C.A. for his honorary services as auditor to the Sabha for the past several decades.

(c) OUR INCOME TAX ADVISOR : Shri Anant Pai, C.A. for his honorary services to the Sabha in connection with income tax matters.

(d) OUR SPONSORS : whose generous support makes it possible for the Sabha to conduct various programmes throughout the year.

10. OBITUARY

Dr. B. M. Acharya, past Vice President of the Sabha and Founder Trustee Of GSBS Medical Trust met with a sudden demise during a trip to Nepal. Dr. Acharya took a keen interest in the numerous activities of the Sabha. His wife, Smt. Meera Acharya, has instituted an educational award in his memory which will be given from 1996 onwards. Shri R.N. Pai, former Hon. Secretary of the Sabha passed away during the year.

The Managing Committee offers its heartfelt condolences to the families of Sabha's members who passed away during the year under review. May their souls rest in peace.

11. CONCLUSION

We, thus conclude one more year of being of service to the community as also the general public and the country through constructive activities. We thank all our sponsors, advertisers, patrons, members and other well-wishers who have supported us over the years. We look forward to their support in future also.

For and on behalf of the Managing Committee

Anil J. Acharya
Shailesh R. Prabhu
Ashok K. Pai
Jt.Hon.Secretaries

NAMES OF MEMBERS ENROLLED FROM 1ST. APRIL 1995 TO 31ST. MARCH 1996

PATRONS

BHAT

SMT. LALITA M. (PM-1940)

MAHALE

SHRI VENKATESH R. (PM-1918)

PRABHU

SHRI P. SHIVANANDA (PM-1919)

SHENOY

SMT. K. NANDINI (PM-1893)

DR. G. B. (PM-1943)

SMT. MEERA HARIDAS (PM-1952)

CONVERSION FROM LIFE MEMBERSHIP TO PATRONS

KAMATH

SMT. NISHA KAMALAKSHA (PM-1180)

SHRI KAMALAKSHA V. (PM-1179)

PAI

MS. DEEKSHA R. (PM-1454)

MS. VASUDHA R. (PM-1150)

SHENOY

MS. NAYANA ANANTHRAYA (PM-1879)

MS. VINAYA M. (PM-873)

LIFE MEMBERS

BHAGATH

SMT. SAKHUBAI R. (NL-1965)

BHAGVATH

SHRI RAMAKANTH D. (NL-1951)

BHAKTA

SHRI B. RAMACHANDRA (NL-1917)

BHANDARKAR

SMT. USHA L. (NL-1930)

SMT. GEETA D. (NL-1934)

BHAT

SMT. RACHANA C. (NL-1969)

SHRI SATYENDRANATH N. (NL-1939)

DR. S. G. (LM-1898)

BORKER

MS. NEETA R. (NL-1945)

DESAI

DR. HEMANT M. (NL-1929)

DESHPANDE

SHRI VILAS ANANT (NL-1948)

GADIYAR

SMT. KASTURI (LM-709)

SMT. RATNAPRABHA P. (NL-1923)

KAMAT

SHRI ANOOP KISHORE (LM-1913)

MS. RESHMA KISHORE (LM-1914)

KAMATH

SHRI S.S. (LM-1915)

SHRI YOGESH B. (LM-1909)

DR. NITYANAND NAGAPPA (LM-1900)

MS. GAURI S. (LM-1895)

SMT. SUNANDA (LM-1894)

SHRI MOHANDAS NARAYAN (NL-1922)

SHRI M. CHANDRAKANTH G. (NL-1931)

SHRI NARASIMHA GANAPATI (NL-1970)

KINI

SMT. PUSHPA (NL-1953)

KOPPAL

SMT. MANISHA MADAN (NL-1924)

KUDAV

SMT. TARA VENKATESH (NL-1961)

MALYA

SMT. SAPNA UDAY (NL-1954)

MALLYA

SMT. ANJANA R. (NL-1956)

NAYAK

SMT. SUPARNA (LM-1912)

SHRI MANJUNATH H. (LM-1899)

SHRI SUJIR PRABHAKAR (NL-1925)

SHRI SUDHAKAR KRISHNARAYA (NL-1947)

SHRI SANDEEP NAGAPPA (NL-1958)

SMT. SMITA SANJAY (NL-1964)

PAI

MS. APARNA M. (LM-1902)

SHRI ASHWIN M. (LM-1901)

SMT. BUNTY ASHOK (LM-1896)

SHRI DEEPAK RAM (NL-1935)

SHRI M. SATYANARAYANA (NL-1937)

SMT. SUDHA S. (NL-1941)

SHRI RATNAKAR GOPAL (NL-1960)

SHRI GERSOPPA DATTATREYA (NL-1966)

SHRI NARAYAN V. (NL-1967)

SHRI M. NAGESH (NL-1971)

PRABHU

SMT. VIDYA GANESH (LM-1908)

SHRI GANESH NARASIMHA (LM-1907)

MS. MEERA T. (LM-1903)

SHRI M. GOPALKRISHNA (LM-1897)

SHRI UMESH PUNDALIK (NL-1926)

SMT. MAYA UMESH (NL-1927)

SHRI RENJAL ANANTH (NL-1928)

SHRI VITTALDAS KOGGA (NL-1938)

SMT. VEENA R. (NL-1942)

MS. MEERABAI S. (NL-1950)

SMT. RADHA S. (NL-1957)

SHRI SURESH S. (NL-1959)

SHRI MADHUKAR WAMAN (NL-1962)

SHRI SHAILESH VEDAVYAS (NL-1968)

RAO

MS. REKHA PRASAD (LM-1904)

SMT. SHYAMALA V. (NL-1932)
SMT. REKHA R. (NL-1963)

SHANBHAG

SHRI AMIT RAGHAVDAS (LM-1920)
SHRI PURUSHOTTAM MADHUSUDAN (NL-1936)

SHARMA

MS. LALITA VEDAVYAS (NL-1921)

SHENAI

SMT. SUMAN S. (NL-1944)

SHENOY

SHRI L.P. (LM-1916)
SMT. RAJANI K. (LM-1911)
SHRI U. KAMALAKSHA (LM-1910)
SMT. SHARADA (LM-1906)
SMT. JYOTI (LM-1905)
SHRI J.K. (NL-1933)
SMT. JAYSHREE SHIVAJI (NL-1946)
SMT. ASHA V. (NL-1955)

PLEASE NOTE

Members are requested to intimate in writing to Sabha's Office any change of their address. In such correspondence, the members are requested to quote their membership number which is printed in the address label of all correspondence sent by the Sabha. From this year, we have also started giving the membership number of the members enrolled against their name. We have received back some mail with postal remarks such as 'Left' 'Not Known' etc. After 2 such returns, these names are struck off from our mailing list unless we get the new address of the member. Members co-operation in updating our mailing list is earnestly solicited.

Details of Donations of Rs. 1000/- and above for the period 01.04.1995 to 31.03.1996

Sr. Name Of Donor No.	Nature Of Donation	Amount (Rs.)
1. Shri Shantaram Venkatrao Pikale Foundation	M.S.Marriage Assistance Endowment Fund	10,001
2. Ms. Nalini S. Kamath (In Memory of her parents Late Shri Shrinivas Manjunath Kamath and Late Smt. Radhabai Shrinivas Kamath)	M.S. Educational Awards Endowment Fund	10,000
3. Shri Walkeshwar Kashi Math	M.S. Educational Awards Fund	1,000
4. Shri Smt. Leelavathi Haridas Rao (In Memory of her mother Late Smt. Shantha Narayan Kamath)	Vidyanidhi Fund	6,000
5. Smt. Leelavathi Haridas Rao (In Memory of her mother Late Smt. Shantha Narayan Kamath)	Building Pavilion Fund (Corpus)	5,005
6. G.S.B. Seva Mandal	General Donation	5,001
7. Shri Cholpadi Gopal-krishna Kamath & Smt. Vimala G. Kamath	Vidyanidhi Fund	5,000
8. Smt. Shashikala R. Shenoy (In memory of her husband Late Shri K. Ramdas Shenoy)	Vidyanidhi Endowment Fund	5,000
9. Smt. Meera M. Acharya (To Commemorate the birth anniversary of her husband Late Dr. B. M. Acharya)	M. S. Educational Awards Endowment Fund	5,000
10. Smt. & Shri Mulky Vittal Rao	Vidyanidhi Fund	3,000
11. The Saraswat Co-op. Bank	General Donation	2,500
12. Shri B. P. Baliga	Vidyanidhi Fund	2,000
13. Shri Satya Ranjan Shenai	- do -	2,000

13. Smt. Jennibai D. Prabhu	Vidyanidhi Fund	2,000
14. M/s Adept Financial & Consultancy Services Pvt. Ltd.	General Donation	2,000
15. Shri N. R. Prabhu	Vidyanidhi Fund	2,000
16. A Well Wisher	- do -	1,875
17. Shri M. G. Kamath	- do -	1,500
18. Shri K. R. Sharma	- do -	1,500
19. Smt. Nalini & Dr. S.G.Bhat	- do -	1,200
20. Smt. Chandra G. Nayak	- do -	1,002
21. Shri Ravindra Mallya	- do -	1,001
- do -		
(In memory of Late Shri B. Narayan Mallya)	- do -	1,000
22. Shri N. N. Pai	- do -	1,001
- do -	- do -	1,000
23. Shri U. Venkatramana Shenoy	- do -	1,000
24. Shri B. R. Shenai	- do -	1,000
- do -	- do -	1,000
25. Shri M. M. Bhat	- do -	1,000
26. Shri D. V. Kamath	- do -	1,000
27. Shri V. S. Bhandarkar	- do -	1,000
28. Smt. & Shri M. R. Pai	- do -	1,000
29. Smt. Nandita S. Pai & Shri Shyamsunder R. Pai	- do -	1,000
30. Smt. Radha P. Baliga	- do -	1,000
31. Shri S. R. Pai	- do -	1,000
32. M/s Reliable Electronic Components (P) Ltd.	- do -	1,000
33. Shri N. G. Mallya	- do -	1,000
34. Smt. Radhabai G. Pai	- do -	1,000
35. Shri B. Ramanath Shenai	- do -	1,000
36. Dr. Y. K. Amdekar	- do -	1,000
37. Sujeet Kini & Co.	- do -	1,000
38. Ms. Radha S. Pai	- do -	1,000
39. Shri M. S. Prabhu	- do -	1,000
40. Dr.K. Ramamoorthy	General Donation	1,000

REPORT OF THE SPORTS PAVILION MANAGEMENT COMMITTEE

The Sports Pavilion Sub-Committee, appointed by the Managing Committee of the Sabha, consisted of :

Chairman	:	Shri Ashok K. Pai
Convenor	:	Shri Anil J. Acharya
Treasurer	:	Shri P. Madhav Nayak
Sports Director	:	Shri Saiprakash R. Nayak
Members	:	Smt. Gita R. Pai
		Shri Uday V. Malya
		Shri Satish V. Manel
		Shri K. M. Kamath

The emphasis on sports activities continued during the year.

Blow Plast Ltd. sponsored 3 Cricket Coaching Camps which were held in October - December '95. Shri Arun Ghorpade was the Coach for all the Camps. Prominent cricket personalities were invited to inaugurate the Camps and also to give guidance to the students during the duration of the Camp. The Camps were well-attended.

Voltas Ltd. sponsored the Sabha's 3rd District Level Open Carrom Tournament, conducted under the auspices of Mumbai District Carrom Association. The highlight of this year's tournament was that one day was devoted exclusively for events for the physically handicapped. Participants from various institutions for the welfare of physically handicapped such as Cheshire Homes, Paraplegic Foundation etc. participated enthusiastically in the tournament.

The three rolling trophies i.e. Late Shri A. Rama Nayak Rolling Trophy (for Open Singles), Late Smt. Manorama Keshav Nayak Rolling Trophy (for Women's Singles) & Late Shri Laxman V. Shenoy Rolling Trophy (for Junior Boys Singles) were awarded to the winners in the respective categories. Shri Ashok Soni, Vice President (Finance) of Voltas Ltd. was the Chief Guest for the Valedictory function wherein prizes and certificates were awarded to the participants.

Shri K. N. Prabhu, noted journalist, anchored a discussion on World Cup Cricket which was held in February '96. Shri M. V. Kini sponsored this programme. Refreshments were courtesy Cafe Mysore.

With

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Shri Raghunandan S. Kamath

MAKERS

NATURAL ICECREAMS

OF

Juhu Scheme

Volley Ball is regularly played at the pavilion grounds.

Shri K. M. Kamath donated a wheel-barrow for use at the pavilion.

During the year, the re-construction of the Compound wall demarcating the Sabha's ground from the neighbouring plot was taken up. This was essential to safeguard the investment made in the cricket pitch, to prevent thoroughfare and to safeguard the Sabha's property. The work was partially completed till March '96.

The I.M.Pai Hall is being increasingly used for various functions. The ground is given to schools and sports associations for their Annual Sports Days/ events at nominal reimbursement for cleaning etc.

REPORT - G.S.B.S. MEDICAL TRUST

The GSBS Medical Trust, started in a modest manner in the premises of G.S.B.Sabha's office in 1967, has grown into a full-fledged medical centre presently operating at Dasturwadi, Naigaum Cross Road, Dadar over an area of 3000 sq. ft. The Trust is an independent charitable organisation with Income-tax exemption u/s 80-G.

The Trust is managed by a Board Of Trustees of seven members, assisted by an Executive Committee and many medical practitioners who give honorary services to the Centre.

The facilities provided include : A Diagnostic Centre catering to all specialities, A fully equipped Pathological Unit, E.C.G., A Physiotherapy Unit, An up-to-date Dental Unit, A complete eye examination unit, E.C.G., sonography, A Well Baby Clinic, An up-to-date X-Ray Unit. Besides, the Trust also implements several schemes such as Complete Medical Check-up Scheme with concession to Senior Citizens, Free Drug Scheme for very poor patients, lending of bed side appliances and free inoculations on Sundays.

The facilities are meant especially for the middle and lower income group of people of all communities and are therefore charged at nominal rates. The Medical Trust has a special Poor Patients Fund to help the poor patients with free medicines.

The members of G.S.B. Sabha are given 50% concession in charges for consultation only in the Diagnostic Centre.

REPORT OF THE MAHILA SHAKHA

The following cultural and recreational activities were conducted by the Mahila Shakha in 1995-96.

28-05-1995 : 5th Informal get-together of eligible boys and girls with parents/guardians sponsored by Shri Mohandas Mallya.

03-08-1995 : Participation in Saptha Bhajan at Shree Walkeshwar Kashi Math.

09-08-1995 : Shravan Haldi Kumkum at Shree Dwarkanath Bhavan Hall sponsored by Smt. Vatsala Acharya. Talk On 'Womens problems after Middle Age' by Dr. (Mrs.) Nalini P. Pai. Hair Style Competition was held and judged by Dr. (Mrs.) Nalini P. Pai and Mrs. Neelima Prabhu.

22-08-1995 : Review Of Marriage Information Service and Release Of Master List Of Eligible Boys by Shri Madhav Puranik. Programme sponsored by Smt. Geetha V. Nayak

14-09-1995 : Annual Get-together at Shree Dwarkanath Bhavan Hall. A Konkani Skit 'Ek Jana Melatha We' was presented by Smt. Sushila Mallya & group. Cookery competition was judged by Mrs. Suman Lotlikar & Mrs. Naina Pai. Refreshments hosted by Mrs. Varada Kamath.

17-09-1995 : Bhajan Competition held at I.M.Pai Hall, Kreedha Mandir. Judges were Dr.(Mrs.) Radhika Kamath and Mrs. Nita Acharya. Refreshments hosted by Smt. Nirupama Shenoy.

29-09-1995 : Navratri Haldi Kum-kum held at Shree Dwarkanath Bhavan Hall. Talk on 'Adhyatma' by Smt. Shashikala Shanbhogue. Refreshments hosted by Mrs. Varada Kamath.

15-10-1995 : 6th Informal get-together of eligible boys and girls with parents/guardians sponsored by Shri V.V.Pai.

25-12-1995 : Annual Anand Bazar at Kreedha Mandir was inaugurated by Smt. Kamala M. Kamath. Smt. Vatsala Acharya was the Chief Guest for the evening programme. The Anand Bazar was a grand success.

17-01-1996 : Sankranti Haldi Kumkum at I.M. Pai Hall. Elocution

Competition was judged by Smt. K. U. Pai and Smt. Shyamala Nayak. Refreshments courtesy Smt. Varada Kamath.

26-01-1996 :Annual Republic Day Get-together and Contributory Dinner at Kreedha Mandir grounds. Smt. & Shri S. V. Pikale were the Chief Guests. Mrs.Nirmala Shenoy & Mr.B. T. Mallya were the Chief Guests for the Fancy Dress Competition. Supplementary list of eligible boys was released by Shri S. V. Pikale. An entertainment programme was held on this occasion.

23-02-1996 : Demonstration on 'Beauty & Care' by Smt. Vasudha Prabhu.

03-03-1996 : 7th Informal get-together of eligible boys and girls with parents/guardians sponsored by Smt. & Shri M. Ganesh Kamath.

19-03-1996 : Ladies Sports Day at Kreedha Mandir.

MARRIAGE INFORMATION SERVICE

Since 1986, G.S.B. Sabha's Mahila Shakha is conducting a Marriage Information Service. List of eligible boys is released periodically, photocopies of which are available at the Sabha's office. A few Mahila Shakha Committee members are available on the 2nd and 4th Tuesday of every month from 4 to 6 p.m. to help members to update their list and give additional information, if available. This service is now being supplemented by the informal get-togethers of eligible boys and girls with their parents/guardians.

Marriage Assistance is provided to needy members of the Community. During the year, marriage assistance was disbursed to twelve such members of the Community.

The attendance particulars of the Mahila Shakha Committee meetings held during the year is as under :

		No. of meetings attended	Out Of
1. Smt. Vatsala R. Shenoy	President	12	14
2. Smt. Lata A. Joshi	Vice President	12	14
3. Smt. Sushila S. Mallya	Vice President	14	14

4. Smt. Meera U. Shenoy	Vice President	12	14
5. Smt. Gita R. Pai	Sabha's President	13	14
6. Smt. Suman M. Pai	Hon. Secretary	13	14
7. Smt. Shanteri N. Nayak	Jt. Hon. Secretary	9	14
8. Smt. Vilasini Bhandarkar	Jt. Hon. Secretary	14	14
9. Smt. Maya S. Nayak	Hon. Treasurer	10	14
10. Smt. Ashalata V. Kamath	Jt. Hon. Treasurer	12	14
11. Smt. Geeta G. Shenoy	Jt. Hon. Treasurer	12	14
12. Smt. Indira D. Pai		8	14
13. Smt. Jayanti G. Kamath		13	14
14. Smt. Sharada Rao		6	14
15. Smt. Durga C. Shenoy		12	14
16. Smt. Vatsala K. Nayak		10	14
17. Smt. Meera Jois		9	14

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SABHA, BOMBAY (A-1618[BOM])
FOR THE YEAR ENDED 31st MARCH 1996

INCOME	Rs.Ps.	Rs.Ps.
BY INCOME ACCRUED		
On Securities		
- Units		
(TDS Rs. 546)	56,160.00	
- Bonds	5,698.62	
(TDS Rs. 224)		61,858.62
On Fixed Deposits with Public		84,724.94
Sector Companies		
On Fixed Deposits with Banks	22,293.61	
On Savings Accounts with Banks	5,632.64	
		174,509.81
BY DONATIONS IN CASH OR IN KIND		335,552.00
BY ADVERTISING RECEIPTS		49,800.00
BY INCOME FROM OTHER SOURCES		
Sports Club Fees etc.	67,685.00	
Carrom Tournament Surplus	21,553.25	
Surplus on distribution of		
Educational publication	22,397.00	
Social Functions & Activities		
Surplus	2,909.75	
Miscellaneous Receipts	3,250.00	
		117,795.00
BY PATRONSHIP, LIFE MEMBERSHIP		
& ENTRANCE FEES RECEIVED		14,703.00
TOTAL		692,359.81

(SMT. GITA R. PAI)
President

(ANIL J. ACHARYA)
(SHAILESH R. PRABHU)
(ASHOK K. PAI)
Jt.Hon.Secretaries

(V. R. SHENOY)
(P.MADHAV NAYAK)
(UDAY V. MALYA)
Jt.Hon.Treasurers

GOWD SARASWAT BRAHMAN
INCOME AND EXPENDITURE ACCOUNT

EXPENDITURE	Rs.Ps	Rs.Ps.
TO EXPENSES IN RESPECT OF PROPERTY		
Ground Rent	3,819.00	
Rates, Taxes & Cesses	11,660.00	
Water Charges	30,884.00	
Repairs & Maintenance	46,357.30	
		92,720.30
TO ESTABLISHMENT EXPENSES		
Salaries, Wages & Allowances	27,497.00	
Office Room Rent	596.40	
Repairs & Maintenance	6,184.00	
Printing & Stationery	18,772.30	
Electricity Charges	15,233.80	
Postage & Telephone	14,843.00	
Sundry Expenses	3,024.60	
		86,151.10
TO DEPRECIATION		17,679.00
TO CONTRIBUTION TO CHARITY COMMISSIONER		12,426.00
TO EXPENDITURE ON OBJECTS OF THE TRUST		
Educational	65,150.00	
Relief Of Poverty (Marriage Assistance)	18,160.00	
Religious	8,183.00	
Sports	18,067.50	
		109,560.50
TO AMOUNTS TRANSFERRED TO SPECIFIC		
ACTIVITIES FUNDS		150,086.75
(As per Schedule D Attached)		
TO APPROPRIATIONS FROM SURPLUS		190,000.00
(As per Schedule E Attached)		
TO EXCESS OF INCOME OVER EXPENDITURE		33,736.16
TOTAL		692,359.81

See Schedule 'F' for Significant Accounting Policies
AS PER MY REPORT OF THIS DATE

Mumbai
June 23, 1996.

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

**GOWD SARASWAT BRAHMAN
BALANCE SHEET AS ON**

FUNDS AND LIABILITIES	Rs.Ps.	Rs.Ps.
TRUST FUND OR CORPUS (General Fund)		
Balance as per last Balance Sheet	2,45,117.72	
Add : Transfer from Income & Expenditure Account (being Patronship, Life Membership & Entrance Fees)	<u>14,703.00</u>	2,59,820.72
OTHER EARMARKED FUNDS		
Endowments & Other Corpus Funds		
As per Schedule 'A' attached	13,21,072.95	
Other Fynds & Reserves		
As per Schedule 'B' attached	<u>6,85,155.42</u>	20,06,228.37
LIABILITIES		
For Expenses	26,525.20	
For Deposits	<u>34,424.00</u>	
	60,949.20	
INCOME & EXPENDITURE ACCOUNT		
Balance as per last Balance Sheet	1,08,208.47	
Add : Excess of Income over Expenditure during the year	<u>33,736.16</u>	1,41,944.63
TOTAL		<u>24,68,942.92</u>

See Schedule 'F for Significant Accounting Policies

REPORT OF THE HON. AUDITOR TO MEMBERS :

I have audited the Balance Sheet of the GOWD SARASWAT BRAHMAN SABHA as on 31st March, 1996 and the relative statement of Income & Expenditure for the year ended on that date and have obtained all the information and explanation 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
June 23, 1996

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

**SABHA, BOMBAY (A-1618[BOM])
31st MARCH 1996**

ASSETS	Rs.Ps.	Rs.Ps.
IMMOVABLE PROPERTIES		
Sports Pavilion Building		
- As per last Balance Sheet		7,23,882.09
Water Pipe Line, Compound		
Wall & Monsoon Protection Cover		
- As per last Balance Sheet	41,608.00	
Less : Depreciation	<u>8,421.00</u>	33,187.00
INVESTMENTS (AT COST) - LONG TERM		
As per Schedule 'C' attached		14,82,980.00
FURNITURE & FIXTURES		
As per last Balance Sheet	85,405.13	
Additions during the year	<u>4,066.00</u>	89,471.13
Less : Depreciation	<u>9,258.00</u>	80,213.13
		24,074.75
ADVANCES (Including Deposits)		
INCOME OUTSTANDING		
Interest Accrued	37,156.00	
Others	<u>8,500.00</u>	45,656.00
CASH & BANK BALANCES		
Cash on hand	<u>6,741.32</u>	
In Savings Accounts with Banks (in the name of the Sabha)		
Canara Bank	39,440.30	
Syndicate Bank	<u>14,044.08</u>	
S.I.Co-op. Bank Ltd.	<u>18,724.25</u>	78,949.95
TOTAL		<u>24,68,942.92</u>

(SMT.GITA R. PAI)
President

(ANIL J. ACHARYA)
(SHAILESH R. PRABHU)

(ASHOK K. PAI)
Jt. Hon Secretaries

(V. R. SHENOY)
(P. MADHAV NAYAK)

(UDAY V. MALYA)
Jt. Hon. Treasurers

GOWD SARASWAT BRAHMAN SABHA, BOMBAY

SCHEDULE 'A'

ENDOWMENT AND OTHER CORPUS FUNDS AS ON 31st MARCH 1996

DESCRIPTION	Balance as on 1-4-95 Rs. Ps.	Contribution during the year Rs. Ps.	Transfer from Income & Expenditure A/c Rs. Ps.	Balance as on 31-Mar-96 Rs. Ps.
Bhajan Endowment Fund	6,894.00			6,894.00
Vidyanidhi Endowment Fund	2,52,463.00	5,000.00		2,57,463.00
M. S. Bhajan Class Endowment Fund	10,000.00			10,000.00
M.S. Marriage Assistance Endowment Fund	1,72,681.00	10,001.00		1,82,682.00
M.S. Educational Awards Endowment Fund	64,900.00	10,000.00	5,000.00	79,900.00
M.S. Social Activities Endowment Fund	10,001.00			10,001.00
Building Pavilion Fund (Corpus)	7,69,127.95	5,005.00		7,74,132.95
Total Rupees	12,86,066.95	30,006.00	5,000.00	13,21,072.95

GOWD SARASWAT BRAHMAN SABHA, BOMBAY

SCHEDULE 'B'

OTHER FUNDS AND RESERVES AS ON 31st MARCH 1996

	Rs.Ps.	Rs.Ps.	Rs.Ps.
1. BHAJAN COMMITTEE FUND			
Balance as per last Balance Sheet		10,521.49	
Add : Transfer from Income & Expenditure Account		<u>23,512.00</u>	34,033.49
Representing :			
Donation	1,276.00		
Allocation from Surplus	25,000.00		
Interest	<u>689.00</u>		
	26,965.00		
Less : Bhajan Expenses	<u>3,453.00</u>		
	23,512.00		
2. VIDYANIDHI FUND			
Balance as per last Balance Sheet		89,206.44	
Add : Transfer from Income & Expenditure Account		<u>30,033.00</u>	119,239.44
Representing :			
Donation	63,979.00		
Interest	<u>25,704.00</u>		
	89,683.00		
Less : Educational Assistance Disbursed	58,850.00		
Other Expenses	<u>800.00</u>		
	30,033.00		
3. M. S. BHAJAN CLASS FUND			
Balance as per last Balance Sheet		1,758.49	
Transfer from/to Income & Expenditure Account		<u>0.00</u>	1,758.49
Representing :			
Interest	1,000.00		
Less : Expenses	<u>1,000.00</u>		
	0.00		

GOWD SARASWAT BRAHMAN SABHA, BOMBAY
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 1996
(Cont'd.)

	Rs.Ps.	Rs.Ps.	Rs.Ps.
4. M.S. MARRIAGE ASSISTANCE FUND			
Balance as per last Balance Sheet		24,090.58	
Add : Transfer from Income & Expenditure Account		<u>24,191.00</u>	48,281.58
Representing :			
Interest	17,351.00		
Allocation from Surplus	<u>25,000.00</u>		
	42,351.00		
Less : Disbursals & Expenses	<u>18,160.00</u>		
	24,191.00		
5. SPORTS COMMITTEE FUND			
Balance as per last Balance Sheet		26,201.27	
Add : Transfer from Income & Expenditure Account		<u>40,075.25</u>	66,276.52
Representing :			
Sports Fees etc.	29,735.00		
Carrom Tournament Surplus	21,553.25		
Interest	<u>240.00</u>		
	51,528.25		
Less : Expenses	<u>11,453.00</u>		
	40,075.25		
6. M. S. EDUCATIONAL AWARDS FUND			
Balance as per last Balance Sheet		22,363.50	
Add : Transfer from Income & Expenditure Account		<u>2,657.00</u>	25,020.50
Representing :			
Donation	1,000.00		
Interest	<u>7,157.00</u>		
	8,157.00		
Less : Awards Given	<u>5,500.00</u>		
	2,657.00		

GOWD SARASWAT BRAHMAN SABHA, BOMBAY
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 1996
(Cont'd.)

	Rs.Ps.	Rs.Ps.	Rs.Ps.
7. M. S. SOCIAL ACTIVITIES FUND			
Balance as per last Balance Sheet		3,998.00	
Add : Transfer from Income & Expenditure Account		<u>500.00</u>	4,498.00
Representing :			
Interest	1,000.00		
Less : Expenses	<u>500.00</u>		
	500.00		
8. DIAMOND JUBILEE PROGRAMME (RESERVE)			
Balance as per last Balance Sheet			10,000.00
9. GSBS PROJECT FOR DEVELOPING SPORTS TALENT AMONG YOUNGSTERS			
Balance as per last Balance Sheet		73,323.00	
Add : Transfer from Income & Expenditure Account		<u>66,335.50</u>	139,658.50
Representing :			
Sponsorship & Fees	37,950.00		
Allocation from Surplus for the year	<u>35,000.00</u>		
	72,950.00		
Less : Net expenditure on Project Activity	<u>6,614.50</u>		
	66,335.50		
10. SPORTS PAVILION BUILDING REPAIRS & RENOVATION FUND			
Balance as per last Balance Sheet		100,000.00	
Add : Transfer from Income & Expenditure Account			
- Allocation from Surplus for the year		<u>100,000.00</u>	200,000.00

GOWD SARASWAT BRAHMAN SABHA, BOMBAY

SCHEDULE 'B'

OTHER FUNDS AND RESERVES AS ON 31st MARCH 1996

(Cont'd.)

	Rs.Ps.	Rs.Ps.	Rs.Ps.
11 SPORTS PAVILION BUILDING REPAIRS & MAINTENANCE FUND			
Balance as per last Balance Sheet		3,308.90	
Add : Transfer from Income & Expenditure Account		<u>33,080.00</u>	36,388.90
Representing :			
Donation		33,080.00	
TOTAL			<u>685,155.42</u>

SCHEDULE 'C'

INVESTMENTS AS ON 31st MARCH 1996

	Rs.Ps.	Rs.Ps.
IN FIXED DEPOSITS WITH BANKS		
Corporation Bank	65,000.00	
South Indian Co-operative Bank Ltd.	<u>1,65,000.00</u>	2,30,000.00
IN FIXED DEPOSITS WITH PUBLIC SECTOR UNDERTAKINGS		
Steel Authority Of India Ltd.	1,75,000.00	
Bharat Petroleum Corporation Ltd.	75,000.00	
Housing Development Finance Corporation Ltd.	2,00,000.00	
Indian Oil Corporation Ltd.	<u>2,25,000.00</u>	6,75,000.00
IN BONDS OF		
ICICI Series 20 of Rs. 5,000 each	1,00,000.00	
Dena Bank 16% Regular Return Bonds		
10 of Rs. 10,000/- each	<u>1,00,000.00</u>	2,00,000.00
IN UNITS OF UTI		
21600 Units of 1964 Scheme of Rs.10/- each		3,77,980.00
TOTAL INVESTMENTS AS ON 31st MARCH 1996		<u>14,82,980.00</u>

SCHEDULE 'D'

AMOUNTS TRANSFERRED TO SPECIFIC ACTIVITIES FUNDS FROM INCOME AND EXPENDITURE

ACCOUNT FOR THE YEAR ENDED 31st MARCH 1996

	Rs.Ps.
Trust Fund (Patronship, Life Membership & Entrance Fees)	14,703.00
Bhajan Committee Fund	(1,488.00)
Vidyanidhi Fund	30,033.00
M.S. Marriage Assistance Fund	(809.00)
Sports Committee Fund	40,075.25
M.S. Educational Awards Fund	2,657.00
M.S. Social Activities Fund	500.00
GSBS Project for Developing Sports Talent Among Youngsters	31,335.50
Sports Pavilion Building Repairs & Maintenance Fund	<u>33,080.00</u>
TOTAL	<u>1,50,086.75</u>

SCHEDULE 'E'

APPROPRIATIONS FROM SURPLUS FOR THE YEAR ENDED 31st MARCH 1996

	Rs.Ps.
M.S. Educational Awards Endowment Fund	5,000.00
Bhajan Committee Fund	25,000.00
M.S. Marriage Assistance Fund	25,000.00
Sports Pavilion Building Repairs & Renovation Fund	1,00,000.00
GSBS Project for Developing Sports Talent Among Youngsters	<u>35,000.00</u>
	<u>1,90,000.00</u>

SCHEDULE 'F'

SIGNIFICANT ACCOUNTING POLICIES

1. Method Of Accounting is accrual.
2. Fixed Assets are stated at cost less depreciation except Sports Pavilion Building stated at cost on which no depreciation is provided being adequately covered by the balance in the Building Pavilion Fund (Corpus).
3. Investments are stated at cost (Long Term).
4. All income and expenses for the year under different activities of the Sabha are included in the Income and Expenditure Account. The net surplus/deficit under each activity is then transferred to the specific activity fund from the Income & Expenditure Account.

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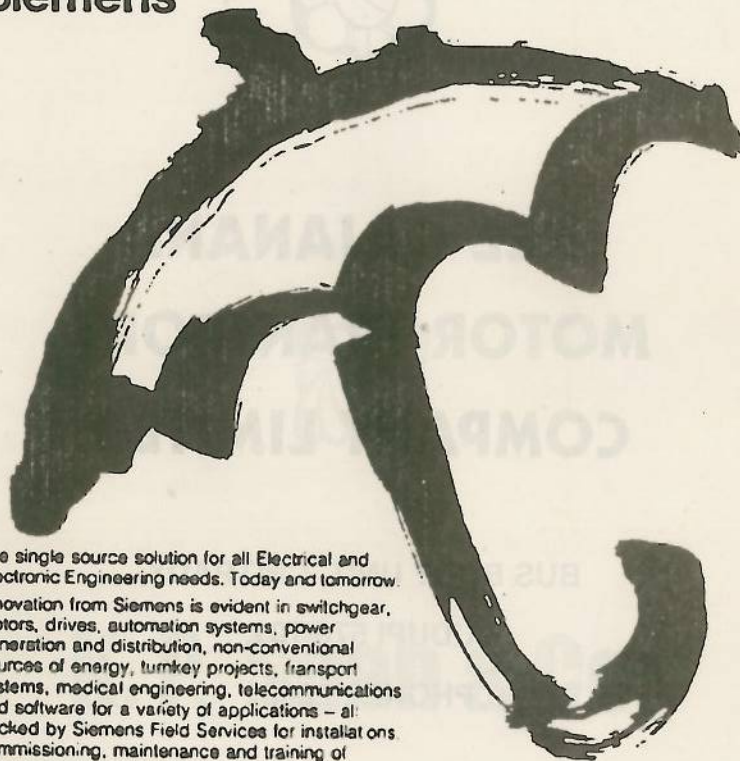
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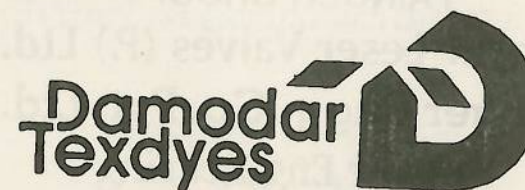
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