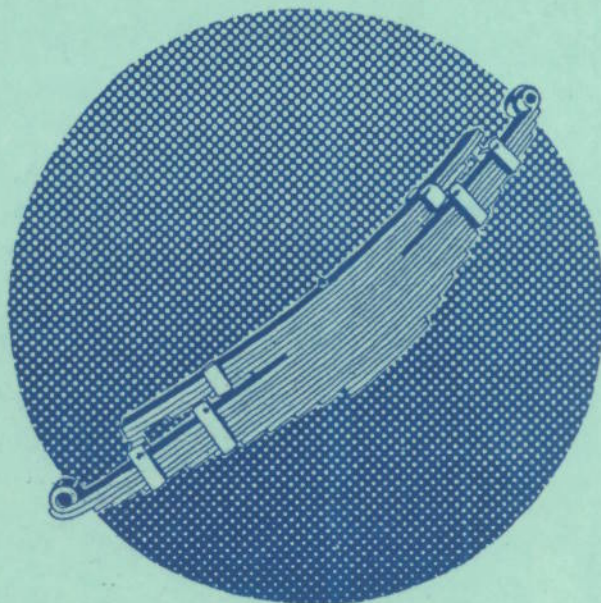


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GOWD SARASWAT BRAHMAN SABHA, BOMBAY

ESTD. 1934

Registration No. A-1618 (Bom) of the
Bombay Public Trusts 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 SNTD Women's College,
R.A.Kidwai Road, King's Circle, Mumbai - 400019.
Tel. : 409 6739

NOTICE OF THE 58TH ANNUAL GENERAL BODY MEETING

WITH

62nd ANNUAL REPORT AND ACCOUNTS FOR THE
FINANCIAL YEAR APRIL 1996 TO MARCH 1997.

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G.S.B. SABHA, BOMBAY

TRUSTEES

Shri M.R. Pai

Shri D.K. Shenoy (Expired on 4.5.1997)

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 Ashok K. Pai (Resigned on 27.7.1997)

Shri Sadanand R. Rao

JT. HON. TREASURERS

Shri V. R. Shenoy

Shri P. Madhav Nayak

Shri Uday V. Malya

MANAGING COMMITTEE MEMBERS

Shri K.M. Kamath

Smt. Sushila S. Maliya

Shri Purushottam R. Bhat

Smt. Meera U. Shenoy

Smt. Ranjana R. Prabhu

Shri Ganesh G. Kamath

Shri R.V. Shanbhag

Smt. Shanteri N. Nayak

Shri M. V. Kamath

Smt. Vilasini K. Bhandarkar

Shri Krishna N. Bhandarkar

Shri Satish V. Manel

(Resigned on 27.4.97)

SPECIAL INVITEE (IMMEDIATE 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 58th Annual General Body Meeting of the members of the G.S.B. Sabha, Bombay will be held on Sunday, the 19th of October 1997 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 57th Annual General Body Meeting held on Sunday, the 22nd of September 1996.
2. To receive and adopt the Managing Committee's Report and the Audited Statement Of Accounts for the year 1996-97. *
3. To elect 10 members to the Managing Committee to hold office from the conclusion of the present Annual General Meeting to the conclusion of the Annual General Meeting for 1999-2000 or earlier. **
4. To adopt the following Resolution by a majority of at least two-thirds of the total number of Members present :

"RESOLVED that Shri K.V. Kamath be and is hereby appointed as a Trustee of the G.S.B. Sabha in place of Shri D.K. Shenoy who expired on 4.5.1997."***
5. To ratify the appointments of Dr. V.M. Kini, Mr. D.A. Kamat and Dr. P. A. Prabhu as Trustees of the G.S.B.S. Medical Trust for a period of three years w.e.f. 01.07.1997.

6. To appoint an Hon. Auditor for the year 1997-98.
7. To transact any other business with the permission of the Chair.

For and on behalf of the Managing Committee

Anil J. Acharya
Sadanand R. Rao

Date : August 24th 1997

Jt. Hon. Secretaries

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, 14th October 1997, 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) Smt. Gita R. Pai
 - (2) Dr. V.R. Prabhu
 - (3) Shri P. Madhav Nayak
 - (4) Smt. Vatsala R. Shenoy
 - (5) Shri Anil J. Acharya
 - (6) Shri Sadanand R. Rao
 - (7) Shri V. R. Shenoy
 - (8) Shri Uday V. Malya
 - (9) Shri K.M. Kamath
 - (10) Shri Purushottam R. Bhat

4. *** Shri D.K. Shenoy, Trustee of the Sabha, expired on 4.5.1997. The Managing Committee, at its meeting held on 24th August 1997, has decided to recommend to the General Body the appointment of Shri K.V. Kamath, Managing Director & C.E.O. of The Industrial Credit And Investment Corporation of India Ltd. (ICICI), as a Trustee of the Sabha. As per clause 7 of the Sabha's Trust Deed, Trustees have to be appointed in the General Meeting by majority of at least two-thirds of the Members present. The Managing Committee recommends the adoption of the proposed Resolution.
4. **** As per G.S.B.S. Medical Trust's letter of 21.8.1997, Dr. V.M. Kini, Mr. D.A. Kamat and Dr. P. A. Prabhu, Trustees, retired on 30.6.1997, but are eligible for re-election. The Medical Trust had decided to re-appoint these Trustees for a further period of three years w.e.f. 01.07.1997. The proposed Trustees have given their consent for the re-appointment. The Managing Committee of the Sabha, at its meeting held on 24.8.1997, approved these re-appointments. The Committee now seeks ratification of these 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 p.m. and 7.00 p.m. on/or before Tuesday, 14th October 1997 in the Sabha's Registered office. Incomplete forms are liable to be rejected.

GOWD SARASWAT BRAHMAN SABHA, BOMBAY

62nd ANNUAL REPORT

Dear Members,

The 62nd Annual Report and the Audited Statement Of Accounts is presented hereunder for the financial year 1st April 1996 to 31st March 1997.

1. MANAGING COMMITTEE

The present Managing Committee was formed at the last Annual General Meeting held on 22nd September '96. The Managing Committee meetings are generally held on the fourth Sunday of every month. A total of 12 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	12
2. Smt. Vatsala R. Shenoy	8
3. Dr. Pandurang M. Pai	7
4. Dr. V. R. Prabhu	5
5. Shri Anil J. Acharya	11
6. Shri Ashok K. Pai (Resigned on 27.7.97)	9
7. Shri Sadanand R. Rao	9
8. Shri V. R. Shenoy	8
9. Shri P. Madhav Nayak	10
10. Shri Uday V. Malya	7
11. Shri K.M.Kamath	5
12. Shri R.V.Shanbhag	3
13. Smt. Sushila S. Malliya	7
14. Smt. Shanteri N.Nayak	7
15. Shri Purushottam R. Bhat	5
16. Smt. Meera U. Shenoy	7
17. Smt. Vilasini K. Bhandarkar	8
18. Shri Satish V. Manel (Resigned on 27.4.1997)	4
19. Shri Madhav V. Kamath	9
20. Shri Krishna N. Bhandarkar	9
21. Smt. Ranjana R. Prabhu	11
22. Shri Ganesh G. Kamath	6

2. MEMBERSHIP

During the year, a total of 6 Patrons and 57 Life Members were admitted as members of the Sabha. Total number of Members enrolled upto 31.3.1997 is 2034. Details of Members admitted from 1st April 1996 to 31st March 1997 are given elsewhere in this Report.

3. PROGRAMMES

To attain its aims and objectives, the Sabha has successfully conducted several cultural and educational programmes for the welfare and progress of its members. The steep escalation in prices increases the financial burden in conducting the programmes. It is a pleasure to record our deep appreciation and sincere thanks for the timely assistance from the Sponsors and well-wishers of various programmes detailed below. Unless specifically mentioned otherwise, the programmes were conducted at the Sabha's Sujir Gopal Nayak Memorial Kreedha Mandir.

A. GUDI PADVA SNEHA MILAN (1996)

Held on Sunday, the 14th of April 1996, the cultural programme was sponsored by Shri Narendra Shenoy and Shri Jitendra Shenoy of Ram Bhavan Restaurant, Khar, and Can Can Restaurant, Lokhandwala Complex. Smt. and Shri M. Ravindra, General Manager, Western Railway, were the Chief Guests at this function. It is a matter of great satisfaction that youngsters of our Community came forward to present a variety programme consisting of folk dances, Ghazal performance and a Skit. The programme was thoroughly enjoyed by the hundreds who came from all over Mumbai. This was followed by the traditional dinner.

B. SEMINARS

His Holiness Shrimad Sudhindra Tirth Swamiji had expressed a wish that the Sabha should arrange a talk on "Career Opportunities for our Youth". Accordingly, a three-hour programme was held on Tuesday, the 23rd April 1996. Shri M.R. Pai, our Trustee and author of a booklet "How to plan your career - guidelines to students" delivered a very instructive lecture on career opportunities, giving valuable hints on how to determine the objective of a career, and the skills required for success in career and life. His Holiness was present throughout the programme. His Holiness then delivered a Pravachan in which His Holiness impressed upon parents on the need to allow children to fashion their careers. His Holiness emphasised to the students the importance of planning for a successful career. Shri K. M. Kamath hosted refreshments for all.

Another interesting Seminar on "Money Matters - What Everyone Should Know" was held on Sunday, 25th August 1996. The Seminar was spread over three sessions. The first session on "You and Your Bank" was conducted by Shri P.K.N. Kamath, General Manager, Canara Bank. He explained the various facilities available and how to use them intelligently. In the second session on "How To Invest Wisely", Shri Rajshekar Bhat, Vice-President, Apple Industries, elaborated upon various financial schemes, their advantages and disadvantages. In the final session on "How To Prepare A Will", a leading Advocate from our Community, Shri V.V. Pai, appealed to all Members to prepare will in order to avoid disputes and bitterness amongst surviving members of a family. Based on this talk, a booklet on "How To Prepare A Will" was printed by G.S.B. Sabha and copies have been distributed to the Members of the Sabha and all Sister Institutions not only in Mumbai but other Mofussil areas also. The Committee takes this opportunity to express appreciation to Shri V.N. Kamath, former Treasurer of the Sabha, for sponsoring this highly educative programme.

C. PROGRAMME FOR THE FAMILY

This programme for the family, with focus on children, was held on 1st. May 1996. It was sponsored by M/s Rasbihari Enterprises Ltd., makers of Sudha Soft Drink concentrate. In addition to the games and quiz programme for both children and parents, we had conducted "Ek-Minute" games, which concluded with the crowning of "Ek-Minute Prince" and "Ek-Minute Princess" from the hands of the Chief Guest. Ms. Fenil Potnis, a former Director of UTV's Children's programmes. Again, a Drawing competition for children of various age groups was conducted. The programme was lauded by all who attended. Shri Ashwin Shah of Jaico Publishing House, donated books which were given away as prizes to the winners of various competitive events.

D. 62nd FOUNDATION DAY

The 62nd Foundation Day celebrations were held on Thursday, 15th August 1996 at Pracharya B.N.Vaidya Sabhagraha, Raja Shivaji Vidyalaya (King George School). Shri P.C. Nayak, I.A.S. (Retired), Former Secretary to the Government of Maharashtra, Dept. of Industry & Labour and Hon. Director, Centre for Technology Development, was the Chief Guest. The following students were honoured for their outstanding academic achievements:

1. Ms. Vrishali Prakash Wagle	S.S.C. 91.20%
2. Mr. Santosh Appray Shenoy	S.S.C. 90.80%
3. Mr. Ashwin Satish Acharya	S.S.C. 90.13%
4. Ms. Lalitha Vithaldas Bhakta	S.S.C. 88.80%
5. Ms. Swati Ramesh Gharse	H.S.C. 94.67% (Science)
6. Mr. Narendra Anil Kamat	H.S.C. 94.00% (Science)
7. Mr. Rajendra Puthraya Prabhu	H.S.C. 93.00% (Science)
8. Ms. Shreerekha Madhava Shenoy	H.S.C. 90.17% (Science)
9. Ms. Dipti Manoranjan Pai	H.S.C. 82.83% (Commerce)
10. Ms. Deepali Prakash Bhat	H.S.C. 77.67% (Arts)
11. Ms. Anupama Anant Hegde	B.Sc.
12. Mr. Amrut Gopal Nayak	B.E. (Prod)
13. Mr. Surendra Saratchandra Baliga	B.E. (Prod)
14. Dr. Deepa Ramchandra Bhandarkar	B.D.S.
15. Dr. Sameer Shantaram Kamath	MBBS.
16. Dr. Sangeeta Sadanand Kini	M.B.B.S.
17. Dr. Anuya Pravin Nayak	M.B.B.S.
18. Mr. Mahesh Umesh Kamath	Dip. in Civil Engg.
19. Ms. Deeksha Ranga Pai	M.M.S.
20. Ms. Anita Udayabhanu Pai	M.Sc.(Analytical Chemistry)
21. Ms. Uma Venkatraman Bhat	M.Sc. (Physical Therapy)
22. Dr. Seema Ravindra Baliga	M.S. (Ophthalmology)
23. Dr. Ranjana Gopalkrishna Bhat	P.G. Diploma in Anaesthesia
24. Ms. Sapna Uday Malya	C.A.
25. Dr. Deepak Anant Hegde	Ph.D.

Certificates Of Merit were awarded to 35 students in all.

Sponsors of Sabha's programmes were honoured with gifts provided by Shri Yatish Kini. Shri V.N. Prabhu hosted light refreshments for the evening. Two skits exclusively played by the Ladies was a good entertainment for all. Smt. Sushila Mallya & Party enacted "Wireless Khabhar". Smt. Meera Jois & Party enacted "Jennimayyelo Jawai".

E. ADHYATMIK PROGRAMMES

A Harikatha discourse in Konkani on "Shri Krishna Sandhan" was delivered by Sant Bhadrageer Achutdas of Shri Dasashram, Bangalore on Sunday, the 1st September 1996 at Sukrateendra Nagar of A.Rama Nayak Hall. It was jointly sponsored by late A. Rama Nayak's Family and Smt. & Shri M.V. Kini, to whom the Sabha acknowledges their thanks. This programme had an overwhelming response. As Adhyatmik Shibhirs and programmes have gained prominence among our G.S.B. Community, the Sabha thought it fit to conduct an Adhyatmik Shibhir in English. A Satsang with Swami Anubhavanandji of Chinmaya Mission, on the subject "Take It Easy" was held on Sunday, the 15th December 1996. Our former President, Smt. Sanjivi V. Bhat, sponsored the programme and the Sabha is very grateful to her. Crowd was very much enthralled by Swamiji's lecture.

F. EDUCATIONAL PROGRAMME

The G.S.B. Sabha's Sports Club arranged a programme in Civil Defence on First Aid, Fire Fighting, Emergency Measures and also on Home Security on Sunday, the 3rd November 1996. Organised by Civil Defence, Greater Bombay, Area II, they gave a lecture followed by true-to-life Demonstration on fire fighting, treating casualties from shocks, burns and fractures. Capt. Rajnish Wadhawan gave an interesting talk on preventive measures from thefts & burglary, of which common man/house-wife should be aware of in day to day life. The programme was sponsored by Anand Bhavan (Hotel), King's Circle, founded by Shri I.M. Nayak, to whom the Sabha is extremely grateful. The programme was the first of its kind and was appreciated by all those who witnessed it.

G. LEADERSHIP CAMP

The Sabha has over the last few years been organising Leadership Camps for the benefit of youngsters of our Community. This year's programme held on Sunday, the 17th November 1996, was devoted to practical hints for successful leadership and it spread over 3 separate sessions.

The first session on "Learn to earn (money)" was conducted by Shri Kanu H. Doshi, a well-known Chartered Accountant and investment expert. In the second session on "Courtesy - Your Passport to Success", Ms. Cerena de Souza, Jt. General Manager, Advertising & Public

Relations, Larsen & Toubro, dealt with the extreme importance of elementary courtesy. At the final session on "Communication Skills", Shri M.B. Sakorkar, General Manager, H.R.D. Geoffrey Manners, visualised many practical situations showing instances of good and bad communication.

The entire programme was sponsored by the Saraswat Co-operative Bank Ltd. to whom the Sabha is grateful indeed. Shri N.R. Warkerkar, Chairman of the Bank, was the Chief Guest for the Valedictory function, wherein he distributed Certificates to the participants, spoke on the importance of leadership qualities and expressed his deepest satisfaction about the dedication of the Sabha towards the youth of the Community.

H. SENIOR CITIZENS

On Sunday, the 19th January 1997, the Sabha conducted a programme with a focus on Senior Citizens. This programme was enlivened by a talk accompanied by demonstrations of "Laughter, The Best Medicine" given by Dr. Madan Kataria, Founder of the now-famous Laughter Club, Andheri. His reputation had attracted both seniors and youngsters, who remained thrilled throughout the programme. The programme was sponsored by Shri V.V. Pai, a well-known Lawyer and Social Worker of our community, to whom the Sabha remains in deep gratitude. The talk was followed by family games and quiz programmes. This was followed by an elocution competition restricted to Seniors only and the theme for the competition was "The Most Memorable Event In My Life". Smt. & Shri P.G. Bhandari, Industrialist, were the Chief Guests for the final prize distribution event.

Picnic for Senior Citizens was organised on Sunday, the 9th February 1997. A date with nature and a visit to the Piramal Healthcare Ltd. Thane, was a memorable day for the Senior Citizens. It was an educative visit to the factory. Sri G.S. Bhat was thanked for sponsoring the programme. Shri M.D. Lotlikar was as usual good enough to arrange for transport. Dr. S.V. Manerikar, Works Manager and Sri Ranjit Shahani, Chief Executive Officer, were thanked for making all the arrangements and above all Dr. Swati Piramal's generosity will be cherished by the Senior Citizens for days to come.

For the participants it was a day full of fun and opportunity to display their talents. Quiz games and skits kept the group in high spirits.

I. MARRIAGE INFORMATION SERVICE

Although marriages are made in heaven, the G.S.B. Sabha's Mahila Shakha's contribution over a decade to this cause, now supplemented by holding get-together of eligible boys and girls with their parents/guardians has been a stepping stone for success. During the review period the following get-togethers of eligible boys and girls were held by the G.S.B. Sabha's Mahila Shakha :

Sunday, the 12th May 1996 - The 8th Get-together of eligible boys and girls along with their parents was held to commemorate the memory of late Shri S.P. Tonse, with whose blessings the Mahila Shakha had started the Marriage Information Service ten years ago in 1986. His daughter and son-in-law Smt. Geeta Nayak and Dr.U.V. Nayak, had sponsored this programme, which the Sabha acknowledges with thanks.

A discussion on two relevant topics (1) Role of parents in finalising the alliance and (2) Educational qualifications of the eligible ones, highlighted the programme in which many parents/eligible boys & girls participated.

Sunday, the 27th October 1996 - The 9th Get-together of eligible boys & girls along with their parents was organised. A discussion on "My Views on Marriage Expenses", which is an important factor for the parents, was deliberated at length with lots of spice and enthusiasm. The Sabha thanks Smt. Namrata Dipak Kamat for sponsoring the programme.

Sunday, the 9th March 1997 - 10th Get-together of eligible boys & girls along with their parents This programme, sponsored by Shri S.P. Shenoy, a prominent Industrialist of our Community, evoked very good response and the subjects for discussion were : (1) Advantages of marriages within the community itself and (2) Advantages of tallying horoscopes.

By and large the G.S.B. Sabha's Mahila Shakha's Marriage Information Service and the get-togethers of eligible boys & girls along with parents/guardians programmes have gained such a good response,

that many parents have requested us to hold such programmes regularly. We are indeed encouraged by the enthusiasm shown by the parents.

4. VIDYANIDHI FUND

This Fund is used to disburse educational assistance to the economically backward and needy members of our community. The steeply rising cost of living has hit hard many parents who aspire to educate their children in order to improve their future. The Sabha tries its best to provide cash assistance. The Sabha is helped for the past several years in this cause by Sri Walkeshwar Kashi Math by donating Rs.6000/- annually. Also Rs.1501/- was donated by G.S.B. Sarvajanik Ganeshotsav Samiti, Wadala. In addition, many members wholeheartedly supported this cause in response to the appeal made by the Sabha. This year, our Members and well-wishers, donated a sum of Rs.64,022/-. The Sabha gave cash assistance of Rs.50,400/- to 147 School students and Rs.25,000/- to 50 College students.

5. MAHILA SHAKHA

The Mahila Shakha conducts several programmes. A detailed report of the Mahila Shakha's activities is printed elsewhere in this Report. The 25th December Anand Bazaar and the 26th January get-together were the major programmes conducted by the Mahila Shakha during the year under review. During the year, Rs. 29,500/- was collected by the Mahila Shakha as General Donations.

6. SPORTS PROGRAMMES

Our Trustees' message to promote more sports activities was translated into reality and the sports membership has shown a steady growth under cricket and volley ball from previous years. To encourage young talent among the nearby School students, cricket coaching Camps were conducted in full swing for different age groups. These Camps were sponsored by Blow Plast Ltd., makers of V.I.P. Luggage.

The 4th District Level Carrom Tournament under the auspices of Mumbai District Carrom Association was held in the month of March 1997. Godrej Group of Companies during their centenary year, sponsored this 10 day Tournament. A special feature of the Tournament was a full day fixture to facilitate participation by physically handicapped players. We were privileged to have veteran Industrialist and Chairman of Godrej Group, Mr. S.P. Godrej at the final prize distribution function.

7. BHAJANS / RELIGIOUS PROGRAMMES :

- (a) A full-day Seva on behalf of the Sabha, was held on 29th April 1996 at Sri Walkeshwar Kashi Math in the presence of H.H. Shrimad Sudhindra Tirtha Swamiji.
- (b) A Bhiksha Seva and Pada-pooja on behalf of the Sabha was offered to H.H. Shrimad Vidhyadhiraj Tirtha Swamiji of Sri Gokarn Parthagali Jeevotham Mutt at Dwarkanath Bhavan, Wadala, on 3rd May 1996.
- (c) The bhajans are held every Friday evening at the Sabha's Office between 7.00 and 9.00 p.m. Apart from this, Bhajans are held on auspicious days like Kartik Ekadashi, Dassera and the first day of Swamiji's Chaturmas.
- (d) On the occasion of the 70th birthday of H.H. Shrimad Sudhindra Tirtha Swamiji, the Sabha offered a Kanika of Rs.10,001/-.
- (e) The Upakarma Homa (changing of the sacred thread) on 'Suta Punav' was held at the Sabha's office between 7 a.m. and 12 Noon on 27th August 1996, for which members were sent advance intimation.
- (f) The Annual Saptaha Bhajan at Shree Walkeshwar Kashi Math, Sri 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

Due to continued support from Sponsors, Advertisers and Donors and from the various activities conducted, the Sabha made a general surplus of Rs.1,89,198/- during the year. This surplus was achieved inspite of heavy expenditure on pavilion repairs during the year.

From the surplus, the following appropriations have been made :

1. Sports Pavilion Building & Office Repairs, Renovation & Extension Fund	Rs.1,30,000/-
2. M.S. Social Activities Endowment Fund	Rs. 50,000/-
3. M.S. Marriage Assistance Endowment Fund	Rs. 2,000/-
	<hr/>
	Rs.1,82,000/-

After above appropriations, balance surplus of Rs. 7,198/- has been added to the brought forward surplus of Rs. 1,41,945/- and cumulative surplus of Rs. 1,49,143/- has been carried forward.

In addition to the above, various specific activity funds of the Sabha also made a surplus of Rs. 1,22,674/- during the year, which has been transferred to the respective funds.

The investments of the Sabha as on 31st. March 1997 stood at Rs.17,14,101/-.

The following changes have been incorporated in the Accounts during the year :

1) The Sports Pavilion Building Repairs & Renovation Fund was renamed as Sports Pavilion Building & Office Repairs, Renovation & Extension Fund, so as to make its utilisation more broad-based.

2) Interest, hitherto being transferred to specific activity funds of the Sabha at 10% p.a. of the balance in their respective Endowment Account, has now been increased to 12% in view of the average realisation of the Sabha on its investments ranging from 14-15% p.a.

9. ACKNOWLEDGEMENTS/THANKS :

The Managing Committee is extremely grateful to :

(a) OUR TRUSTEES : Shri M.R.Pai, Shri D.K.Shenoy (since expired) 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 & DONORS : Whose generous support made it possible for the Sabha to conduct various programmes throughout the year.

10. OBITUARY

Shri D.K. Shenoy, Trustee of the Sabha since 1990, expired during the year, Shri D.K. Shenoy served the Sabha for several years and earlier had held the positions of Jt. Hon. Secretary & Vice-President in the Managing Committee. The Managing Committee deeply mourns his death and prays for peace of his soul.

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 complete one more year of service to the G.S.B. community 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
Sadanand R. Rao

Jt.Hon.Secretaries

NAMES OF MEMBERS ENROLLED FROM
1ST. APRIL 1996 TO 31ST. MARCH 1997

PATRONS

HEGDE		
SMT. VILASINI S.	(PM-1984)	
NAYAK		
SHRI PANGAL CHANDRAKANT	(PM-2010)	
SHENOY		
SHRI N. S.	(PM-2011)	
SHRI RAMESH DAMODAR	(PM-2019)	
WAGLE		
SHRI PRAKASH S.	(P-1990)	
DR. (MRS.) RASHMI P.	(P-1991)	

LIFE MEMBERS

ACHARYA		
SMT. LATA UDAY	(NL-1985)	
SMT. PRATIMA	(NL-1987)	
BALIGA		
DR. (MRS.) SEEMA R.	(NL-1993)	
SHRI BANTWAL RAGHUVVEERA	(NL-2008)	
BHAKTA		
SMT. VIJAYA	(NL-1994)	
BHANGALE		
SMT. SUVARNA R.	(NL-2001)	
BHAT		
SMT. JYOTI PRAKASH	(NL-1996)	
SHRI CHANDRAKANTH	(NL-2009)	
SHRI PANAMBUR NARENDRA	(NL-2023)	
SMT. NIRMALA VASUDEV	(NL-2030)	
HEGDE		
SHRI MURALIDHAR M.	(NL-1972)	
KAMATH		
SHRI SANJAY U.	(NL-1975)	
SHRI MADHUKAR M.	(NL-1976)	
SHRI S.A.	(NL-2002)	
SMT. RADHIKA GOPINATH	(NL-2014)	

SHRI KOTEKAR NAMADEV	(NL-2015)
SHRI AJIT K.	(NL-2020)
SHRI GANESH A.	(NL-2024)
DR. SATHISHANKAR	(NL-2029)
SMT. VIDYA GANESH	(NL-2033)

KASBEKAR	
SMT. SUNANDA SHRIPAD	(NL-1978)

KINI	
SHRI K. TULASIDAS	(NL-1983)
SHRI GANAPATHI	(NL-2031)

KODIYAL	
SHRI NAVIN G.	(NL-1986)

KUDVA	
SMT. ROHINI D.	(NL-2000)

NADKARNI	
SMT. SHREEKALA M.	(NL-2018)

NAGAR	
SHRI NILABH	(NL-1981)
SMT. KALPANA	(NL-1982)

NAYAK	
SHRI ULLAL MANJUNATH	(NL-1979)
SMT. APARNA MANJUNATH	(NL-1980)
SMT. S. USHA VISHWANATHAN	(NL-1997)
SMT. SAVIITHA H.	(NL-2006)

PAI	
SHRI GIRISH G.	(NL-1973)
SMT. ADITI G.	(NL-1974)
DR. (MRS.) SWATI S.	(NL-2016)
SHRI D. SHREEDHAR	(NL-2021)
SHRI K. APPARAO	(NL-2025)
SMT. RATNA A.	(NL-2034)

PRABHU	
SHRI VASUDEV VYANKATESH	(NL-1988)
SHRI RENJALA PUTHRAYA	(NL-1992)
SMT. DEEPA DAMODAR	(NL-2013)
SHRI BALKRISHNA	(NL-2017)
SMT. USHA M.	(NL-2022)
SHRI RAVINDRA J.	(NL-2032)

RAO

SMT. SUMAN KAMALAKSHA (NL-1989)
SHRI SUBHASCHANDRA R. (NL-2027)

SHARMA

SMT. SUNITA R. (NL-2004)

SAVARDEKAR

SMT. ARUNA KISHOR (NL-1977)

SHANBHAG

SHRI PREMANAND GOPALKRISHNA (NL-2003)
SHRI VASUDEV N. (NL-2005)

SHENOY

SMT. ASHA (NL-1995)
SHRI K.G. (NL-1998)
SMT. SUDHA G. (NL-1999)
SHRI P. BHASKER (NL-2007)
SMT. SANGEETHA R. (NL-2012)
SMT. USHA R. (NL-2026)
SMT. K.R. (NL-2028)
* SHRI ULLHAS NARSIMHA (NL-1949)

* Enrolled on 31.12.1995, but name omitted to be included in our Annual Report for 1995-96.

IMPORTANT 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 (1) Quote their membership number which is printed in the address label of all correspondence sent by the Sabha. (2) Old address and (3) New address where future correspondence may be sent. Every year we receive 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 as requested above. Members co-operation in updating our mailing list is earnestly solicited.

**Details of Donations of Rs. 1000/- and above
for the period 01.04.1996 to 31.03.1997**

Sr. No.	Name Of Donor	Nature Of Donation	Amount (Rs.)
1.	Shri B.T. Mallya Shri V.S. Kamath & Smt. Nirmala R. Shenoy	M.S.Marriage Assistance Endowment Fund	10,000
2.	Shri Walkeshwar Kashi Math	Vidyanidhi Fund	6,000
3.	Smt. Mukta P. Shenoy	Vidyanidhi Fund	5,000
4.	Dr. V.R. Prabhu	M.S. Educational Awards Endowment Fund	5,000
5.	Smt. B. Rama N. Kamath	M.S. Social Activities Endowment Fund	5,000
6.	Shri T.N. Shanbhag	Vidyanidhi Fund	4,000
7.	Smt. Maya Vittal Rao & Shri Mulky Vittal Rao	Vidyanidhi Fund	3,500
8.	The Saraswat Co-op. Bank	General Donation	2,500
9.	Capt. Vivek K. Bhandarkar	Vidyanidhi Fund	2,500
10.	Smt. & Shri S.R. Shenai	Vidyanidhi Fund	2,500
11.	Shri R.A. Gadiyar	Vidyanidhi Fund	2,001
12.	Shri N.G. Mallya	Vidyanidhi Fund	2,000
13.	Smt. Jahnvi Bai Bhat	Vidyanidhi Fund	2,000
14.	Shri B. P. Baliga	Vidyanidhi Fund	2,000
15.	A Well Wisher	Vidyanidhi Fund	1,875
16.	G.S.B. Sarvajani Ganeshotsava Samiti	General Donation	1,501
17.	Dr. A.M. Pai (In Memory of late uncle A. Raghavendra Rao)	Vidyanidhi Fund	1,500
18.	Shri K. Rohidas Sharma	- do -	1,500
19.	A Well-Wisher	- do -	1,250
20.	A Well-Wisher	- do -	1,250
21.	Shri K. N. Rao	- do -	1,200
22.	Shri R. G. Pai	- do -	1,005
23.	Shri S.R. Shenai	- do -	1,001
24.	Smt. Chandra G. Nayak	- do -	1,001
25.	Ms. Nalini S. Kamath	- do -	1,001

26. M/s. Veera Engineering (Shri S.P. Kamat)	Vidyanidhi Fund	1,001
27. Shri U. R. Shenoy	- do -	1,001
28. Shri Shailesh R. Prabhu	- do -	1,001
29. Shri & Smt. G.D. Bhat	M.S. Marriage Assistance Fund	1,001
30. Shri M.M. Bhat	Vidyanidhi Fund	1,000
31. Shri R. L. Kamat	- do -	1,000
32. Shri C. Y. Kamath	- do -	1,000
33. Smt. Sumati V. Prabhu	- do -	1,000
34. Smt. Indira Pai	- do -	1,000
35. Ms. B. Nirupama Pai	- do -	1,000
36. Shri Satish Ramdas Pai	- do -	1,000
37. Shri N.P. Kudva	- do -	1,000
38. Shri Yeshwant N. Pai	- do -	1,000
39. Shri M. V. Padiyar	- do -	1,000
40. Miss Deeksha R. Pai	- do -	1,000
41. Shri V.R. Kamat	- do -	1,000
42. Smt. & Shri M.R. Pai	- do -	1,000

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REPORT OF THE SPORTS PAVILION SUB COMMITTEE

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

Chairman : Shri Ashok K. Pai (Resigned on 27.7.1997)
 Convenor : Shri Anil J. Acharya
 Treasurer : Shri P. Madhav Nayak
 Members : Smt. Gita R. Pai
 Shri Uday V. Malya
 Shri K. M. Kamath
 Shri Satish V. Manel (Resigned on 27.4.1997)

Since the past 4 years, the Sabha has been giving increasing emphasis on its Sports Activities. In the year 1996-97, various sports activities were continued to be conducted thanks to the generous support from Sponsors.

As in earlier years, Blow Plast sponsored all the 6 Cricket Coaching Camps which were held during the year. The G.S.B. Sabha is indebted to Blow Plast for their unfailing support to this activity year after year. We wish to thank specially Mr. Dilip Piramal, Chairman of Blow Plast Ltd. for his constant support and encouragement. The Camps were well attended. Shri Arun Ghorpade was the Coach for the Camps. Several eminent Cricket Coaches attended the Camps and gave guidance to the students on the finer aspects of the game. The cricket pitch was completely redone and enlarged at considerable expense.

The ground and the cricket pitch was also being used by other Clubs/Institutions for their Coaching/matches at nominal charges to cover ground and pitch maintenance.

The 4th District Level Open Carrom Tournament of the Sabha, conducted under the auspices of the Mumbai District Carrom Association, was sponsored by Godrej Ltd. The Tournament was held from 25th February to 9th March 1997. A new event, Inter Club knock-out was introduced during the year. As in previous years, the other events were Open Singles (Late Shri A.Rama Nayak Rolling Trophy), Women's Singles (Late Smt. Manorama Keshav Nayak Rolling Trophy), Junior Boys Singles (Late Shri Laxman V. Shenoy Rolling Trophy) and

Physically Handicapped. The Physically Handicapped events were held on 7th March 1997, for which entries were received from various Institutions working for the welfare of the physically handicapped such as Cheshire Homes, Paraplegic Foundation, etc. About 500 people participated in this year's Tournament.

Mr. S.P. Godrej, Chairman of the Godrej Group and one of India's leading internationally reputed Industrialist took keen interest in the competition. He was the Chief Guest at the prize distribution ceremony. Mr. Godrej complimented the G.S.B.S. Sports Club for arranging the competition and specially one for the physically handicapped.

The G.S.B.S. Sports Club is grateful to Mr. S.P. Godrej for his generous support to its activities.

A group of enthusiastic members regularly play Volley Ball in the Sabha's grounds.

The reconstruction of the Compound Wall demarcating the Sabha's Ground from the neighbouring plot, started in 1995-96, was completed during the year.

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. The beautification of the ground was started in a modest way by planting trees. We are thankful to "I Love Mumbai" and the Municipal Corporation of Greater Mumbai, for helping us in this project.

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

Started as G.S.B. Sabha's Medical Services in Sabha's Office in 1967 with Free inoculations for preventive diseases on Sunday morning to our Community members, is now established as 'G.S.B.S. MEDICAL TRUST' in Dastoorwadi, Dadar from 1980 as an independent charitable organisation, with Income Tax Exemption under 80-G, and is rendering the Medical Services to all without distinction of caste, creed or community.

The Medical facilities include :-

A Diagnostic Centre with about 65 Consultants on the Panel, in various specialities daily. A Pathology unit with facility for all Tests, A Physiotherapy unit, A Dental unit including orthodontology and Dental Laboratory, ECG, Sonography, an upto date X-Ray unit, a complete Eye examination unit, etc. There is a Complete Medical Check-up scheme with concession to senior citizens. The Trust also conducts a Well-Baby Clinic and FREE inoculations for preventable diseases on every Sunday morning. It also lends bed side appliances like oxygen cylinder, Cardiac Bed, Comode chair, etc.

The facilities are meant especially for economically weak people of any community and are therefore charged at nominal rates. For very poor patients, there is a special free drug fund to help them with free medicines.

The Trustees have a plan to renovate the set up of the Centre and also buy a Colour Doppler Sonography Machine for the Centre, in the near future.

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

REPORT OF THE MAHILA SHAKHA

The following cultural and recreational activities were conducted by the Mahila Shakha in 1996-97.

12th May 1996 : 8th Informal Get-together of eligible boys and girls with parents / guardians, sponsored by Dr.U.V. Nayak and Smt. Geeta V. Nayak.

23rd July 1996 : Review of Marriage Information Service and Release of Master List of eligible boys by Smt. Ramabai N. Kamath. Refreshments hosted by Shri M.S. Bhandarkar.

20th August 1996 : Participation in Saptha Bhajan at Walkeshwar Kashi Math.

29th. August 1996 : Shravan Haldi Kumkum at Shree Dwarkanath Bhavan Hall sponsored by Smt. Radha N. Joshi. Talk on 'Physiotherapy' by Dr. (Smt.) Rekha Shanbhag. A 'Chudi' making competition

was held and judged by Smt. Tara K. Nayak and Dr. (Smt.) Rekha Shanbhag.

3rd October 1996 : Annual Get-together at Shree Dwarkanath Bhavan Hall. A talk and a demonstration was given on 'Reiki' by Smt. Vasudha Prabhu and her team. Cookery competition judged by Smt. Vasudha Prabhu and Smt. Malavika Baliga. Refreshments hosted by Smt. Varada Kamath.

13th October 1996 : Bhajan competition held at I.M. Pai Hall, Kreedha Mandir, Judges were Shri C.D. Pai and Shri R.G. Rao.

17th October 1996 : Navratri Haldi Kumkum held at Shree Dwarkanath Bhavan Hall. A Harikatha programme was given by Smt. Surekha Shanbhag. Refreshments hosted by Smt. Tara K. Nayak.

27th October 1996 : 9th Informal Get-together of eligible boys and girls with parents/guardians, sponsored by Smt. Namrata Dipak Kamat.

25th December 1996 : Annual Anand Bazar at Kreedha Mandir inaugurated by Smt. Jyoti Prabhakar Pai. Smt. Radha Sharma was the Chief Guest for the evening programme. The Anand Bazar was a grand success.

15th January 1997 : Sankranti Haldi Kumkum at Kreedha Mandir. An elocution competition was held judged by Smt. Prema Kuloor and Smt. Shantala Kamath. Smt. Radha Sharma sponsored the programme.

26th January 1997 : Annual Republic Day Get-together and contributory dinner at Kreedha Mandir. Smt. Chandrakala Baliga was the Chief Guest. Smt. Savita Nayak and Kum. Aparna Pai, were the Judges for Fancy Dress competition. A game of Housie was conducted for which prizes were donated by Smt. Nilima Prabhu. Supplementary List of eligible boys was released by Smt. Chandrakala Baliga. A short entertainment programme was held on the occasion.

27th February 1997 : Ladies Sports Day at Kreedha Mandir.

9th March 1997 : 10th Informal Get-together of eligible boys & girls with their parents / guardians sponsored by Shri S.P. Shenoy.

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, photo-copies 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.

The attendance particulars of the Mahila Shakha Committee meetings held during the year 1996-97 is as under :

		No. of meetings attended	Out Of	
1.	Smt. Vatsala R. Shenoy	President	12	12
2.	Smt. Sushila S. Mallya	Vice President	11	12
3.	Smt. Lata A. Joshi	Vice President	9	12
4.	Smt. Meera U. Shenoy	Vice President	9	12
5.	Smt. Gita R. Pai	Sabha's President	12	12
6.	Smt. Shanteri N. Nayak	Hon. Secretary	11	12
7.	Smt. Suman M. Pai	Jt. Hon. Secretary	9	12
8.	Smt. Vilasini K. Bhandarkar	Jt. Hon. Secretary	11	12
9.	Smt. Maya S. Nayak	Hon. Treasurer	9	12
10.	Smt. Ashalata V. Kamath	Jt. Hon. Treasurer	9	12
11.	Smt. Geeta G. Shenoy	Jt. Hon. Treasurer	11	12
12.	Smt. Indira D. Pai		9	12
13.	Smt. Jayanti G. Kamath		10	12
14.	Smt. Sharada Rao		9	12
15.	Smt. Durga C. Shenoy		10	12
16.	Smt. Vatsala K. Nayak		12	12
17.	Smt. Meera Jois		8	12
18.	Smt. Poornima Baliga (Joined in Oct. '96)		2	6
19.	Smt. Kasturi Kamath (Joined in Oct. '96)		1	6
20.	Smt. Sudha Prabhu (Joined in Oct. '96)		5	6

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	13,782.00		
Less : Refund of Tax paid in earlier year	<u>15,626.00</u>	(1,844.00)	
Water Charges	55,995.00		
Insurance	1,176.00		
Survey Charges	2,500.00		
Repairs & Maintenance	<u>96,465.60</u>		
		1,58,111.60	
TO ESTABLISHMENT EXPENSES			
Salaries, Wages & Allowances	30,790.00		
Office Rent	1,128.12		
Repairs & Maintenance	1,125.30		
Printing & Stationery	15,623.80		
Electricity Charges	10,571.00		
Postage & Telephone	11,595.50		
Sundry Expenses	<u>7,739.95</u>		
		78,573.67	
TO DEPRECIATION		15,359.00	
TO CONTRIBUTION TO CHARITY COMMISSIONER		13,795.00	
TO EXPENDITURE ON OBJECTS OF THE TRUST			
Educational	83,710.00		
Relief Of Poverty (Marriage Assistance)	12,000.00		
Religious	34,116.00		
Sports	<u>68,294.00</u>		
		1,98,120.00	
TO AMOUNTS TRANSFERRED TO SPECIFIC ACTIVITIES FUNDS (As per Schedule D Attached)		1,22,674.00	
TO APPROPRIATIONS FROM SURPLUS (As per Schedule E Attached)		1,82,000.00	
TO EXCESS OF INCOME OVER EXPENDITURE		<u>7,198.22</u>	
	TOTAL	<u>7,75,831.49</u>	
See Schedule 'F' for Significant Accounting Policies AS PER MY REPORT OF THIS DATE			
Mumbai	(B.R.PRABHU)		
August 24, 1997.	Chartered Accountant, Hon. Auditor		

SABHA, BOMBAY (A-1618[BOM]) FOR THE YEAR ENDED 31st MARCH 1997		
INCOME	Rs.Ps.	Rs.Ps.
BY INTEREST ACCRUED		
On Securities		
- Units of UTI	43,200.00	
- Bonds (TDS Rs.2,142/-)	32,000.00	
On Fixed Deposits with Public Sector Companies	1,16,952.59	
On Fixed Deposits with Banks	17,765.55	
On Savings Accounts with Banks	4,582.00	
On Income Tax Refunds	<u>24.00</u>	
		2,14,524.14
BY DONATIONS IN CASH OR IN KIND		2,59,229.00
BY GROUND CHARGES	58,000.00	
Less : 30% paid to BMC for 96-97	17,400.00	
30% paid to BMC for earlier years	<u>26,550.00</u>	
		14,050.00
BY ADVERTISING RECEIPTS		90,387.00
BY INCOME FROM OTHER SOURCES		
Sports Club Fees etc.	97,983.00	
Carrom Tournament Surplus	25,150.00	
Surplus on distribution of Educational publication	33,236.00	
Social Functions & Activities Surplus	19,407.35	
Miscellaneous Receipts	<u>4,552.00</u>	
		1,80,328.35
BY PATRONSHIP, LIFE MEMBERSHIP & ENTRANCE FEES RECEIVED		17,313.00
	TOTAL	<u>7,75,831.49</u>
(SMT. GITA R. PAI) President	(ANIL J. ACHARYA) (SADANAND R. RAO) Jt.Hon.Secretaries	(V. R. SHENOY) (P.MADHAV NAYAK) (UDAY V. MALYA) Jt.Hon.Treasurers

**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	2,59,820.72	
Add : Transfer from Income & Expenditure Account (being Patronship, Life Membership & Entrance Fees)	<u>17,313.00</u>	2,77,133.72
OTHER EARMARKED FUNDS		
Endowments & Other Corpus Funds		
As per Schedule 'A' attached	13,91,072.95	
Other Funds & Reserves		
As per Schedule 'B' attached	<u>9,20,517.42</u>	23,11,590.37
LIABILITIES		
For Expenses	34,274.80	
For Deposits	<u>23,114.00</u>	57,388.80
INCOME & EXPENDITURE ACCOUNT		
Balance as per last Balance Sheet	1,41,944.63	
Add : Excess of Income over Expenditure during the year	<u>7,198.22</u>	1,49,142.85
TOTAL		<u>27,95,255.74</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, 1997 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.

Mumbai
August 24, 1997

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

**SABHA, BOMBAY (A-1618[BOM])
31st MARCH 1997**

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	33,187.00	
Less : Depreciation	<u>6,637.00</u>	26,550.00
INVESTMENTS (AT COST) - LONG TERM		
As per Schedule 'C' attached		17,14,101.00
FURNITURE & FIXTURES		
As per last Balance Sheet	80,213.13	
Additions during the year	<u>1,825.00</u>	
	82,038.13	
Less : Depreciation	<u>8,722.00</u>	73,316.13
ADVANCES (Including Deposits)		36,553.75
INCOME OUTSTANDING		
Interest Accrued	52,231.73	
Others	<u>1,14,850.00</u>	1,67,081.73
CASH & BANK BALANCES		
Cash on hand	7,234.07	
In Savings Accounts with Banks (in the name of the Sabha)		
Canara Bank	33,287.25	
Syndicate Bank	9,271.08	
S.I.Co-op. Bank Ltd.	<u>3,978.64</u>	53,771.04
TOTAL		<u>27,95,255.74</u>

(SMT. GITA R. PAI)
President

(ANIL J. ACHARYA)
(SADANAND R. RAO)
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 1997**

DESCRIPTION	Balance as on 1-4-96 Rs. Ps.	Contribution during the year Rs. Ps.	Transfer from Income & Expenditure A/c Rs. Ps.	Balance as on 31-Mar-97 Rs. Ps.
Bhajan Endowment Fund	6,894.00			6,894.00
Vidyanidhi Endowment Fund	2,57,463.00			2,57,463.00
M. S. Bhajan Class Endowment Fund	10,000.00			10,000.00
M.S. Marriage Assistance Endowment Fund	1,82,682.00	8,000.00	2,000.00	1,92,682.00
M.S. Educational Awards Endowment Fund	79,900.00	5,000.00		84,900.00
M.S. Social Activities Endowment Fund	10,001.00	5,000.00	50,000.00	65,001.00
Building Pavilion Fund (Corpus)	7,74,132.95			7,74,132.95
Total Rupees	13,21,072.95	18,000.00	52,000.00	13,91,072.95

GOWD SARASWAT BRAHMAN SABHA, BOMBAY

SCHEDULE 'B'

OTHER FUNDS AND RESERVES AS ON 31st MARCH 1997

	Rs.Ps.	Rs.Ps.	Rs.Ps.
1. BHAJAN COMMITTEE FUND			
Balance as per last Balance Sheet		34,033.49	
Add : Transfer from Income & Expenditure Account		<u>190.00</u>	34,223.49
Representing :			
Donation	2,575.00		
Interest	<u>827.00</u>		
	3,402.00		
Less : Bhajan Expenses	<u>3,212.00</u>		
	<u>190.00</u>		
2. VIDYANIDHI FUND			
Balance as per last Balance Sheet		1,19,239.44	
Add : Transfer from Income & Expenditure Account		<u>25,233.00</u>	1,44,472.44
Representing :			
Donation	70,022.00		
Interest	<u>30,896.00</u>		
	1,00,918.00		
Less : Educational Assistance Disbursed	75,400.00		
Printing & Stationery Expenses	<u>285.00</u>		
	<u>25,233.00</u>		
3. M. S. BHAJAN CLASS FUND			
Balance as per last Balance Sheet		1,758.49	
Transfer from Income & Expenditure Account		<u>200.00</u>	1,958.49
Representing :			
Interest	<u>1,200.00</u>		
	1,200.00		
Less : Expenses	<u>1,000.00</u>		
	<u>200.00</u>		

GOWD SARASWAT BRAHMAN SABHA, BOMBAY
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 1997
(Cont'd.)

	Rs.Ps.	Rs.Ps.	Rs.Ps.
4. M.S. MARRIAGE ASSISTANCE FUND			
Balance as per last Balance Sheet		48,281.58	
Add : Transfer from Income & Expenditure Account		<u>13,215.00</u>	61,496.58
Representing :			
Donations	3,001.00		
Interest	22,072.00		
Surplus from release of Eligible Boys Information List	<u>142.00</u>		
	25,215.00		
Less : Marriage Assistance Given	<u>12,000.00</u>		
	13,215.00		
5. SPORTS COMMITTEE FUND			
Balance as per last Balance Sheet		66,276.52	
Add : Transfer from Income & Expenditure Account		<u>42,433.00</u>	1,08,709.52
Representing :			
Sports Fees etc.	37,833.00		
Carrom Tournament Surplus	25,150.00		
Savings Bank Interest	<u>782.00</u>		
	63,765.00		
Less : Expenses	<u>21,332.00</u>		
	42,433.00		
6. M. S. EDUCATIONAL AWARDS FUND			
Balance as per last Balance Sheet		25,020.50	
Add : Transfer from Income & Expenditure Account		<u>5,613.00</u>	30,633.50
Representing :			
Donation	3,800.00		
Interest	<u>9,838.00</u>		
	13,638.00		
Less : Awards Given	7,500.00		
Printing & Stationery Expenses	525.00	<u>8,025.00</u>	
		5,613.00	

GOWD SARASWAT BRAHMAN SABHA, BOMBAY
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 1997
(Cont'd.)

	Rs.Ps.	Rs.Ps.	Rs.Ps.
7. M. S. SOCIAL ACTIVITIES FUND			
Balance as per last Balance Sheet		4,498.00	
Add : Transfer from Income & Expenditure Account		<u>550.00</u>	5,048.00
Representing :			
Interest	1,550.00		
Less : Expenses	<u>1,000.00</u>		
	550.00		
8. DIAMOND JUBILEE PROGRAMME (RESERVE)			
Balance as per last Balance Sheet		10,000.00	
Less : Transfer to Income & Expenditure A/c			
- Religious Expenses During the year		<u>10,001.00</u>	
		(1.00)	
Add : Balance Written off to Miscellaneous Expenses		<u>1.00</u>	0.00
9. GSBS PROJECT FOR DEVELOPING SPORTS TALENT AMONG YOUNGSTERS			
Balance as per last Balance Sheet		1,39,658.50	
Add : Transfer from Income & Expenditure Account		<u>13,188.00</u>	1,52,846.50
Representing :			
Sponsorship & Fees	60,150.00		
Less : Net expenditure on Project Activity	<u>46,962.00</u>		
	13,188.00		
10. SPORTS PAVILION BUILDING & OFFICE REPAIRS, RENOVATION & EXTENSION FUND			
(Formerly known as Sports Pavilion Building Repairs & Renovation Fund)			
Balance as per last Balance Sheet		2,00,000.00	
Add : Transfer from Income & Expenditure Account			
- Allocation from Surplus for the year		<u>1,30,000.00</u>	3,30,000.00

GOWD SARASWAT BRAHMAN SABHA, BOMBAY
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 1997
(Cont'd.)

	Rs.Ps.	Rs.Ps.	Rs.Ps.
11 SPORTS PAVILION BUILDING REPAIRS & MAINTENANCE FUND			
Balance as per last Balance Sheet		36,388.90	
Add : Transfer from Income & Expenditure Account		<u>14,740.00</u>	51,128.90
Representing :			
Donation	<u>14,740.00</u>		
TOTAL			<u>9,20,517.42</u>

SCHEDULE 'C'
INVESTMENTS AS ON 31st MARCH 1997

	Rs.Ps.	Rs.Ps.
IN FIXED DEPOSITS WITH BANKS		
Corporation Bank	65,000.00	
Syndicate Bank	10,000.00	
Canara Bank	25,000.00	
South Indian Co-operative Bank Ltd.	<u>1,86,121.00</u>	2,86,121.00
IN FIXED DEPOSITS WITH PUBLIC SECTOR UNDERTAKINGS		
Steel Authority Of India Ltd.	1,00,000.00	
Bharat Petroleum Corporation Ltd.	75,000.00	
Housing Development Finance Corporation Ltd.	4,50,000.00	
Indian Oil Corporation Ltd.	<u>2,25,000.00</u>	8,50,000.00
IN BONDS OF		
ICICI - 16% Series II Bonds 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		
23,760 Units of 1964 Scheme of Rs.10/- each (including 2,160 Bonus Units Received During the Year)		<u>3,77,980.00</u>
TOTAL INVESTMENTS AS ON 31st MARCH 1997		<u>17,14,101.00</u>

SCHEDULE 'D'
**AMOUNTS TRANSFERRED TO SPECIFIC ACTIVITIES FUNDS
FROM INCOME AND EXPENDITURE
ACCOUNT FOR THE YEAR ENDED 31st MARCH 1997**

	Rs.Ps.
Trust Fund (Patronship, Life Membership & Entrance Fees)	17,313.00
Bhajan Committee Fund	190.00
Vidyanidhi Fund	25,233.00
M.S. Bhajan Class Fund	200.00
M.S. Marriage Assistance Fund	13,215.00
Sports Committee Fund	42,433.00
M.S. Educational Awards Fund	5,613.00
M.S. Social Activities Fund	550.00
Diamond Jubilee Programme (Reserve)	(10,001.00)
GSBS Project for Developing Sports Talent Among Youngsters (Reserve)	13,188.00
Sports Pavilion Building Repairs & Maintenance Fund	<u>14,740.00</u>
TOTAL	<u>1,22,674.00</u>

SCHEDULE 'E'
**APPROPRIATIONS FROM SURPLUS FOR THE YEAR ENDED
31st MARCH 1997**

	Rs.Ps.
M.S. Marriage Assistance Endowment Fund	2,000.00
M.S. Social Activities Endowment Fund	50,000.00
Sports Pavilion Building & Office Repairs, Renovation & Extension Fund (Formerly known as Sports Pavilion Building Repairs & Renovation Fund)	<u>1,30,000.00</u>
	<u>1,82,000.00</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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कृपया धूम्रपान न करें

“मेरी कभी भी धूम्रपान की इच्छा नहीं हुई, मैंने धूम्रपान की आदत को हमेशा अशिष्ट, गन्दी व नुकसानप्रद माना है। मुझे आज तक यह समझ में नहीं आ पाया है कि सारी दुनिया में धूम्रपान के प्रति इतना लगाव क्यों है ?”

- महात्मा गाँधी

सत्य के साथ मेरे अनुसंधानों की कहानी (पृ. २३)



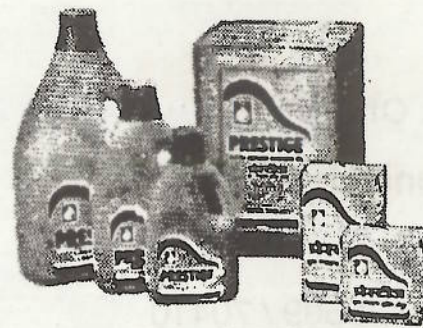
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लिमिटेड

गुणवत्ता युक्त वनस्पती घी
और रिफाइन तेलों के
निर्माता

३०, जाबरा कम्पाउण्ड,
इन्दौर - ४५२ ००१.

फोन : ४६७२०१-५,
४६४२०१-४

फैक्स : ४६६७१६



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