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**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

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 Kreed Mandir,  
Entrance next to SNTD Women's College,  
R.A.Kidwai Road, King's Circle, Mumbai - 400019.  
Tel. : 409 6739

**NOTICE OF THE  
59TH ANNUAL GENERAL BODY MEETING**

WITH

**63rd ANNUAL REPORT AND ACCOUNTS FOR THE  
FINANCIAL YEAR APRIL 1997 TO MARCH 1998.**

Are you a  
member of  
the G.S.B. Sabha, Mumbai ?

**Life Membership**      **Rs. 251/-**  
**Patronship**              **Rs. 501/-**

Contact the Sabha office at  
4/5 Heera House, Bhaudaji Road,  
Matunga, Mumbai-400 019  
between 5 and 7 p.m.  
from Monday to Saturday or  
any of the Committee members for  
membership forms.

## **G.S.B. SABHA, MUMBAI**

### **TRUSTEES**

Shri M.R. Pai  
Shri Dinkar A. Kamat  
Shri K. V. Kamath

### **PRESIDENT**

Smt. Gita R. Pai

### **VICE PRESIDENTS**

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

### **JT. HON. SECRETARIES**

Smt. Ranjana R. Prabhu  
Shri Ganesh G. Kamath  
Shri Subhaschandra R. Rao

### **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
Smt. Meera U. Shenoy	Smt. Vilasini K. Bhandarkar
Shri M. V. Kamath	Shri Krishna N. Bhandarkar
Shri. Gopal K. Nayak	Shri. Uhas Narasimha Shenoy
Shri. Anil J. Acharya	

### **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.

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## **GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

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

### **NOTICE**

Notice is hereby given that the 59th Annual General Body Meeting of the members of the G.S.B.Sabha, Mumbai will be held on Sunday, the 27th of September, 1998 at 4.30 p.m. in the I. M. Pai Hall, Sujir Gopal Nayak Memorial Kreedha Mandir, Entrance next to S.N.D.T. Women's College, King's Circle, Mumbai - 400 019, to transact the following business:

### **AGENDA**

1. To confirm the Minutes of the 58th Annual General Body Meeting held on Sunday, the 19th of October 1997.
2. To receive and adopt the Managing Committee's Report and the Audited Statement of Accounts for the year 1997-98.\*
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 2000-2001 or earlier.\*\*
4. To ratify the appointments of Dr. V. R. Prabhu and Dr. S. R. Baliga as Trustees of the G. S. B. S. Medical Trust for a period of three years w.e.f. 01.07.1998.\*\*\*
5. To appoint an Hon. Auditor for the year 1998-99.
6. To transact any other business with the permission of the Chair.

For and on behalf of the Managing Committee

**Smt. Ranjana R. Prabhu**  
**Shri Ganesh G. Kamath**  
**Shri Subhaschandra R. Rao**  
*Jt. Hon. Secretaries*

Date : July 19th 1998

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, 22nd September 1998 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. Dr. Pandurang M. Pai
2. Smt. Ranjana R. Prabhu
3. Shri. Ganesh G. Kamath
4. Shri. R. V. Shanbhag
5. Smt. Sushila S. Mallya
6. Smt. Shanteri N. Nayak
7. Smt. Meera U. Shenoy
8. Smt. Vilasini K. Bhandarkar
9. Shri. M. V. Kamath
10. Shri. Krishna N. Bhandarkar

Forms for Nomination to 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, 22nd September 1998 in the Sabha's Registered Office. Incomplete forms are liable to be rejected.

4. \*\*\* As per G. S. B. S. Medical Trust's letter dt. 08.04.1998, Dr. V. R. Prabhu and Dr. S. R. Baliga, Trustees, were to retire on 30.06.1998, but were eligible for re-election. The Medical Trust had decided to re-appoint these Trustees for a further period of three years w.e.f. 01.07.1998. The proposed Trustees have given their consent for the re-appointment. The Managing Committee of the Sabha, at its meeting held on April 12th, 1998 approved these re-appointments. The Committee now seeks ratification of these appointments by the General Body.

## GOWD SARASWAT BRAHMAN SABHA, MUMBAI

### 63rd ANNUAL REPORT

Dear Members,

The 63rd Annual Report and the Audited Statement of Accounts is presented hereunder for the financial year 1st April 1997 to 31st March 1998.

#### 1. MANAGING COMMITTEE

The present Managing Committee was formed at the last Annual General Meeting held on 19th October, 1997. Managing Committee meetings are generally held on the fourth Sunday of every month. A total of 10 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	10
2. Smt. Vatsala R. Shenoy	7
3. Dr. Pandurang M. Pai	5
4. Smt. Ranjana R. Prabhu	7
5. Shri Ganesh G. Kamath	2
6. Shri Subhaschandra R. Rao	7
7. Shri V. R. Shenoy	9
8. Shri P. Madhav Nayak	8
9. Shri Uday V. Malya	8
10. Shri K.M. Kamath	4
11. Shri R. V. Shanbhag	1
12. Smt. Sushila S. Mallya	8
13. Smt. Shanteri N. Nayak	9
14. Smt. Meera U. Shenoy	7
15. Smt. Vilasini K Bhandarkar	7
16. Shri M V. Kamath	8
17. Shri Krishna N. Bhandarkar	5
18. Shri Gopal K. Nayak	8
19. Shri Ulhas Narasimha Shenoy	7
20. Shri Anil J. Acharya	6

#### 2. MEMBERSHIP

During the year, a total of 10 Patrons and 44 Life Members were admitted as members of the Sabha. Total number of Members enrolled up to 31.3.1998 is 2088. Details of Members admitted from 1st April 1997 to 31st March 1998 are given elsewhere in this Report.

#### 3. PROGRAMMES

G. S. B. Sabha has been conducting useful programmes for the members and for society at large. However through the membership, it is impossible to conduct programmes as the cost of conducting the programmes is escalating year after year. But Community people and also some companies have been generously supporting the Sabha by way of sponsoring the programmes and the Sabha is eternally grateful to them for the same. All the programmes conducted by the Sabha from April 1997 to March 1998 are detailed hereunder. Unless mentioned otherwise, the programmes were conducted at the Sabha's Sujir Gopal Nayak Memorial Kendra Mandir and its I. M. Pai Hall.

##### A. GUDI PADVA SNEHA MILAN (1997)

On Sunday, the 26th of April 1997, Gudi Padva Sneha Milan programme was organised. Chief guests for the occasion were Smt. and Shri K. V. Kamath, Managing Director and C.E.O. of I.C.I.C.I. A Cultural Programme, comprising of folk dances, a gazal song and a skit was presented by the Community youth. This Programme was sponsored by Smt. and Shri Dilip N. Pai and was supported by Smt. and Shri K. R. Sharma. As in the past, all prizes were sponsored by Shri Narendra Shenoy and Shri Jitendra Shenoy of Rambhavan Restaurant, Khar.

This was followed by a Dinner of traditional Gudi Padva menu. The large gathering participated in the entire programme.

##### B. PROGRAMME FOR THE FAMILY

For the last decade, May 1st has been associated with the Childrens' Day Programme Of the Sabha. It is an occasion for the children to spend a full day participating in intelligent games, quiz programmes and also Drawing and Craft Competitions organised by the Sabha.

In this years programme, the Children participated enthusiastically in the 'EK-Minute' events with a spirit to win the 'Ek-Minute Prince' and 'Ek-Minute Princess' title.

The entire days programme was sponsored by M/s. Rashbihari Enterprises Ltd., makers of Sudha Soft Drink Concentrate. Ms. Sangeeta Naik of 'Nukkad' T. V. Serial fame was the Chief Guest for the Prize Distribution function. As in the past, Shri. Ashwin Shah of Jaico Publishing House donated books which were given as prizes.

### C. 63RD FOUNDATION DAY PROGRAMME

The 63rd Foundation Day Programme of the Sabha was held on Friday the 15th Of August, 1997 at Pracharya B. N. Vaidya Sabhagraha, Raja Shivaji Vidyalyaya (King George School). Smt. and Shri. D. T. Pai, Executive Director of Union Bank of India were the Chief Guests. To commemorate the 50th year of Indian Independence, a tableau was enacted by the children with a Patriotic song as its background.

Shri A.M. Kamath Memorial Awards, sponsored by his son Shri Dinkar A. Kamat, were presented to the outstanding students of the Community in their respective fields of study. Merit Certificates were presented to all students. Silver medals and also cash prizes were awarded for special achievements. The students honoured were:

1. Ms. Deepti Prabhakar Nayak	S.S.C. 86.53%
2. Mr. Gopal Namdev Shenoy	S.S.C. 85.33%
3. Ms. Supriya Sudhakar Pai	S.S.C. 86.66%
4. Mr. Swapneel Hemant Desai	H.Sc.(Science) 93.33%
5. Ms. Preeti Dinesh Bhandarkar	H.Sc.(Science) 91.83%
6. Mr. Sanket Vasant Pai	H.Sc.(Science) 91.33%
7. Mr. Aditya Shrikant Mahale	H.Sc.(Science) 90.83%
8. Mr. Amit Ashok Nayak	H.Sc.(Science) 85.50%
9. Mr. Sachin Ashok Avadhani	H.Sc.(Commerce) 80.00%
10. Ms. Shweta Narayan Kamath	H.Sc.(Commerce) 78.33%
11. Ms. Neetha Ananthraya Shenoy	H.Sc.(Commerce) 76.00%
12. Mr. Siddharth Satish Manel	H.Sc.(Commerce) 70.83%
13. Ms. Jyoti Achutha Prabhu	B.Com. 81.28%
14. Ms. Sangeetha Shankar Shenai	B.Com. 81.30%
15. Ms. Aparna Srinivas Pai	B.Com. 74.10%
16. Ms. Suchitra Chandrakant Bhat	B.Com. 70.00%
17. Ms. Supriya Srinivas Shanbhag	B.Sc. 81.75%

18. Ms. Sarita Damodar Pai	B.A. 75.66%
19. Ms. Deepika Vasudev Prabhu	M.Sc.(Statistics)
20. Ms. Lilyn Venkatray Kamath	M.Sc.(Life Science)
21. Ms. Sandhya Ganapathi Mallya	M.B.A.
22. Dr. Rajendra Saratchandra Baliga	M.D.(General Medicine)
23. Dr. Ranjana Gopalkrishna Bhat	M.D.(Anaesthesia)
24. Dr. Amita Ratnakar Nayak	M.B.B.S.
25. Mr. Suhas Keshav Prabhu	B.Pharm
26. Ms. Preeti Ramesh Gharse	B.E.(Electronics & Telecommunication)
27. Mr. Ajay Chandrashekhar Shenoy	B.E.
28. Mr. Sudhir Shankar Shenai	C.A.
29. Ms. Aruna Ratnakar Nayak	C.A.
30. Ms. Aruna Ratnakar Nayak	I.C.W.A.
31. Mr. Hrishikesh Srinivas Pai	B.E.(Radar Engineering)

Shri. V. N. Prabhu hosted refreshments for all as in previous years.

A group of amateur artists participated in a skit titled 'Malati Mayeli Mahatvakansha' written and directed by Smt. Meera Jois. Smt. and Shri. C. G. Kamath sponsored all gift items for the evening.

### D. EDUCATIONAL PROGRAMME

This programme on Housing finance and Managing Co-operative Societies was held on Sunday, the 26th October 1997. G. S. B. Sabha is thankful to H D F C for sponsoring this programme. Mr. Paresh Parasnis, Regional Manager, Western Region of H D F C, gave an informative talk on Housing finance. Mr. Sudhir Thakre, Registrar of Co-operative Societies, Mumbai elaborated on the subject 'Managing a Co-operative Society'. Both faculty members answered a large number of questions from the participants satisfactorily.

### E. LEADERSHIP CAMP

Youth is our nation's future hope. Keeping this in mind, the Sabha has been organising over the years Leadership Camp for the benefit of youngsters. This years programme was held on Sunday, the 9th of

November '97 with the theme 'BORN TO WIN'. The programme presented a perspective to the participants on how to win the race of life. This was achieved by a motivational workshop on Goal-Setting conducted by Mr. Subhaschandra Rao & Mr. Venkat S. Iyer. Leadership based on our mythology was also analysed by Mr. Devdutt Patnaik.

This full day programme was sponsored by Smt. and Shri. M G Nayak of Paper Plast to whom the Sabha is very grateful.

#### **F. ADHYATMIK PROGRAMME**

It has been found over the years that G. S. B. Sabha 's members have a special liking for Adhyatmik programmes and Smt. Sanjivi Bhat, our Past president, has been sponsoring this programme every year. This year, Shri Parvez Katrak, a prominent social worker and a well-known Parsi kirtankar, enthralled the audience with his discourse on 'Sant Kabir Doha'

This programme was held on Sunday, the 4th of January 1998.

#### **G. SENIOR CITIZEN'S PROGRAMME**

Senior Citizen's picnic is gaining momentum year after year. "A day with nature and participating in all group games was a memorable day for the Senior Citizens" was the remark made by one of the participants. Our grateful thanks are due to Shri. G. S. Bhat who has been sponsoring programmes for senior citizens for last several years. Shri Satish M. Lotlikar arranged free Transport. The Sabha thanks Dr. Bharat Karmarkar whose spacious garden was the picnic spot for this years picnic held on Sunday, 15th February '98. We also thank Mr. Prabhugaonkar, the well-known garden specialist of Morarji Mills, who had arranged for the visit.

#### **4. MARRIAGE INFORMATION SERVICE**

G.S.B. Sabha's Mahila Shakha has been contributing over a decade to this cause by publishing a List Of Eligible Boys in July and January every year. This is now supplemented by holding Get-together of eligible boys and girls along with their parents/guardians which has been a big success. As people are dispersed all over Greater Mumbai and nearby cities, these meetings provide a platform for interaction for both the parties. Sabha is receiving innumerable letters appreciating this service from boys parties also.

It is hearting to find that after every list publication and get-together many engagements are reported. This way G. S. B. Sabha's Mahila Shakha is helping the community to solve one of its big problems by self help. During the year, three get togethers of eligible boys and girls along with their parents were held as under :

**Sunday, 1st June 1997 :** The 11th Get-together was sponsored by Shri Raghunandan Shrinivas Kamath. It was attended by a large number of youngsters. After the formal Self Introduction, the families interacted with each other.

**Sunday, 26th October 1997 :** The 12th Get-together was sponsored by Shri Shailesh Bhobe and Smt. Shubhangi Bhobe. A very important topic 'The most important quality I would like to see in my future life partner' was discussed.

**Sunday, 1st March 1998 :** The 13th Get-together was sponsored by Smt. Sanjivi Shenoy in the memory of her late husband Shri. D. K. Shenoy, who was a Trustee of the Sabha. A discussion on the relevance of horoscopes was held.

The Sabha remains eternally grateful to the sponsors of all these get-togethers.

#### **5. VIDYANIDHI FUND**

This fund is used to disburse educational assistance to the economically backward and needy students of the community. The cost of living and also the educational expenses cause hardship to the parents to educate their children. The Sabha tries its best to provide more and more cash assistance to such needy people.

It is the target of the Managing Committee to disburse a lakh of rupees by the turn of the century to the needy students towards education.

A special appeal made during the year brought from the Late Smt. Aparna Prabhakar Trivedi Trust a generous contribution of Rs. 2,00,001/- to this Fund. Our grateful thanks are due to the Trustees, Shri Ramesh V. Kamath, Shri Dhirubhai Shantilal Mehta and Shri Girish R. Pathak.

The Sabha is helped in this cause during past several years by Shri

Walkeshwar Kashi Math by donating Rs. 6000/- annually. Also Rs. 1501/- was donated by G. S. B. Sarvajanic Ganeshotsav Samiti, Wadala. In addition our members and well-wishers whole heartedly donate towards this Scheme. In this year, a sum of Rs. 67,834/- was so collected. Sabha gave cash assistance of Rs. 51,350/- to 149 School students and Rs. 25,000/- to 50 college students.

As in the previous year Smt. Gita Piramal donated a large number of good clothes to the Sabha, which in turn were distributed to the Vidyanidhi beneficiaries of the Sabha. Thanks to the kind hearted lady, Sabha has supported the needy students.

## 6. MAHILA SHAKHA

The Mahila Shakha conducts several programmes. A detailed report of its activities is printed elsewhere in this Report. The 25th December Anand Bazaar and 26th January Get-together were the major programmes conducted by the Mahila Shakha during the year under review. A sum of Rs. 29,650/- was collected by the Mahila Shakha as General Donations during the year.

## 7. SPORTS PROGRAMMES

The emphasis on Sports Activities continued in the year with regular Blow Plast sponsored Cricket Coaching Camps being conducted throughout the year. Also, the 5th District Level Open Carrom Tournament sponsored by Larsen & Toubro Ltd. was held during the year. The ground and the pavilion are being used by schools/institutions for their various sports events. A detailed report of the Sports Pavilion Sub-Committee is given elsewhere in the Report.

## 8. BHAJANS/RELIGIOUS PROGRAMMES

The Chaturmasa programme of H.H. Shrimad Sudhindra Tirtha Swamiji of Kashi Math Samsthan was held during July-September 1997. It was Sabha's good fortune that Swamiji chose I.M. Pai Hall of Sujir Gopal Nayak Memorial Kreedha Mandir for the Chaturmasa period. With Vyasaraghupati pooja taking place everyday and with bhajans, the area got the sanctity of a Temple. People not only from Mumbai but from far away places came for Swamiji's Ashirvachan. Our Bhajan Mandali offered prayers. A full day Seva was offered to H. H. Shri Sudhindra Tirtha Swamiji on behalf of G S B Sabha. Also a GuruKanika of Rs. 10,001/- was offered to our Swamiji towards the Sri Madhavendra

Hospital at Haridwar. Thanks to G.S.B. Seva Mandal for all the meticulous arrangements at Kreedha Mandir for the whole period.

It was a Golden Letter Day for the G.S.B. Sabha's Sports Club when all the four Swamijis (H.H. Shrimad Sudhindra Tirtha Swamiji of Sri Kashi Math Samsthan, H.H. Shrimad Vidyadhiraj Tirtha Swamiji of Gokarna Parthagali Math, H.H. Shrimad Satchidanand Saraswati Swamiji & Pattashishya H.H. Shrimad Shivanand Saraswati Swamiji of Gaudapadacharya Kavle Math) blessed the large gathering at Sukrateendranagar.

The other Religious Programmes organised by the Sabha/ participated in by the Sabha during the year were :

- a) The Sabha participated in the Centenary Celebrations of H.H. Shrimad Sukrateendra Tirtha Swamiji's Birth Anniversary held at Walkeshwar.
- b) A full day Bhiksha Seva was offered to Reverred Swamiji Of Gokarna Parthagali Math, Shrimad Vidyadhiraj Tirtha Swamiji.
- c) Ladies Bhajana Mandali participated in the weekly Bhajans at Dwarkanath Bhavan, Wadala during Swamiji's Chaturmasa period.
- d) The Sabha participated in the Koti Rama Nama Yagna held at Dwarkanath Bhavan, Wadala.
- e) The Sabha offered a full day Bhiksha Seva to Reverred H.H. Shrimad Satchidanand Saraswati Swamiji Pattashishya H.H. Shrimad Shivanand Tirtha Swamiji of Kavle Math. Ladies participated in the Bhajans.
- f) The Upakarma Homa (changing of the sacred thread) on 'Suta Punva' was held on 17th August 1997 at the Sabha's office between 7 a.m. and 12 noon for which members were sent advance intimation.
- g) 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.

- h) The Annual Saptha Bhajan at Shree Walkeshwar Kashi Math, Walkeshwar; 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.

## 9. OFFICE MODERNISATION

With membership touching the 2100 mark and with increasing activities year after year, the need to modernise the Sabha Office was being felt since some time. A generous donation made by the children of the Late Smt. Krishnabai Baliga, wife of Late Shri M. B. Baliga, took the Sabha a step closer to meeting this need. The Late Smt. Baliga was a supporter of the Sabha donating towards various activities. Her children, Sri Raghunath Baliga, Smt. Mohini Kamath, Smt. Shakuntala Kamath, Smt. Vasanthi Mallya, Smt. Kasturi Kulkarni and Smt. Kalpana Nayak have perpetuated her memory by their large hearted donation for the Computer System and printer for the Sabha. Necessary alternation in the office room to accommodate this very welcome addition have been made during the year. While carrying out these alterations, repairs to the walls and a change of floor tiles were also carried out giving a new look to the Office premises.

## 10. ACCOUNTS

During the year, the Sabha carried out painting of the Pavilion and also had to incur expenditure on Pavilion Repairs & Maintenance. This, coupled with the expenses on Office Renovation as detailed above resulted in expenditure on Repairs & Renovation amounting to over Rs.2.50 lacs during the year. Continued support from sponsors, donors, advertisers and well-wishers and the various activities enabled the Sabha to absorb this expenditure and post a surplus of Rs.80,928/-. Also, this expenditure had been anticipated in earlier years and a Fund for Sports Pavilion Building and Office Repairs, Renovation And Extension had been built from the surplus of earlier years and the balance in this Fund as on 31.3.1997 was Rs.3,30,000/- . From this Fund, a sum of Rs.70,000/- was utilized during the year bringing the surplus available for appropriation to Rs.150,928/-

From this surplus, Rs.1,20,000/- was appropriated towards Sports Pavilion Building And Office Repairs, Renovation and Extension Fund. Balance surplus of Rs.30,928/- has been added to the brought forward surplus of Rs.1,49,143/- and cumulative surplus of Rs.1,80,071/- is carried forward.

In addition, various specific activity funds of the Sabha made a surplus of Rs.1,05,954/- during the year, which has been transferred to the respective Funds.

Investments of the Sabha as on 31st March 1998 are Rs.22,02,980/-

## 11. ACKNOWLEDGEMENTS/THANKS

The Managing Committee is extremely grateful to :

- (a) OUR TRUSTEES : Shri M. R. Pai, Shri Dinkar A. Kamat and Shri K. V. Kamath 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.

## 12. OBITUARY

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.

## 13. CONCLUSION

We look back at the year which passed with a sense of satisfaction and look forward to the coming year which would give us further opportunities to be 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*

Smt. Ranjana R. Prabhu  
Shri Ganesh G. Kamath  
Shri Subhaschandra R. Rao  
*Jt. Hon. Secretaries*

**NAMES OF MEMBERS ENROLLED FROM  
1ST. APRIL 1997 TO 31ST. MARCH 1998**

**PATRONS**

**KAMATH**

SHRI NARAYAN SHRINIVAS (PM-2046)  
SHRI KUNDAPUR VAMAN (NP-2063)  
SMT. RAJALAKSHMI VAMAN (NP-2064)

**KUDVA**

SHRI NANDAKUMAR R. (DP-2060)

**MALLYA**

SHRI K. RAGHUVIERA (NP-2076)

**PAI**

SMT. SONALI ANAND (NP-2057)  
SHRI DILIP N. (NP-2087)

**PRABHU**

SHRI MATTI VASUDEV (DP-2055)  
SHRI NARAHARI SHANTARAM (NP-2056)

**SHENOY**

SHRI M.S. (NP-2071)

**LIFE MEMBERS**

**BALIGA**

SMT. ANNAPOORNA (NL-2082)

**BHANDARY**

SMT. PADMAJA PADMANABHA (NL-2048)

**DEVIMANE**

SMT. SHANTALA MANGESH (NL-2054)

**JOSHI**

SHRI GOPALKRISHNA N. (NL-2086)

**KAMAT**

SMT. SITA SURESH (NL-2047)  
SHRI VAMAN R. (NL-2075)

**KAMATH**

SHRI NILESH (NL-2039)  
SMT. PRABHA (NL-2040)  
MS. LILYN (NL-2061)  
SHRI NARAYAN (NL-2062)  
SMT. MAYA (NL-2081)  
SMT. NAMRATA R. KAMATH (NL-2085)

**KINI**

SMT. ANITA PRASHANT (NL-2035)  
SMT. VIJAYA V. (NL-2053)  
SMT. ASHA V. (NL-2072)

**MALLYA**

SMT. GEETA GANESH (NL-2038)

**NAIK**

SHRI NARSINHA N. (NL-2074)

**NAYAK**

SHRI S. PRAMOD (NL-2041)  
SHRI ANANT VAMAN (NL-2045)  
SHRI GOPAL KESHAV (NL-2052)  
SHRI S. SURESH (NL-2065)  
SMT. SUJIR KALPANA (NL-2066)  
SHRI PANDURANG M. (NL-2077)

**PAI**

SHRI YESHWANT L. (NL-2049)  
SHRI T. RAMESH U. (DL-2069)  
SMT. SHOBHA NITHYANANDA (NL-2070)  
SMT. SHRADDHA DILIP (NL-2084)

**PALEKAR**

SHRI SHRIKRISHNA MANGESH (NL-2078)

**PRABHU**

SHRI R. G. (NL-2044)

**RAO**

SHRI MAHESH DAYANAND (NL-2036)

SMT. MAYA M. (NL-2037)

**SHANBHAG**

SMT. SUCHITRA G. (NL-2079)

SHRI GANESH S. (NL-2080)

**SHARMA**

SHRI AJIT R. (NL-2073)

SMT. VEENA Y. (NL-2083)

**SHENOY**

SHRI UDAY (NL-2042)

SMT. SAPNA UDAY (NL-2043)

SHRI B. VENKATESH (NL-2050)

SHRI G. RAMESH (DL-2058)

SMT. JAYASHREE RAMESH (NL-2059)

SHRI SHAILESH MOHANDAS (NL-2088)

**TELANG**

SMT. VIMAL MAHENDRA (NL-2051)

SHRI GIRISH LAXMIKANT (NL-2067)

SMT. NANDINI GIRISH (NL-2068)

**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 01.04.1997 to 31.03.1998**

Sr. Name Of Donor No.	Nature Of Donation	Amount (Rs.)
01. The Trustees & Executors Of the Will Of Late Smt. Aparna Prabhakar Trivedi, Mumbai	Vidyanidhi Endowment Fund	2,00,001
02. Mrs. Mohini Kamath	Trust Fund Or Corpus	60,000
03. Shree Saraswati Education Academy	Vidyanidhi Endowment Fund	20,000
04. Shree Matunga Jain Swetambar Murtipujak Tapagachha Sangh	Vidyanidhi Endowment Fund	10,000
05. Shri Walkeshwar Kashi Math	Vidyanidhi Fund	6,000
06. Shri Shailesh R. Prabhu	Trust Fund Or Corpus	5,000
	Vidyanidhi Fund	1,000
07. Shri M. Vittal Rao & Smt. Maya Vittal Rao	Vidyanidhi Fund	4,000
08. Shri K. A. Pai	Vidyanidhi Fund	3,000
09. Smt. Prabha Baliga & Shri B.P. Baliga	Vidyanudhi Fund	3,000
10. A Well Wisher	Vidyanidhi Fund	2,500
11. The Saraswat Co-op. Bank Ltd.	General Donation	2,500
12. A Well Wisher	Vidyanidhi Fund	2,190
13. Shri M.G. Kamath	Vidyanidhi Fund	2,001
14. Dr. (Mrs.) Veena V. Prabhu	M.S. Educational Awards Endowment Fund	2,000
15. Shri K. V. Kamath (In Memory Of Late Shri D.K. Shenoy)	Vidyanidhi Fund	2,000
16. Shri N.G. Mallya	Vidyanidhi Fund	2,000
17. Ms. B. Nirupama Pai	Vidyanidhi Fund	2,000
18. Shri D. S. Prabhu	Vidyanidhi Fund	2,000
19. G.S.B. Sarvajani Ganeshotsava Samiti	Vidyanidhi Fund	1,501

20. Smt. Radha K. Sharma	General Donation	1,500
21. Shri K.R.Sharma	Vidyanidhi Fund	1,500
22. Shri Ramesh D. Prabhu	Vidyanidhi Fund	1,500
23. Shri N.Purushottam Kudva	Vidyanidhi Fund	1,500
24. Smt. Sudha Shenoy	Vidyanidhi Fund	1,100
25. Shri R.G.Pai	Vidyanidhi Fund	1,005
26. Dr. Pandurang M. Pai	Vidyanidhi Fund	1,001
27. M/s Balaji Youth Devotees	Vidyanidhi Fund	1,001
28. Shri D. K. Shenoy	Vidyanidhi Fund	1,001
29. Shri Rajgopal Kudva	Vidyanidhi Fund	1,001
30. Shri Ganesh Sakharam Banavalikar & Smt. Sarojini Banavalikar	Vidyanidhi Fund	1,001
31. Smt.Suman R. Kini	Vidyanidhi Fund	1,001
32. Shri N.G.Mallya	Vidyanidhi Fund	1,000
33. Smt.&Shri M.R.Pai	Vidyanidhi Fund	1,000
34. Shri Madhukar M. Kamath	Vidyanidhi Fund	1,000
35. Shri K.Tulsidas Kini	Vidyanidhi Fund	1,000
36. Smt. Vimala N. Kini	Vidyanidhi Fund	1,000
37. M/s Veera Engineering	Vidyanidhi Fund	1,000
38. Shri M.S.Prabhu	Vidyanidhi Fund	1,000
39. Shri C. Y. Kamath	Vidyanidhi Fund	1,000
40. Ms. Nalini S.Kamath	Vidyanidhi Fund	1,000
41. Shri Sujit Kini	Vidyanidhi Fund	1,000
42. Shri S.R.Pai	Vidyanidhi Fund	1,000
43. Shri G. S. Shenoy	Vidyanidhi Fund	1,000
44. Smt. Jayashree R.Shenoy	Vidyanidhi Fund	1,000
45. M/s Neotroniks Pvt. Ltd.	Vidyanidhi Fund	1,000
46. M/s Hi-Tech Products Co.	Vidyanidhi Fund	1,000
47. M/s Kramer Sales Corporation	Vidyanidhi Fund	1,000
48. M/s Shekoba Auto Pvt.Ltd.	Vidyanidhi Fund	1,000
49. Mrs. Usha Manohar Nayak	Vidyanidhi Fund	1,000
50. Smt. Ramabai N. Kamath	Vidyanidhi Fund	1,000

## REPORT OF THE SPORTS PAVILION SUB-COMMITTEE

The G.S.B.S. Sports Pavilion Sub-Committee appointed by the Managing committee of the Sabha comprised of :

1. Smt. Gita R. Pai
2. Shri Subhaschandra R. Rao
3. Shri P. Madhav Nayak
4. Shri Uday V. Malya
5. Shri Anil J. Acharya
6. Shri Gopal K. Nayak
7. Shri Ulhas Narasimha Shenoy

Since 1995, the G.S.B.S. Sports Committee has been putting efforts to increase sports activities. The efforts are finding good response from sponsors as also participants.

Our special mention and sincere thanks goes to Mr. Dilip Piramal, Chairman of BLOW PLAST LTD., the makers of VIP Luggage who has been supporting the Cricket coaching camps every year. The nearby School boys are taking advantage of these BLOW PLAST COACHING CAMPS. G. S. B. Sabha is indebted to the unfailing support of Blow Plast Ltd. for this activity year after year. We place on record our sincere gratitude to Mr. Dilip Piramal, Chairman and to Mr. Sanjeev Aga, Managing Director of the Company for their support and encouragement to this sport. In this year, the cricket pitch was enlarged and upgraded at considerable expense.

Except for the four months of monsoon, the pitch is used by other clubs/institutions for their coaching/matches. They are being charged nominally to cover ground and pitch maintenance. This is being done to encourage sports activities.

The other major sports activity the Sabha's Club has been conducting is the District Level Open Carrom Tournament under the auspices of the Mumbai District Carrom Association. This year, the 5th District Level Open Carrom Tournament was sponsored by the well-known engineering conglomerate Larsen and Toubro Ltd. [L & T Ltd.]. The tournament was held from 10th January to 24th January 1998. The Inter Club Knock-Out event was a major attraction. As in the past, in addition to the very attractive cash prizes in various categories, the Late Shri A. Rama Nayak Rolling Trophy for Open Singles, the Late Smt. Manorama

Keshav Nayak Rolling Trophy for Women's Singles and Late Shri Laxman V. Shenoy Rolling Trophy for Junior Boys Singles were awarded.

A full day event for the physically handicapped was a special feature on Sunday, the 11th of January '98 for which many entries from various institutions working for the welfare of the physically handicapped such as Cheshire Homes, Paraplegic Foundation etc. were received.

In all, more than 500 people participated in this year's tournament.

Mrs. and Mr. C. D. Pai, a former executive of L & T, were the Chief Guests for the final prize distribution function.

G.S.B. Sabha puts on record its gratitude to Shri S. D. Kulkarni, Managing Director & C.E.O. of L. & T. Ltd. for his support and to the office bearers of the Mumbai District Carrom Association for their excellent organisation of the Tournament.

The prestigious and attractive Inter Collegiate Carrom Tournament of the Mumbai University was also conducted by the Mumbai District Carrom Association authorities at I. M. Pai Hall of G. S. B. S. Sports Club.

A group of enthusiastic members regularly play volley ball in the Sabha's ground.

The I. M. Pai Hall is being used for small educational and other functions. Also the front portion of Hall for conducting functions with tarpoline cover on top for a couple of hours during day time will be available as per municipal regulations.

The neighboring school authorities are given the ground on request for their annual sports, at nominal reimbursement for cleaning etc.

An effort has been made to increase greenery on both sides of the Pavilion

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

G.S.B. Sabha started the Medical Services in the year 1967 in the Sabha's office introducing free inoculations for certain preventive diseases on Sunday mornings between 10 a.m. and 12 noon to our

community members. This Service was named as G.S.B. Sabha's Medical Trust in the year 1973- which is an independent charitable organisation with Income Tax exemption under section 80 G of the Income Tax Act, 1961. The Trust has been conducting Medical services in Shilpa Apartment, Dasturwadi, Dadar from the year 1980, rendering the services to one and all- without any distinction of caste and community.

The following Medical services are available:-

A complete medical check-up scheme with concession to Senior Citizens.

A Diagnostic Centre with about 70 consultants on the Panel, in various specialities

A fully equipped Pathology unit for all tests and up-to-date X-Ray Unit.

A dental unit including Orthodontology and Dental Laboratory, a complete eye examination unit, a Physiotherapy Unit, E.C.G. and Sonography facilities etc.

The Trust also conducts an Under-Five Well-Baby clinic and FREE inoculation for preventive diseases on every Sunday morning between 10 a.m. and 12 noon. It also lends bed-side appliances like Oxygen Cylinder, Cardiac Bed, Wheel Chair, Commode, etc.

The renovation of the Trust premises is almost complete which gives a new look to the centre and better facilities to the patients. I.C.I.C.I Ltd. has recently donated a sum of Rs.25 lakhs for the Colour Doppler Sonography Machine for the Centre.

The facilities are mainly meant for economically weaker sections of people of all communities and therefore, the charges for the services are very nominal. For very poor patients attending the Centre, there is a special FREE DRUG FUND to help them with free medicines.

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

Donations to the Medical Trust are exempt from Income-Tax under Section 80-G of the Income Tax Act 1961.

## REPORT OF THE G.S.B.S. MAHILA SHAKHA

The following cultural and recreational activities were conducted by the Mahila Shakha in 1997-98 :

**1st June 1997 :** 11th Get-together Of Eligible Boys And Girls along with parents/guardians, sponsored by Shri Raghunandan S. Kamath.

**22nd July 1997 :** Review Of Marriage Information Service and Release Of the first Computerised Master List Of Eligible Boys – July 1997 by Smt. & Shri V. N. Kamath. The programme was sponsored by Shri V. N. Kamath.

**12th August 1997 :** Shravan Haldi Kumkum at Shree Dwarkanath Bhavan Hall, sponsored by Smt. Radha N. Joshi. Dr. (Mrs.) Sucharita Naniwadekar gave a talk on the subject 'Gastro-enteritis'. A Rangoli Competition using food-grains was judged by Smt. Sanjivi V. Bhat and Dr. (Mrs.) Sucharita Naniwadekar. Prizes were donated by Dr. (Mrs.) Suchitra Naniwadekar.

**18th September 1997 :** Annual get-together at Shree Dwarkanath Bhavan Hall. Dr.(Mrs.) Maya Kalelkar gave a talk on the subject 'Heart Attack'. A cookery competition was also organised. Dr.(Mrs.)Kalelkar and Mrs.Maya Achar were the judges. Smt.Varada Kamath sponsored refreshments and prizes.

**5th October 1997 :** Bhajan competition held at I.M.Pai Hall, Kreedamandir. Judges were Smt.Vaishali Shenoy and Kum.Rajashree Bhat. Refreshments hosted by Smt.Suman M.Pai

**9th October 1997 :** Navaratri Haldi Kumkum held at I.M.Pai Hall, Kreedamandir. A programme of devotional songs by Smt.Suvarni Nayak and party was organised. Haldi Kumkum sponsored by Smt.Meera U.Shenoy and refreshments by Smt.Varada Kamath

**26th October 1997 :** 12th get-together of eligible boys and girls along with their parents/guardians sponsored by Smt. Shubhangi and Sri Shailesh Bhobe

**25th December 1997 :** Annual Anand Bazaar at Kreedamandir, inaugurated by Smt.Suman Kini. Chief guest for the evening programme was Smt.Nilima Prabhu. The Anand Bazaar was a grand success.

**26th January 1998 :** Annual Republic Day Get-Together and contributory Dinner at Kreedamandir. Dr.(Mrs.)Pragna M.Pai and Dr.M.V.Pai were the chief guests. For the fancy dress competition Dr.Manohar Kamath and Smt.Medha Lotlikar were judges. A Supple-

mentary List of Eligible Boys was released by Dr.(Mrs.) Pragna Pai. This computerised list was sponsored by Smt. Shanti Pai and Sri P.A.Pai. Smt. Maya S.Nayak and Smt.Nilima Prabhu sponsored the prizes for the competition. An entertainment programme was held on the occasion.

**29th January 1998 :** Sankranti Haldi Kum-Kum at I.M.Pai Hall, Kreedamandir which was sponsored by Smt. Radha R. Sharma. An Elocution Competition was held which was judged by Smt. Tara Prabhu and Smt. Tara Bhat.

**1st March 1998 :** 13th get-together of eligible boys and girls along with their parents/guardians was sponsored by Smt.Sanjivi D.Shenoy in the memory of her late husband Shri. D. K. Shenoy, who was a Trustee of the Sabha.

**9th March 1998 :** Ladies Sports Day at Kreedamandir. Refreshments sponsored by Smt. Durga C.Shenoy.

The attendance particulars of the Mahila Shakha Committee members at meetings held during the year 1997-98 is as under :

		No. of meetings	Attended Out Of
1. Smt.Vatsala R.Shenoy	President	11	13
2. Smt.Sushila S.Mallya	Vice-President	13	13
3. Smt.Lata A.Joshi	Vice-President	10	13
4. Smt.Meera U.Shenoy	Vice-President	11	13
5. Smt.Shanteri N.Nayak	Hon.Secretary	13	13
6. Smt.Suman M.Pai	Jt.Hon.Secretary	10	13
7. Smt.Vilasini Bhandarkar	Jt.Hon.Secretary	9	13
8. Smt.Maya S. Nayak	Hon.Treasurer	8	13
9. Smt.Ashalata V.Kamath	Jt.Hon.Treasurer	8	13
10.Smt.Geeta G.Shenoy	Jt.Hon.Treasurer	10	13
11.Smt.Gita R.Pai	Sabha President	13	13
12.Smt.Indira D.Pai		11	13
13.Smt.Sharada A.Rao		10	13
14.Smt.Durga C.Shenoy		8	13
15.Smt.Vatsala R.Nayak		9	13
16.Smt.Meera N.Jois		11	13
17.Smt.Jayanti G.Kamath		8	13
18.Smt.Kasturi R.Kamath		4	13
19.Smt.Poornima D.Baliga		3	13
20.Smt.Sudha S.Prabhu		5	13
21.Smt.Rekha P.Bhat(Joined in Oct. '97)		5	7

**GOWD SARASWAT BRAHMAN**  
**INCOME AND EXPENDITURE ACCOUNT**

EXPENDITURE	Rs.Ps	Rs.Ps.
<b>TO EXPENSES IN RESPECT OF PROPERTY</b>		
Ground Rent	3,819.00	
Rates, Taxes & Cesses	15,902.00	
Water Charges	41,270.00	
Insurance	1,048.00	
Repairs & Maintenance	1,88,974.50	
		2,51,013.50
<b>TO ESTABLISHMENT EXPENSES</b>		
Salaries, Wages & Allowances	33,600.00	
Office Rent	5,081.68	
Repairs & Maintenance	71,701.60	
Printing & Stationery	15,236.20	
Electricity Charges	14,001.00	
Postage & Telephone	17,381.50	
Sundry Expenses	3,562.30	
		1,60,564.28
<b>TO DEPRECIATION</b>		13,282.00
<b>TO CONTRIBUTION TO CHARITY COMMISSIONER</b>		15,075.00
<b>TO EXPENDITURE ON OBJECTS OF THE TRUST</b>		
Educational	85,080.00	
Relief Of Poverty (Marriage Assistance)	20,000.00	
Religious	29,459.00	
Medical - Donation to Hospital Project Trust	10,001.00	
Sports	53,944.75	
		1,98,484.75
<b>TO AMOUNTS TRANSFERRED TO SPECIFIC ACTIVITIES FUNDS</b> (As per Schedule D Attached)		1,22,008.75
<b>TO APPROPRIATIONS FROM SURPLUS</b> (As per Schedule E Attached)		1,20,000.00
<b>TO EXCESS OF INCOME OVER EXPENDITURE</b>		30,928.76
<b>TOTAL</b>		<b>9,11,357.04</b>

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

Mumbai  
July 19, 1998.

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

**SABHA, MUMBAI (A-1618[BOM])**  
**FOR THE YEAR ENDED 31st MARCH 1998**

INCOME	Rs.Ps.	Rs.Ps.
<b>BY INTEREST ACCRUED</b>		
On Securities		
- Units of UTI	47,520.00	
- Bonds (TDS Rs.2,142/-)	32,000.00	
On Fixed Deposits with Public Sector Companies	1,67,817.08	
On Fixed Deposits with Banks	19,934.96	
On Savings Accounts with Banks	5,300.00	
On Income Tax Refunds	104.00	
		2,72,676.04
<b>BY DONATIONS IN CASH OR IN KIND</b>		3,13,089.00
<b>BY ADVERTISING RECEIPTS</b>		75,400.00
<b>BY INCOME FROM OTHER SOURCES</b>		
Sports Club Fees etc.	1,15,500.00	
Carrom Tournament Surplus	17,476.00	
Surplus on distribution of Educational publication	1,830.00	
Social Functions & Activities Surplus	26,397.50	
Miscellaneous Receipts	2,934.50	
		1,64,138.00
<b>BY PATRONSHIP, LIFE MEMBERSHIP &amp; ENTRANCE FEES RECEIVED</b>		16,054.00
<b>BY TRANSFER FROM Sports Pavilion</b>		
Building & Office Repairs, Renovation & Extension Fund For Utilization Towards Building Repairs & Renovation		70,000.00
<b>TOTAL</b>		<b>9,11,357.04</b>

**(SMT. GITA R. PAI)**  
President

**(GANESH G. KAMATH)**  
**(SUBHASCHANDRA 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.
<b>TRUST FUND OR CORPUS</b> (General Fund)		
Balance as per last Balance Sheet	2,77,133.72	
Add : Contribution Received during the year	65,000.00	
Transfer from Income & Expenditure Account (being Patronship, Life Membership & Entrance Fees)	16,054.00	3,58,187.72
<b>OTHER EARMARKED FUNDS</b>		
Endowments & Other Corpus Funds		
As per Schedule 'A' attached	16,23,073.95	
Other Funds & Reserves		
As per Schedule 'B' attached	10,76,472.17	26,99,546.12
<b>LIABILITIES</b>		
For Expenses	38,551.24	
For Deposits	38,649.00	77,200.24
<b>INCOME &amp; EXPENDITURE ACCOUNT</b>		
Balance as per last Balance Sheet	1,49,142.85	
Add : Excess of Income over Expenditure during the year	30,928.76	1,80,071.61
<b>TOTAL</b>		<b>33,15,005.69</b>

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, 1998 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  
July 19, 1998

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

**SABHA, MUMBAI (A-1618[BOM])  
31st MARCH 1998**

ASSETS	Rs.Ps.	Rs.Ps.
<b>IMMOVABLE PROPERTIES</b>		
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	26,550.00	
Less : Depreciation	5,310.00	21,240.00
<b>INVESTMENTS (AT COST) - LONG TERM</b>		
As per Schedule 'C' attached		22,02,980.00
<b>FURNITURE &amp; FIXTURES</b>		
As per last Balance Sheet	73,316.13	
Additions during the year	36,572.50	
	1,09,888.63	
Less : Depreciation	7,972.00	1,01,916.63
<b>ADVANCES (Including Deposits)</b>		45,233.75
<b>INCOME OUTSTANDING</b>		
Interest Accrued	54,366.75	
Others	46,600.00	1,00,966.75
<b>CASH AND BANK BALANCES</b>		
Cash on hand	7,507.47	
In Savings Accounts with Banks (in the name of the Sabha)		
Canara Bank	24,548.25	
Syndicate Bank	8,659.33	
S.I.Co-op. Bank Ltd.	78,071.42	1,18,786.47
<b>TOTAL</b>		<b>33,15,005.69</b>

**(SMT. GITA R. PAI)**  
President

**(V. R. SHENOY)**  
**(GANESH G. KAMATH) (P. MADHAV NAYAK)**  
**(SUBHASCHANDRA R. RAO) (UDAY V. MALYA)**  
Jt. Hon Secretaries Jt. Hon. Treasurers

# GOWD SARASWAT BRAHMAN SABHA, MUMBAI

## SCHEDULE 'A'

### ENDOWMENT AND OTHER CORPUS FUNDS AS ON 31st MARCH 1998

DESCRIPTION	Balance as on 1-4-97 Rs. Ps.	Contribution during the year Rs. Ps.	Transfer from Income & Expenditure A/c Rs. Ps.	Balance as on 31-03-98 Rs. Ps.
Bhajan Endowment Fund	6,894.00			6,894.00
Vidyanidhi Endowment Fund	2,57,463.00	2,30,001.00		4,87,464.00
M. S. Bhajan Class Endowment Fund	10,000.00			10,000.00
M.S. Marriage Assistance Endowment Fund	1,92,682.00			1,92,682.00
M.S. Educational Awards Endowment Fund	84,900.00	2,000.00		86,900.00
M.S. Social Activities Endowment Fund	65,001.00			65,001.00
Building Pavilion Fund (Corpus)	7,74,132.95			7,74,132.95
<b>Total Rupees</b>	<b>13,91,072.95</b>	<b>2,32,001.00</b>		<b>16,23,073.95</b>

# GOWD SARASWAT BRAHMAN SABHA, MUMBAI

## SCHEDULE 'B'

### OTHER FUNDS AND RESERVES AS ON 31st MARCH 1998

	Rs.Ps.	Rs.Ps.	Rs.Ps.
<b>1. BHAJAN COMMITTEE FUND</b>			
Balance as per last Balance Sheet		34,223.49	
Add : Transfer from Income & Expenditure Account		<u>1,431.00</u>	35,654.49
Representing :			
Donation	3,984.00		
Interest	<u>827.00</u>		
	4,811.00		
Less : Bhajan Expenses	<u>3,380.00</u>		
	<u>1,431.00</u>		
<b>2. VIDYANIDHI FUND</b>			
Balance as per last Balance Sheet		1,44,472.44	
Add : Transfer from Income & Expenditure Account		<u>35,526.00</u>	1,79,998.44
Representing :			
Donation	75,335.00		
Interest	<u>37,246.00</u>		
	1,12,581.00		
Less : Educational Assistance Disbursed	76,350.00		
Printing & Stationery Expenses	<u>705.00</u>		
	<u>35,526.00</u>		
<b>3. M. S. BHAJAN CLASS FUND</b>			
Balance as per last Balance Sheet		1,958.49	
Transfer from Income & Expenditure Account		<u>200.00</u>	2,158.49
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, MUMBAI**

**SCHEDULE 'B'**

**OTHER FUNDS AND RESERVES AS ON 31st MARCH 1998**

**(Cont'd.)**

	Rs.Ps.	Rs.Ps.	Rs.Ps.
<b>4. M.S. MARRIAGE ASSISTANCE FUND</b>			
Balance as per last Balance Sheet		61,496.58	
Add : Transfer from Income & Expenditure Account		<u>5,356.50</u>	66,853.08
Representing :			
Interest	23,122.00		
Surplus from release of Eligible Boys Information List	<u>2,234.50</u>		
	<u>25,356.50</u>		
Less : Marriage Assistance Given		<u>20,000.00</u>	
		<u>5,356.50</u>	
<b>5. SPORTS COMMITTEE FUND</b>			
Balance as per last Balance Sheet		1,08,709.52	
Add : Transfer from Income & Expenditure Account		<u>5,665.25</u>	1,14,374.77
Representing :			
Sports Fees etc.	35,150.00		
Carrom Tournament Surplus	17,476.00		
Savings Bank Interest	<u>739.00</u>		
	<u>53,365.00</u>		
Less : Expenses	46,489.75		
Depreciation	<u>1,210.00</u>		
	<u>5,665.25</u>		
<b>6. M. S. EDUCATIONAL AWARDS FUND</b>			
Balance as per last Balance Sheet		30,633.50	
Add : Transfer from Income & Expenditure Account		<u>2,343.00</u>	32,976.50
Representing :			
Interest	<u>10,368.00</u>		
	<u>10,638.00</u>		
Less : Awards Given	7,500.00		
Printing & Stationery Expenses	525.00	<u>8,025.00</u>	
		<u>2,343.00</u>	

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'B'**

**OTHER FUNDS AND RESERVES AS ON 31st MARCH 1998**

**(Cont'd.)**

	Rs.Ps.	Rs.Ps.	Rs.Ps.
<b>7. M. S. SOCIAL ACTIVITIES FUND</b>			
Balance as per last Balance Sheet		5,048.00	
Add : Transfer from Income & Expenditure Account		<u>7,300.00</u>	12,348.00
Representing :			
Interest	7,800.00		
Less : Expenses	<u>500.00</u>		
	<u>7,300.00</u>		
<b>8. GSBS PROJECT FOR DEVELOPING SPORTS TALENT AMONG YOUNGSTERS</b>			
Balance as per last Balance Sheet		1,52,846.50	
Add : Transfer from Income & Expenditure Account		<u>48,133.00</u>	2,00,979.50
Representing :			
Sponsorship & Fees	80,350.00		
Less : Net expenditure on Project Activity	<u>32,217.00</u>		
	<u>48,133.00</u>		
<b>9. SPORTS PAVILION BUILDING &amp; OFFICE REPAIRS, RENOVATION &amp; EXTENSION FUND</b>			
Balance as per last Balance Sheet		3,30,000.00	
Add : Transfer from Income & Expenditure Account		<u>50,000.00</u>	3,80,000.00
Representing :			
- Allocation from Surplus for the year	1,20,000.00		
Less : Utilization Towards Building Repairs & Renovation	<u>70,000.00</u>		
	<u>50,000.00</u>		
<b>10. SPORTS PAVILION BUILDING REPAIRS &amp; MAINTENANCE FUND</b>			
Balance as per last Balance Sheet		51,128.90	
Add : Transfer from Income & Expenditure Account		---	51,128.90
Representing :			
Donations	40,885.00		
Less : Expenditure on Building Repairs & Maintenance	<u>40,885.00</u>		
	<u>0.00</u>		
<b>TOTAL</b>			<u>10,76,472.17</u>

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'B'**

**OTHER FUNDS AND RESERVES AS ON 31st MARCH 1998**

**(Cont'd.)**

	Rs.Ps.	Rs.Ps.	Rs.Ps.
<b>4. M.S. MARRIAGE ASSISTANCE FUND</b>			
Balance as per last Balance Sheet		61,496.58	
Add : Transfer from Income & Expenditure Account		<u>5,356.50</u>	66,853.08
Representing :			
Interest	23,122.00		
Surplus from release of Eligible Boys Information List	<u>2,234.50</u>		
		<u>25,356.50</u>	
Less : Marriage Assistance Given		<u>20,000.00</u>	
		<u>5,356.50</u>	
<b>5. SPORTS COMMITTEE FUND</b>			
Balance as per last Balance Sheet		1,08,709.52	
Add : Transfer from Income & Expenditure Account		<u>5,665.25</u>	1,14,374.77
Representing :			
Sports Fees etc.	35,150.00		
Carrom Tournament Surplus	17,476.00		
Savings Bank Interest	<u>739.00</u>		
		<u>53,365.00</u>	
Less : Expenses		<u>46,489.75</u>	
Depreciation		<u>1,210.00</u>	
		<u>5,665.25</u>	
<b>6. M. S. EDUCATIONAL AWARDS FUND</b>			
Balance as per last Balance Sheet		30,633.50	
Add : Transfer from Income & Expenditure Account		<u>2,343.00</u>	32,976.50
Representing :			
Interest	<u>10,368.00</u>		
		<u>10,638.00</u>	
Less : Awards Given	7,500.00		
Printing & Stationery Expenses	<u>525.00</u>	<u>8,025.00</u>	
		<u>2,343.00</u>	

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'B'**

**OTHER FUNDS AND RESERVES AS ON 31st MARCH 1998**

**(Cont'd.)**

	Rs.Ps.	Rs.Ps.	Rs.Ps.
<b>7. M. S. SOCIAL ACTIVITIES FUND</b>			
Balance as per last Balance Sheet		5,048.00	
Add : Transfer from Income & Expenditure Account		<u>7,300.00</u>	12,348.00
Representing :			
Interest	7,800.00		
Less : Expenses	<u>500.00</u>		
	<u>7,300.00</u>		
<b>8. GSBS PROJECT FOR DEVELOPING SPORTS TALENT AMONG YOUNGSTERS</b>			
Balance as per last Balance Sheet		1,52,846.50	
Add : Transfer from Income & Expenditure Account		<u>48,133.00</u>	2,00,979.50
Representing :			
Sponsorship & Fees	80,350.00		
Less : Net expenditure on Project Activity	<u>32,217.00</u>		
	<u>48,133.00</u>		
<b>9. SPORTS PAVILION BUILDING &amp; OFFICE REPAIRS, RENOVATION &amp; EXTENSION FUND</b>			
Balance as per last Balance Sheet		3,30,000.00	
Add : Transfer from Income & Expenditure Account		<u>50,000.00</u>	3,80,000.00
Representing :			
- Allocation from Surplus for the year	1,20,000.00		
Less : Utilization Towards Building Repairs & Renovation		<u>70,000.00</u>	
		<u>50,000.00</u>	
<b>10. SPORTS PAVILION BUILDING REPAIRS &amp; MAINTENANCE FUND</b>			
Balance as per last Balance Sheet		51,128.90	
Add : Transfer from Income & Expenditure Account		---	51,128.90
Representing :			
Donations	40,885.00		
Less : Expenditure on Building Repairs & Maintenance		<u>40,885.00</u>	
		<u>0.00</u>	
<b>TOTAL</b>			<u>10,76,472.17</u>

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'C'**

**INVESTMENTS AS ON 31st MARCH 1998**

	Rs.Ps.	Rs.Ps.
<b>IN FIXED DEPOSITS WITH BANKS</b>		
South Indian Co-operative Bank Ltd.		2,50,000.00
<b>IN FIXED DEPOSITS WITH PUBLIC SECTOR UNDERTAKINGS</b>		
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.	2,25,000.00	
Indian Petrochemicals Corporation Ltd.	<u>3,25,000.00</u>	11,75,000.00
<b>IN BONDS OF</b>		
ICICI - 16% Series II Bonds 20 of Rs. 5,000 each	1,00,000.00	
- 13.5% Regular Income Bonds 40 of Rs. 5,000 each	2,00,000.00	
Dena Bank - 16% Regular Return Bonds 10 of Rs. 10,000/- each	<u>1,00,000.00</u>	4,00,000.00
<b>IN UNITS OF UTI</b>		
33,760 Units of 1964 Scheme of Rs.10/- each (Including 2,160 Bonus Units)		3,77,980.00
<b>TOTAL INVESTMENTS AS ON 31st MARCH 1998</b>		<u>22,02,980.00</u>

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'D'**

**AMOUNTS TRANSFERRED TO SPECIFIC ACTIVITIES FUNDS FROM INCOME AND EXPENDITURE**

**ACCOUNT FOR THE YEAR ENDED 31st MARCH 1998**

	Rs.Ps.
Trust Fund (Patronship, Life Membership & Entrance Fees)	16,054.00
Bhajan Committee Fund	1,431.00
Vidyanidhi Fund	35,526.00
M.S. Bhajan Class Fund	200.00
M.S. Marriage Assistance Fund	5,356.50
Sports Committee Fund	5,665.25
M.S. Educational Awards Fund	2,343.00
M.S. Social Activities Fund	7,300.00
GSBS Project for Developing Sports Talent Among Youngsters (Reserve)	48,133.00
<b>TOTAL</b>	<u>1,22,008.75</u>

**SCHEDULE 'E'**

**APPROPRIATIONS FROM SURPLUS FOR THE YEAR ENDED 31st MARCH 1998**

	Rs.Ps.
Sports Pavilion Building & Office	
Repairs, Renovation & Extension Fund	1,20,000.00
	<u>1,20,000.00</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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