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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

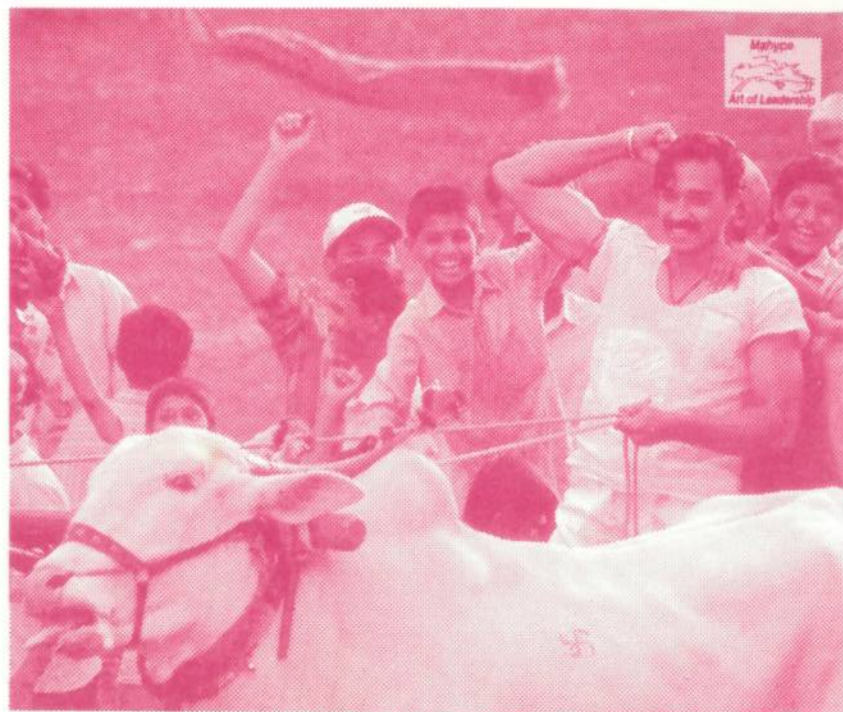
SPORTS PAVILION :

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

**NOTICE OF THE
62nd ANNUAL GENERAL BODY MEETING**

WITH

**66th ANNUAL REPORT AND ACCOUNTS FOR THE
FINANCIAL YEAR APRIL 2000 TO MARCH 2001.**



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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

Shri S.D. Shenoy
Shri S.N. Bhat
Shri Ashok K. Pai

JT. HON. TREASURERS

Shri V. R. Shenoy
Shri P. Madhav Nayak
Ms. Sangeetha S. Shenai

MANAGING COMMITTEE MEMBERS

Shri K. M. Kamath	Smt. Shanteri N. Nayak
Smt. Meera U. Shenoy	Shri M. V. Kamath
Shri Gopal K. Nayak	Shri Ulhas Narasimha Shenoy
Shri Anil J. Acharya	Shri Krishna N. Bhandarkar
Shri Subhaschandra R. Rao	Shri K. R. Bhakta

SPECIAL INVITEE [IMMEDIATE PAST PRESIDENT]

Shri K. G. Kamath

Special Invitee

Shri Uday V. Malya C.A.

HON. AUDITOR

Shri B. R. Prabhu, C. A.

HON. INCOME TAX ADVISOR

Shri Anant N. Pai, C. A.

GOWD SARASWAT BRAHMAN SABHA, MUMBAI

4 & 5 Heera House, 76 Bhaudaji Road,
Matunga, Mumbai - 400 019.

NOTICE

Notice is hereby given that the 62nd Annual General Body Meeting of the members of the G.S.B.Sabha, Mumbai will be held on Sunday, the 11th of November 2001 at 4.30 p.m. in the Venkatesh Bhat Memorial Hall (1st Floor), 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 61st Annual General Body Meeting held on Sunday, the 15th of October 2000.
2. To receive and adopt the Managing Committee's Report and the Audited Statement Of Accounts for the year 2000-2001. *
3. To elect 10 members of the Managing Committee to hold office from the conclusion of the present Annual General Meeting to the conclusion of the Annual General Meeting for 2003-2004 or earlier.**
4. To ratify the appointments of Dr. A. V. Rao and Dr.(Mrs.) Maya Kalelkar as Trustees of the G. S. B. S. Medical Trust for a period of three years w.e.f. 01.07.2001 ***
5. To appoint an Hon. Auditor for the year 2001-2002.
6. To transact any other business with the permission of the Chair.

For and on behalf of the Managing Committee

Shri S. D. Shenoy
Shri S. N. Bhat
Shri Ashok K. Pai
Jt. Hon. Secretaries

Place: Mumbai

Date : 17th October 2001

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, 6th November 2001 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. Smt. Vatsala R. Shenoy
 3. Shri S.N. Bhat
 4. Shri V.R. Shenoy
 5. Shri P.M. Nayak
 6. Shri K.M. Kamath
 7. Shri Gopal K. Nayak
 8. Shri Ulhas Narasimha Shenoy
 9. Shri Anil J. Acharya
 10. Shri Subhaschandra R. Rao
4. 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, 6th November 2001 at the Sabha's Registered Office. Incomplete forms are liable to be rejected.
- 5.*** As per G.S.B.S. Medical Trust's letter dt.7-7-2001, of the present Trustees, Dr. A. V. Rao and Dr. S. R. Baliga retire by rotation on 30th June 2001 and are eligible for re-election. Dr. S. R. Baliga has opted not to continue. To fill up this vacancy Dr.(Mrs) Maya Kalelkar's name has been suggested by the Medical Trust. The Managing Committee of the Sabha, at its meeting held on 22nd July 2001, has decided to recommend, to the General Body, the appointment of Dr. A. V. Rao and Dr. (Mrs.) Maya Kalelkar for a period of 3 years w.e.f. 1st July 2001. The Committee now seeks ratification of these appointments by the General Body.

66th ANNUAL REPORT

Dear Members,

The 66th Annual Report and the Audited Statement of Accounts is presented hereunder for the financial year 1st April 2000 to 31st March 2001.

1. MANAGING COMMITTEE

The present Managing Committee was formed at the last Annual General Meeting held on 15th October 2000. 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	10
3. Dr. Pandurang M. Pai	5
4. Shri S. D. Shenoy	9
5. Shri S. N. Bhat	10
6. Shri Ashok K. Pai	4
7. Shri V. R. Shenoy	11
8. Shri P. Madhav Nayak	9
9. Ms. Sangeetha S. Shenai	5
10. Shri K. M. Kamath	6
11. Smt. Shanteri N. Nayak	7
12. Smt. Meera U. Shenoy	2
13. Shri M. V. Kamath	7
14. Shri Gopal K. Nayak	6
15. Shri Ulhas Narasimha Shenoy	8
16. Shri Anil J. Acharya	9
17. Shri Krishna N. Bhandarkar	5
18. Shri Subhaschandra R. Rao	1
19. Shri K. R. Bhakta	9

2. MEMBERSHIP

During the year, a total of 7 Patrons and 35 Life Members were admitted as members of the Sabha. Total number of Members enrolled up to 31.3.2001 is 2222. Details of new Members admitted from 1st April 2000 to 31st March 2001 are given elsewhere in this Report.

3. PROGRAMMES

G. S. B. Sabha has been conducting many useful programmes for its members and some for society at large. It is difficult to conduct programmes as the cost of organising them is escalating year after year. The Community people and also some companies have been generously sponsoring the programmes and the Sabha is grateful to them. All the programmes conducted by the Sabha from April 2000 to March 2001 are detailed hereunder. Unless mentioned otherwise, these programmes were conducted at the Sabha's Sujir Gopal Nayak Memorial Kendra Mandir and its I. M. Pai Hall.

A. GUDI PADVA SNEHA MILAN (2000)

The Annual New Year (Gudi Padva) Get-together of families, with entertainment by members and their children, was held on Sunday the 23rd of April 2000. The theme was "Our Heritage-Display of Dresses of Festivals". Folk Dances of different regions of India by the Children was enjoyed by the large gathering. The Chief Guests were Smt. and Shri B. Vasanthan, the then Executive Director, Andhra Bank.

The prizes for the competition were sponsored by Shri. Jitendra Shenoy of Rambhavan Restaurant, Khar. The programme ended with the typical 'Samvatsar Padva' menu dinner which was relished by all.

B. A PROGRAMME FOR THE FAMILY

For G.S.B. Sabha members, 1st of May has become synonymous with Sabha's Childrens' Day. Accompanying family members participate in group games and educational programmes. Story telling competition for the children was an added attraction. While children participated in the drawing competition, parents were busy participating in a workshop, anchored by Mrs. Hemangi Naik, a professional Counsellor.

Mr. Kabir Sadanand, a popular TV serial Actor, was the Chief Guest for the Prize distribution programme. Shri Ashwin Shah of Jaico Publishing

House was thanked for generous gift of Childrens books to Prize winners as in previous years. Shri B.P.Nayak, a well wisher of Sabha, gave a large number of gift items. This was an added attraction for all to participate in the games.

C. 66th FOUNDATION DAY PROGRAMME

G.S.B Sabha believes in encouraging young talent by recognising and rewarding it. The Foundation Day, held on 15th August every year, is the occasion for this. This year, the Foundation Day Programme was held on Tuesday, 15th August, 2000 at Pracharya B. N. Vaidya Sabhagraha of Raja Shivaji Vidyalaya (King George School).

Meritorious children of the Sabha's members in School and University courses were honoured for their distinction in studies. Chief Guests for the occasion were Smt. & Shri Vittaldas Leeladhar, Executive Director of Union Bank of India. The sponsors and supporters of G.S.B.Sabha's various year-long programme were special invitees. This was an occasion for the Sabha to express its gratitude to them by honouring them. Shri V. N. Prabhu was thanked for hosting refreshments as in previous years. Smt. Varada Kamath sponsored the entertainment programme and Shri B.P. Nayak generously gave gift items. Shri A.M. Kamath Memorial Silver Medals and certificates were awarded to merit Students. Shri Dinkar Kamat, Managing Director of Accumax Engineering was thanked for sponsoring these prizes. Cash prizes from various special endowments were given to meritorious students whose names are as follows.

Sr No.	Name Of Student	Course	% of marks
1.	Ms. Gitanjali Girish Pai	S.S.C.	91.60
2.	Ms. Vinaya R. Shenoy	S.S.C.	88.93
3.	Mr. Keshav R. Paikakode	S.S.C.	88.27
4.	Ms. Maithili H. Shenoy	S.S.C.	88.13
5.	Ms. Anjana A. Nayak	S.S.C.	88.00
6.	Mr. Nakul Dinesh Prabhu	S.S.C.	86.00
7.	Mr. Siddhesh Shenoy	S.S.C.	85.07
8.	Ms. Nikita K. Bhandarkar	S.S.C.	84.67
9.	Mr. Ketan S. Kamath	S.S.C.	84.67
10.	Mr. Sunil P. Shenoy	I.C.S.E.	83.83
11.	Ms. Kanak A.Ginde	S.S.C.	83.20

12.	Mr. Vishwas V. Bhat	H.S.C(Science)	94.33
13.	Mr. Alhad V. Sardesai	H.S.C(Science)	92.67
14.	Mr. Avinash K. Kamath	H.S.C(Science)	92.33
15.	Mr. Tanmay H. Desai	H.S.C(Science)	92.33
16.	Mr. Santhosh S. Kamath	H.S.C(Science)	91.50
17.	Ms. Ashwini A. Kamath	H.S.C(Commerce)	87.00
18.	Mr. Aravind A. Rao	H.S.C.(Commerce)	84.17
19.	Ms. Divya D. Bhat	B.Com	73.71
20.	Ms. Priya P. Nayak	B.Sc.Audio & Speech Rehab.	66.50
21.	Mr. Rahul Y. Kini	Dip.In Arch.	61.07
22.	Ms. Ashwini S. Pai	B.Pharm	2.75
23.	Ms. Shruti M. Devimane	B.E (Computers)	62.21
24.	Ms. Jyoti A.Prabhu	C.A.	
25.	Ms. Nayana Pai	C.A.	
26.	Ms. Kavita Bhangale	C.A.	
27.	Dr. Naren N. Nayak	MBBS	
28.	Ms. Surekha D.Shenoy	M.Pharm	
29.	Dr. Sameer S. Kamath	M.D.(Paed)	

D. LEADERSHIP CAMP, A Programme for the Youth.

This annual special programme for the youth was sponsored this year by Eureka Forbes Ltd. Every year the programme is specially designed to suit the changing environment in which we live. This year's programme, held on 3rd December 2000, was targeted at **Information technology and Communication**. In addition to youngsters from families of our members, students deputed by Principals of Ramnarain Ruia College, R.A. Podar College, S I E S College, S I W S College, N.M.College, M M K College, National College and also some from Engineering Colleges participated.

Mr. Anuj Bhargav, Senior Consultant, of Tata Consultancy Services, interacted with the participants on their prospects in the area of Information Technology.

Mr. Rajiv Luv, HRD Trainer, spoke on 'Skills of Communication'.

Mr. Suresh, Vice president of Eureka Forbes, as Chief Guest for the Valedictory function, gave away the certificates to the participants.

E. A PROGRAMME FOR WORKING COUPLES

A half day workshop on 'Managing Emotions-Special Reference to Working Couples in Metros' was held on 17th December 2000. The programme was conducted by Dr. Harish Shetty, a prominent Psychologist. Smt. Gita R. Pai President of G.S.B.Sabha, had sponsored the programme on the occasion of her sixtieth birthday.

This programme was appreciated by young working couples who were told that life can be smooth and easier for them if emotions are properly managed.

F. ADHYATMIK SHIBIR

Spiritual Talks by Dr. Shanthanu Nagarkatti.

A very popular programme every year is the Adhyatmik Shibhir. This year, a series of talks were delivered in January 2001 by Dr. Shanthanu Nagarkatti, a medical practitioner, who is renowned for his spiritual discourses. The lucid talks on the subjects, 'Who am I', 'Why bad things happen to good people' were the topics dealt by the speaker. The audience at all four sessions was held spellbound by Dr. Nagarkatti's eloquence and erudition.

Smt.Sanjivi Bhat, a former President of G.S.B.Sabha, sponsored these programmes and as daily Prasad Sevadars, Dr. P. M. Pai, Shri Uday V. Malya, Shri P. M. Nayak, Shri S.N. Bhat, Shri Sudhakar Shenoy, Shri Mahesh Shenoy, Shri K. M. Kamath, Shri S. D. Shenoy, Ms.Nalini Bhat and Smt. Gita R. Pai were thanked for supporting this popular programme.

G. SENIOR CITIZENS PROGRAMME- A Picnic For Senior Citizens

As in the past, a picnic for the Senior Citizens was organised this year too. This much awaited annual programme was specially designed to suit senior citizens. The picnic was organised on Sunday, the 4th February, 2001, at Piramal Health Care Centre at Mulund, an eye-catching scenic spot. Dr.Swati Piramal of Nicholas Piramal was thanked for allowing us to make use of the place and other facilities for the benefit of the Senior citizens.

Shri G. S. Bhat was thanked for sponsoring this programme as in previous years. This leading businessman of the community has been

instrumental in organising several programmes for the Senior Citizens. Shri Satish Lotlikar was thanked for his support in making the programme a comfortable and enjoyable one for the participants.

Many games and competitions, were heartily enjoyed by the senior citizens with equal enthusiasm. Shri B. P. Nayak was thanked for the generous donation of gift items.

G. (a) Healthy Senior Citizen Contest

This contest was held in the month of July 2000, with the help of G.S.B.S. Medical Trust. Prizes for the competition were awarded on August 15th. Shri G. S. Bhat was thanked for sponsoring prizes and also for encouraging this activity.

4. MARRIAGE INFORMATION SERVICE

G.S.B.Sabha's Mahila Shakha has been providing marriage information service to the community through informal meetings on 2nd and 4th Tuesdays of every month at Sabha's office. In addition, for over 15 years a List Of Eligible Boys along with their details i.e. date of birth, height, gotra, educational qualifications and addresses of parents/guardians is being published. People from all over India, as also people residing abroad, have started sending bio-data's of eligible boys to the Sabha's office to incorporate the names in the Eligible Boys list. As a result both boys and girls get wider choice to select a suitable life partner. This service is now supplemented by holding periodic Get-togethers 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 several letters appreciating this service. The response in terms of alliances materializing as a result of these get togethers is very encouraging. Community people need to be thanked for coming forward enthusiastically to sponsor this activity. G. S. B. Sabha's Mahila Shakha is helping the community to solve one of its big problems by self help. During the year, 4 get-to-gathers of eligible boys and girls along with their parents were held, details about which are given in the Mahila Shakha report printed elsewhere in this report. .

5. VIDYANIDHI FUND

G.S.B.Community gives priority to education. Therefore, G.S.B.Sabha's

Vidyanidhi Fund is used to disburse financial assistance to the economically backward students of the community. As more and more needy people are going in for education, and as the cost of living and the educational expenses are escalating, Sabha appeals to all members to donate generously to this Vidyanidhi Fund.

During the year, Sabha gave cash assistance of Rs.91,000 to 206 School students and Rs. 35,400 to 59 college students. In addition Sabha selected 8 needy students pursuing professional education who were given Rs. 6,550.

The Sabha is helped in this cause for past several years by Shri Walkeshwar Kashi Math by donating Rs. 6,000/- annually. Also Rs. 2,501/- was donated by G. S. B. Sarvajanik Ganeshotsav Samiti, Wadala. In addition our members and well-wishers whole heartedly donate towards this Scheme. In this year, a sum of Rs. 1,03,385/- was so collected.

7. BHAJANS & RELIGIOUS PROGRAMMES :

- The Upakarma Homa (changing of the sacred thread) on 'Suta Punav' day was held on 14th August 2000 at the Sabha's office between 7 a.m. and 12 noon for which members were sent advance intimation.
- 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.
- The Annual Saptha Bhajan at Shree Walkeshwar Kashi Math, Walkeshwar; Shri Rama Naama Bhajans at Shree Rama Mandir, Wadala Bhajans during Ganeshotsav at Wadala and Ekha Bhajans at Shree Balaji Mandir, Kurla are the other religious activities in which the Sabha participates every year.
- The Annual Pooja at Sree Walkeshwar Kashi Math was held on 1st Sunday of the Year.

8. 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. 32,720/- was collected by the Mahila Shakha as General Donations.

G.S.B. Sabha's Mahila Shakha gives Marriage Assistance to the needy. Last year, 4 applicants were given Rs. 4,000/- each. This year the assistance amount has been raised to Rs. 5,000/- per eligible applicant. Mahila Shakha appeals to all members of the Community to strengthen the Marriage Assistance Fund so that higher amount of assistance can be given.

9. SPORTS PROGRAMMES

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.

The emphasis on Sports Activities continued with the regular sponsorship from Blow Plast Ltd. Cricket Coaching Camps are being conducted during seasons. Sabha is indebted to the unfailing support of Blow Plast Ltd. to this activity.

Also, the 8th District Level Open Carrom Tournament sponsored by Tata Power Co.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.

10. ACCOUNTS

The financial performance of the Sabha for the year, vis-à-vis the previous year, is summarised below :

	(Rs.in lacs)	
	2000-2001	1999-2000
Interest On Investments	3.78	3.47
Donations Received	3.36	1.73
Income from Advertising,		
Sports Activities etc.	6.27	4.51
Total Income (A)	13.41	9.71
Less :		
Property Expenses	0.39	0.50
Establishment Expenses	1.26	1.63
Expenditure On Trust Objects	6.12	4.51
Depreciation	0.21	0.33
Charity Commissioner Contribution	0.24	0.17
Total Expenses (B)	8.22	7.14

Funds Surplus Transferred (C)	2.31	0.81
Trf. From Funds for I.T. Utilization (D)	0.15	0.50
Net Surplus (A-B-C+D)	3.03	2.26
Appropriations From Surplus	2.35	2.00
Provision for diminution in value of investment	0.60	
Net Surplus Carried Forward	0.08	0.26
Investments	32.91*	29.44

* After provision for diminution.

The Sabha remains indebted to its sponsors, donors, advertisers and well-wishers for the financial support received.

11. INVESTMENT IN UNITS OF UTI 1964 SCHEME

The Sabha had made an investment of Rs.3,77,980/- in 21600 Units of UTI 1964 Scheme at an average cost of approx. Rs.17.50/- per unit in 1994-1995. Consequent to the issue of 2160 bonus units in 1996-1997, the units held by Sabha increased to 23760 units and average cost declined to approx. Rs.15.91 per unit. The returns on this investment over the years has been as under :

Year	Dividend
1995-1996	26%
1996-1997	20% + 1 Bonus Unit for every 10 Units held
1997-1998	20%
1998-1999	20%
1999-2000	13.5%
2000-2001	13.75%

In July 2001, Unit Trust of India decided to implement limited repurchase of units at fixed price and subsequently migrate to a declared NAV (Net Asset Value) based repurchase of balance units. These decisions, coupled with the prevalent depressed stock market, has seen the market value of the units decline to about Rs.8/- per unit. At this price, this translates to a notional loss of about Rs.1.80 lacs for the Sabha. As stock markets are cyclical in nature, the market may improve in future and as a consequence, notional loss may decline. However, going by the accounting convention of conservatism, it has been decided to provide for the notional loss over a period of 3 years. Accordingly a provision of Rs.60,000/- for diminution in value of the investment has been made in the current year. A reference to this has been made in Note 2 of the Notes to Accounts in Schedule 'G' and by the Hon. Auditor Shri B.R. Prabhu in his report.

12. ACKNOWLEDGMENTS/THANKS

The Managing Committee is extremely grateful to :

- OUR TRUSTEES** : Shri M. R. Pai, Shri Dinkar A. Kamat and Shri K. V. Kamath for their guidance and support.
- OUR AUDITOR** : Shri B.R. Prabhu, C.A. for his honorary services as auditor to the Sabha for the past several decades.
- OUR INCOME TAX ADVISOR** : Shri Anant Pai, C.A. for his honorary services to the Sabha in connection with income tax matters.
- OUR SPONSORS & ADVERTISERS** : whose generous support makes it possible for the Sabha to conduct various programmes throughout the year.

13. OBITUARY

Shri N. S. Pai, past Trustee of the Sabha, passed away recently. He served the Sabha for several years, as a member of the Managing Committee and, later, also a Trustee of the Sabha. His guidance was sought at various levels. The Managing Committee deeply mourns his death and prays for peace of his soul.

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

14. 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

Shri S. D. Shenoy

Shri S. N. Bhat

Shri Ashok K. Pai

Jt. Hon. Secretaries

Place : Mumbai

Date : 17.10.2001

**NAMES OF MEMBERS ENROLLED FROM
1st APRIL 2000 TO 31st MARCH 2001**

KAMATH

SHRI B. PADMANABHA (NP-2206)
SMT. VIJAYALAKSHMI S. (NP-2208)

MANERKAR

DR. ANIL JAYAWANT (NP-2202)

NAYAK

SHRI B.P. (NP-2181)
SMT. POORNIMA RAMANAND (NP-2187)
SMT. NEETA JAGDISH (NP-2217)

WAGLE

SMT. VRISHALI PRAKASH (NP-2184)

LIFE MEMBERS

ACHARYA

SMT. USHA V. (NL-2198)

BHAT

SMT. NALINI GANGADHAR (NL-2182)
SHRI VIJENDRA R. (NL-2188)

KAMATH

SMT. KUSUM SADANAND (NL-2190)
SHRI MANOHAR S. (NL-2192)
SHRI H.DAYANAND (NL-2207)
SMT. USHA DEVI (NL-2216)

KINI

SMT. VIJAYA (NL-2214)
SMT. VIDYA VENKATESH (NL-2218)

KUDCHADKAR

SUNILA AMBESH (NL-2205)

NAYAK

SHRI NAREN NARASIMHA (NL-2194)
SMT. SUNANDA SHANTHARAM (NL-2199)
SHRI U.V. (NL-2209)

PAI

SHRI SURENDRANATH C. (NL-2186)
SMT. YOGINI YESHWANT (NL-2196)
SMT. REKHA LAXMAN (NL-2211)
SHRI PANDURANG A. (NL-2197)
SMT. USHA J. (NL-2200)
SHRI GANESH MOHANDA (NL-2204)

PRABHU

SMT. SUMATHI NARAYAN (NL-2185)
SMT. ASHA D. (NL-2195)
SMT. VRINDA S. (NL-2201)
SHRI G.MANJUNATH (NL-2215)
SMT. SHYAMALA V. (NL-2221)

RAO

SHRI SUDHAKAR GOPAL (NL-2193)

SARDESAI

SHRI VINAYAK KASHINATH (NL-2189)

SHANBHAG

SHRI S. M. (NL-2183)

SHENAI

MS. SANGEETHA S. (NL-2203)

SHENOY

SMT. VIDYA R. (NL-2191)
SMT. SUPRIYA NARAYAN (NL-2212)
SHRI VAMANA R. (NL-2213)
SHRI DINESH DIVAKAR (NL-2219)
SMT. ROOPA D. (NL-2220)
SMT. SHOBHA GANESH (NL-2222)

SUJIR

SHRI NIKHIL MOHAN (NL-2210)

**Details Of Donations Of Rs. 1,000/- and above
for the financial year 2000-2001**

Sr. No.	Name of Donor	Nature of Donation	Amount (Rs.)
1	Children of Late Srinivas M. Kamath & Smt. Radhabai S. Kamath	Marriage Assistance	10,000
2	Dr. Arati B. Kamath	Merit Award Endowment	10,000
3	Smt. Anita D. Prabhu	Vidyanidhi Fund	10,000
4	Smt. Jayashree R. Shenoy	Marriage Assistance Endowment Fund	10,000
5	Shri Ashish B. Kamath	Merit Award Endowment	10,000
6	Shri Balakrishna Vaman Bhandarkar	Vidyanidhi Endowment Fund	10,000
7	Shree Walkeshwar Kashi Math	Vidyanidhi Fund	6,000
8	Smt. Uma G. Kamath & Shri G. K. Kamath	Building Endowment	5,551
9	Smt. Suman R. Kini	Marriage Assistance	5,001
10	Hotel Hanuman	Marriage Assistance	5,000
11	M/S Alfa Packaging	Marriage Assistance Endowment Fund	5,000
12	Shri B. G. Nayak	Vidyanidhi Fund	5,000
13	Shri Jignish Patel	Vidyanidhi Fund	5,000
14	Smt. & Shri Mulky Vittal Rao	Vidyanidhi Fund	5,000
15	Smt. Sudha P. Nayak	Vidyanidhi Fund	5,000
16	Smt. Geeta G. Nayak	Marriage Assistance Endowment Fund	5,000
17	Smt. Pushpa N. Shenoy	Marriage Assistance Endowment Fund	5,000
18	Smt. Sumati V. Prabhu	Vidyanidhi Endowment Fund	5,000
19	Smt. Sushila G. Nayak	Vidyanidhi Fund	5,000
20	Shri B. R. Shenai	Marriage Assistance	5,000
21	Shri M. S. Prabhu	Marriage Assistance Endowment Fund	5,000

22	Shri S. M. Shanbhag Hegdekar	Marriage Assistance	5,000
23	Shri H. R. Shenoy	Marriage Assistance	4,000
24	Shri V. N. Manel	Marriage Assistance Fund	3,500
25	Dr. N. H. Nayak	Vidyanidhi Fund	3,000
26	Shri H. R. Shenoy	Vidyanidhi Fund	3,000
27	Smt. & Shri. M. M. Pai	Vidyanidhi Fund	3,000
28	Shri K. R. Sharma	Vidyanidhi Fund	3,000
29	Shri B. R. Prabhu	Vidyanidhi Fund	2,500
30	Smt. Nalini S. Kamath	Vidyanidhi Fund	2,500
31	Shri B. P. Baliga	Vidyanidhi Fund	2,500
32	Dr. Mrs. Nalini M. Pai	Vidyanidhi Fund	2,001
33	Dr. Pandurang M. Pai	Vidyanidhi Fund	2,001
34	Kum. Anusuya S. Rao	Marriage Assistance Fund	2,001
35	Kum. Sarika V. Naik	Vidyanidhi Fund	2,000
36	Shri D. S. Prabhu	Vidyanidhi Fund	2,000
37	Shri N. G. Mallya	Vidyanidhi Fund	2,000
38	Smt. Jeni D. Prabhu	Vidyanidhi Fund	2,000
39	Smt. Vatsala Nayak	Marriage Assistance Fund	2,000
40	Smt. & Shri. M. R. Pai	Vidyanidhi Fund	2,000
41	Smt. P. V. Bhat	Marriage Assistance	2,000
42	Smt. Renuka Rao	Marriage Assistance Fund	2,000
43	Smt. Swati S. Prabhu	Vidyanidhi Fund	2,000
44	Smt. M. Nalina Nayak	Vidyanidhi Fund	1,750
45	Shri M. P. Shenoy	Vidyanidhi Fund	1,500
46	Shri Prayag Ramdas Kini	Vidyanidhi Fund	1,500
47	Smt. & Shri. Murlidhar Hegde	Vidyanidhi Fund	1,001
48	Smt. Sumati V. Prabhu	Vidyanidhi Fund	1,500
49	Smt. Sumati P. Pai	Marriage Assistance	1,500
50	Smt. Prema Kuloor	Vidyanidhi Fund	1,250
51	Smt. Durga Shenoy	Marriage Assistance	1,250
52	Smt. Sharada Rao	Marriage Assistance	1,250
53	Smt. Sushila Mallya	Marriage Assistance	1,250
54	Smt. Vilasini Bhandarkar	Marriage Assistance	1,250

55	Shri Vishwanath N. Naik	Vidyanidhi Fund	1,170
56	Dr. Anand P. Pai	Vidyanidhi Fund	1,001
57	Dr. Vinay M. Pai	Vidyanidhi Fund	1,001
58	Ms. Sudha V. Kudva	Vidyanidhi Fund	1,001
59	Shri Gururaj S. Nayak	Vidyanidhi Fund	1,001
60	Shri Rajgopal Kudva	Vidyanidhi Fund	1,001
61	Smt. & Shri. Murlidhar Hegde	Vidyanidhi Fund	1,001
62	Smt. & Dr. G. L. Shenoy	Vidyanidhi Fund	1,001
63	Smt. Nandita S. Pai	Earthquake Relief Fund	1,001
64	Smt. Vidya Shenoy	Vidyanidhi Fund	1,001
65	Shri R. G. Pai	Marriage assistance	1,001
66	Shri Sarvottam Ram Pai	Vidyanidhi Fund	1,001
67	Dr. Ashok G. Pai	Vidyanidhi Fund	1,000
68	Shri Anandrao D. Prabhu	Vidyanidhi Fund	1,000
69	Shri B. Keshav Pai	Vidyanidhi Fund	1,000
70	Shri B.P. Nayak	Vidyanidhi Fund	1,000
71	Shri J. S. Prabhu	Vidyanidhi Fund	1,000
72	Shri K. G. Shenoy	Vidyanidhi Fund	1,000
73	Shri M. S. Shenoy	Vidyanidhi Fund	1,000
74	Shri M. U. Shenoy	Vidyanidhi Fund	1,000
75	Shri R. P. Dayanand Pai	Vidyanidhi Fund	1,000
76	Shri K. Tulsidas Kini	Vidyanidhi Fund	1,000
77	Shri N. G. Pai	Vidyanidhi Fund	1,000
78	Shri R. L. Kamath	Vidyanidhi Fund	1,000
79	Smt. Gita R. Pai	Earthquake Relief Fund	1,000
80	Smt. Sushila Mallia	Vidyanidhi Fund	1,000
81	Smt. Anuradha R. Kini	Vidyanidhi Fund	1,000
82	Smt. Asha A. Pai	Marriage Assistance	1,000
83	Smt. Mangala Pai	Vidyanidhi Fund	1,000
84	Smt. Sharada M. Pai	Marriage Assistance	1,000
85	Smt. Vidya N. Shenoy	Vidyanidhi Fund	1,000
86	Shri M. S. Prabhu	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 S. N. Bhat
3. Shri S. D. Shenoy
4. Shri P. Madhav Nayak
5. Shri K. R. Bhakta
6. Shri Ulhas Narasimha Shenoy
7. Shri Ashok K. Pai

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 renewed gratitude to Mr. Dilip Piramal, Chairman of BLOW PLAST LTD., the makers of VIP Luggage who has been supporting the Cricket coaching camps year after year. The nearby School boys participate in the BLOW PLAST Coaching Camps, during Diwali and Summer holidays. G. S. B. Sabha is indebted to the unfailing support of Blow Plast Ltd.

A function was held on 11th June 2001 wherein certificates were awarded to the Coaching Camp participants. Shri Arun G. Warey, General Manager of VIP Industries, was the Chief Guest for the programme.

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

One more sports activity in Summer was B.K.S. Iyengar Yoga classes, which promotes physical fitness and good health.

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 8th District Level Open Carrom Tournament was sponsored by M/s Tata Power Co. Ltd.,

renowned electricity generation and distribution company. The Tournament was held from 9th February 2001 to 21st February 2001. The Inter Club Knock-Out event was a major attraction. A special category for the deaf and dumb players which was added a year earlier had a very good response. 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 18th of February 2001 for which Institutions like Cheshire Home, Indian Society for Rehabilitation of the Handicapped, National Society for Equal Opportunities for the Handicapped, Vocational Rehabilitation Centre for Handicapped, The Fellowship of the Physically Handicapped sent their entries for participation. Many wheel chair participants enjoyed the tournament. For the special category of deaf and dumb the following institutions sent their entries : Bombay Institution for Deaf and Mute, Bombay Centre for the Deaf, The Central Society for the Education of the Deaf & Bombay Centre for the Deaf.

The Managing Director of the Tata Power Co. Ltd., Mr. Adi Engineer and his Wife were the Chief guests for the Prize distribution ceremony for the Physically Handicapped and deaf and dumb events. Their gracious presence was a source of inspiration to the participants.

Prof. Ratnakar Shetty, General Secretary of MCA, was the Chief Guest for the final prize distribution, for the Open Ranking Tournament.

In all, more than 600 participated in this years tournament.

G.S.B. Sabha puts on record its gratitude to Tata Power Co. Ltd. for its sponsorship and to the office bearers of the Mumbai District Carrom Association for their excellent organisation of the Tournament.

This year the Volley ball pitch was considerably upgraded.

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

The neighbouring 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 OF THE G.S.B.S. MAHILA SHAKHA

G.S.B.S. Mahila Shakha conducted cultural and recreational activities in 2000-2001

28th May 2000: 22nd Get-together of eligible boys and girls along with their parents/guardians sponsored by Shri V.L.Nayak and Smt.S.V.Nayak

25th July 2000: Release of master list of eligible boys -July 2000 by Shri V.N.Manel

8th August 2000: Participation in Saptha Bhajan at Shree Walkeshwar Kashi Math by the ladies.

17th August 2000: Shravan Haldi-Kumkum at Sree Dwarakanath Bhavan, Sponsored by Smt.Radha N.Joshi. A garland making competition with fresh flowers was held. The judges were Smt.Laxmi Satish Nayak and Smt.Aruna Nayak, Shri Ganesh Shanbhag gave a talk on Mutual Funds and other Securities.

18th September 2000: Annual Get-Together at Shree Dwarkanath Bhavan Hall. Smt.Varada Kamath Sponsored the programme. A cooking Competition in making savoury with Paneer was held. The judges were Smt.Vibhavari S.Naik and Smt.Pallavi Kamath. There was a talk by Shri Prasanna Prabhu on the subject "Art of Living" Smt.Vasudha Prabhu gave a talk on "Hair Care".

A short entertainment programme by children was presented.

24th September 2000: A Bhajan Competition held at I.M.Pai Hall-Kreedamandir. Judges were Shri Ganesh R.Mallya and Smt.Gayatri Kamath.

4th October 2000: Navaratri Haldi-Kumkum held at Shree Dwarakanath Bhavan Hall. This was sponsored by Smt.Radha R.Sharma. A talk on Adhyatma was given by Dr.(Smt)Gayatri G.Shenoy

5th November 2000: 23rd Get-Together of Eligible Boys and Girls along with their parents/guardians sponsored by Smt.Pushpa J.Nayak

and Shri Jagannath Nayak.

25th December 2000: Annual Anand Bazar at Kreedamandir inaugurated by Smt.Vimala Kamath.

Smt.Shambhavi Shenoy was the Chief Guest for the evening programme. The Anand Bazar was a grand success.

14th January 2001: 24th Get-Together of Eligible Boys and Girls along with Parents/Guardians sponsored by Shri S.P.Kamath.

19th January 2001: Sankranti Haldi-Kumkum held at Kreedamandir, Sponsored by Smt. Sunanda V.Kini.

An elocution Competition on the topic 'Importance of Being Independent' was held and the judges were Smt.Krishnabai Pai and Smt.Anasuya Bhakta

26th January 2001: Annual Republic Day Get-Together and Contributory Dinner at Kreedamandir. Shri Manohar Kamath and Smt.Kamal Kamath were the Chief Guests. For the Fancy Dress Competition Smt. Usha Shenoy and Kum.Namrata Nayak were the judges.

A supplementary list of eligible boys was released by the Chief Guest.

A short entertainment programme was presented by the youngsters. The gifts for these participants were sponsored by Smt.Varada Kamath.

Other prizes were sponsored by Shri Jitendra Shenoy. Smt.Usha Prabhu donated a Jewellery Set for the Lucky Draw.

12th march 2001: Ladies Sports held at I.M.Pai Hall, Kreedamandir.

18th march 2001: Silver Jubilee Get-together of eligible boys and girls along with their parents/guardians was jointly sponsored by G.S.B.Sabha's Trustees Shri M.R.Pai, Shri Dinkar A.Kamat and Shri K.V.Kamath. Dinner was served for all.

The attendance particulars of Mahila Shakha Committee Members out of total 12 Meetings held during the Year 2000-2001 is as under:

Meetings
Attended

Smt.Vatsala R.Shenoy	President	12
Smt.Sushila Mallya	Vice-President	9
Smt.Lata A.Joshi	Vice-President	7
Smt.Meera U.Shenoy	Vice-President	8
Smt.Suman M.Pai	Hon.Secretary	8
Smt.Shanteri N.Nayak	Jt.Hon.Secretary	11
Smt.Durga C.Shenoy	Jt.Hon.Secretary	10
Smt.Maya S.Nayak	Hon.Treasurer	12
Smt.Ashalata V.Kamath	Jt.Hon.Treasurer	11
Smt.Geeta G.Shenoy	Jt.Hon.Treasurer	9
Smt.Gita R.Pai	Sabha President	11
Smt.Indira D.Pai		7
Smt.Sharada Rao		8
Smt.Vatsala K.Nayak		8
Smt.Meera N.Jois		8
Smt.Kasturi R.Kamath		1
Smt.Rekha P.Bhat		5
Smt.Prema L.R.Kuloor		4
Smt.Vidya Kamath		6

REPORT - G.S.B.S MEDICAL TRUST

The G.S.B.Sabha's Medical Trust has introduced new facilities— Pulmonary Function Test, Allergy tests, Andrology, Neurology, Psychologists and 2D Echo examination. The out-sourced new services included were Mammography OPG for dental department and on Sunday morning Ultra Sonography service was included in addition to the full daily services. The response has been good for these new services.

GI Endoscopy, Stress Testing facility has also been considered. The second thrust would be for various composite medical check ups for Paediatric, Executive, Ladies etc.

The Centre continues to render services at modest charges to the fixed income groups and free service to the poor. A poor Patients Fund is used to help the poor with medicines. All this has earned appreciation of the public to the G.S.B.S. Medical Centre.

New Premises: A search for new premises was successful and a 1500 Sq.Ft. first floor apartment at Rajgir Court (opposite Pritam Midtown Hotel) in Dadar, was acquired. Renovation and remodelling the apartment is in progress.

Equipment: A light cure equipment for Dental department was purchased and preliminary work on Computerisation was taken up. Additional protective devices were introduced for X-Ray technicians. A new and state-of-art ECG machine from M/S Schillar was purchased. The output is printed in an A-4 sheet instead of on strips of paper.

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

IMPORTANT NOTE

Members are requested to intimate in writing to the Sabha's office any change of their address. In such correspondence, the members are requested to (1) Quote their membership number which is printed on the address label of all correspondences 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 the Postal remarks such as 'Left', 'Not Known' etc. Periodically, these names are struck off from our mailing list, unless we get the new address of the member. Members co-operation in this regard is earnestly solicited.

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TEL : 407 7411 / 408 3288

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TRADITION OF FRIENDSHIP)**

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	18,312.00	
Water Charges	15,052.00	
Insurance	1,165.00	
Repairs & Maintenance	1,105.00	39,453.00
TO ESTABLISHMENT EXPENSES		
Salaries, Wages & Allowances	52,150.00	
Office Rent	2,145.12	
Repairs & Maintenance	3,860.00	
Printing & Stationery	17,563.50	
Electricity Charges	14,619.00	
Postage & Telephone	22,867.00	
Sundry Expenses	12,879.00	126,083.62
TO DEPRECIATION		21,011.00
TO CONTRIBUTION TO CHARITY COMMISSIONER		23,561.00
TO EXPENDITURE ON OBJECTS OF THE TRUST		
Educational	146,480.00	
Relief of Poverty (Marriage Assistance)	18,175.00	
Donation to a Hospital Charitable Trust	10,000.00	
Religious	40,634.00	
Sports & Physical Fitness	387,405.00	
Other Charitable Objects		
Gujarat Earthquake Relief	9,999.00	612,693.00
TO PROVISION FOR DIMINUTION IN VALUE OF INVESTMENTS		60,000.00
TO AMOUNTS TRANSFERRED TO SPECIFIC FUNDS (NET)		230,855.00
(As per Schedule 'E' Attached)		
TO APPROPRIATIONS FROM SURPLUS		235,000.00
(As per Schedule 'F' Attached)		
TO EXCESS OF INCOME OVER EXPENDITURE		8,423.15
TOTAL		1,357,079.77

See Schedule 'G' for Notes on Accounts
AS PER MY REPORT OF THIS DATE

Mumbai
October 17, 2001.

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

SABHA, MUMBAI (A-1618[BOM])
FOR THE YEAR ENDED 31st MARCH 2001

INCOME	Rs.Ps.	Rs.Ps.
BY INTEREST ACCRUED		
On Securities		
- Units of UTI	32,670.00	
- Bonds (TDS Rs. 3,324/-)	99,607.77	
On Fixed Deposits with Public Sector Companies	85,756.89	
On Fixed Deposits with Banks	153,789.61	
On Savings Accounts with Banks	6,051.00	
On Income Tax Refunds	516.00	378,391.27
BY DONATIONS IN CASH OR IN KIND		336,558.00
BY ADVERTISING RECEIPTS		85,000.00
BY INCOME FROM OTHER SOURCES		
Sports Club Fees, Sponsorship & Ground Charges	471,615.00	
Carrom Tournament Surplus	35,126.00	
Surplus on distribution of Educational/Cultural publication	6,585.00	
Surplus on Release of Eligible Boys List	4,734.00	
Miscellaneous Receipts	1,458.00	
Social Functions & Activities Surplus	10,069.50	529,587.50
BY PATRONSHIP, LIFE MEMBERSHIP & ENTRANCE FEES RECEIVED		12,543.00
BY TRANSFER FROM Bhajan Committee Fund For Utilization Towards Bhajan Expenses		15,000.00
TOTAL		1,357,079.77

(SMT. GITA R. PAI)
President

(S. D. SHENOY)
(S. N. BHAT)
(ASHOK K. PAI)
Jt. Hon. Secretaries

(V. R. SHENOY)
(P. MADHAV NAYAK)
(SANGEETHA S. SHENAI)
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	383,529.72	
Add : Transfer from Income & Expenditure Account (being Patronship, Life Membership & Entrance Fees)	12,543.00	396,072.72
OTHER EARMARKED FUNDS		
Endowments & Other Corpus Funds		
As per Schedule 'A' attached	1,839,101.95	
Other Funds & Reserves		
As per Schedule 'B' attached	2,009,099.64	3,848,201.59
LIABILITIES		
For Expenses & Others	50,318.78	
For Deposits	75,840.00	
For Advance Subscriptions & Sponsorships	12,000.00	138,158.78
INCOME & EXPENDITURE ACCOUNT		
Balance as per last Balance Sheet	232,914.81	
Add : Excess of Income over Expenditure during the year	8,423.15	241,337.96
TOTAL		4,623,771.05

See Schedule 'G' for Notes on Accounts

REPORT OF THE HON. AUDITOR TO MEMBERS :

I have audited the Balance Sheet of the GOWD SARASWAT BRAHMAN SABHA as on 31st March, 2001 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, subject to Note No.2 of Notes On Accounts regarding diminution in value of investments in UTI 1964 Scheme after the Balance Sheet date not fully provided, 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
October 17, 2001

(B.R. PRABHU)

Chartered Accountant, Hon. Auditor

**SABHA, MUMBAI (A-1618[BOM])
31st MARCH 2001**

ASSETS	Rs.Ps.	Rs.Ps.
IMMOVABLE PROPERTIES		
Sports Pavilion Building		
- As per last Balance Sheet		723,882.09
Water Pipe Line, Compound		
Wall & Monsoon Protection Cover		
- As per last Balance Sheet	13,593.00	
Less : Depreciation	2,719.00	10,874.00
INVESTMENTS		
As per Schedule 'C' attached		3,291,042.50
FURNITURE, FIXTURES & EQUIPMENTS		
As per Schedule 'D' attached		107,073.00
STOCK OF BOOKS (At Cost)		3,460.00
ADVANCES (Including Deposits)		48,522.75
INCOME OUTSTANDING		
Interest Accrued	259,830.37	
Others	16,400.00	276,230.37
CASH AND BANK BALANCES		
Cash on hand	15,555.07	
In Savings Accounts with Banks (in the name of the Sabha)		
Canara Bank	89,159.25	
Syndicate Bank	9,410.33	
S.I.Co-op. Bank Ltd.	48,561.69	162,686.34
TOTAL		4,623,771.05

(SMT. GITA R. PAI)

President

(S. D. SHENOY)

(S. N. BHAT)

(ASHOK K. PAI)

Jt. Hon. Secretaries

(V. R. SHENOY)

(P.MADHAVNAYAK)

(SANGEETHA S. SHENAI)

Jt. Hon. Treasurers

GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'A'

ENDOWMENT AND OTHER CORPUS FUNDS

AS ON 31st MARCH 2001

DESCRIPTION	Balance as on 1-4-2000 Rs. Ps.	Contribution during the year Rs. Ps.	Balance as on 31-03-2001 Rs. Ps.
Bhajan Endowment Fund	6,894.00		6,894.00
Vidyanidhi Endowment Fund	537,940.00	15,000.00	552,940.00
M. S. Bhajan Class Endowment Fund	10,000.00		10,000.00
M.S. Marriage Assistance Endowment Fund	227,682.00	65,001.00	292,683.00
M.S. Educational Awards Endowment Fund	111,900.00	20,000.00	131,900.00
M.S. Social Activities Endowment Fund	65,001.00		65,001.00
Building Pavillion Fund (Corpus)	774,132.95	5,551.00	779,683.95
Total Rupees	1,733,549.95	105,552.00	1,839,101.95

GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'B'

OTHER FUNDS AND RESERVES AS ON 31st MARCH 2001

	Rs.Ps.	Rs.Ps.	Rs.Ps.
1. BHAJAN COMMITTEE FUND			
Balance as per last Balance Sheet		72,306.99	
Less : Utilization of Prior Year Allocation Towards Bhajan Expenses		<u>15,000.00</u>	
		57,306.99	
Less : Transfer to Income & Expenditure A/c.		<u>274.00</u>	57,032.99
Representing :			
Donation	3,801.00		
Interest	<u>827.00</u>		
	4,628.00		
Less : Bhajan Expenses	19,902.00		
Less : Utilization from prior year allocation	<u>15,000.00</u>	<u>4,902.00</u>	
		(274.00)	
2. VIDYANIDHI FUND			
Balance as per last Balance Sheet		201,228.04	
Add : Transfer from Income & Expenditure Account		<u>42,584.00</u>	243,812.04
Representing :			
Donation	111,886.00		
Interest	<u>64,553.00</u>		
	176,439.00		
Less : Educational Assistance Disbursed	132,950.00		
Printing & Stationery Expenses	<u>905.00</u>		
	42,584.00		
3. M. S. BHAJAN CLASS FUND			
Balance as per last Balance Sheet		2,358.49	
Add/Less : Transfer from / to Income & Expenditure Account		<u>0.00</u>	2,358.49
Representing :			
Interest	1,200.00		
Less : Expenses	<u>1,200.00</u>		
	0.00		

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2001
(Cont'd.)

	Rs.Ps.	Rs.Ps.	Rs.Ps.
4. M.S. MARRIAGE ASSISTANCE FUND			
Balance as per last Balance Sheet		87,568.58	
Add : Transfer from Income & Expenditure Account		<u>34,683.00</u>	122,251.58
Representing :			
Donation	20,802.00		
Interest	27,322.00		
Surplus from release of Eligible Boys Information List	<u>4,734.00</u>		
	52,858.00		
Less : Marriage Assistance Given	16,000.00		
Printing & Stationery Expenses	<u>2,175.00</u>		
	<u>34,683.00</u>		
5. SPORTS COMMITTEE FUND			
Balance as per last Balance Sheet		242,092.14	
Add : Transfer from Income & Expenditure Account		<u>136,543.00</u>	378,635.14
Representing :			
Sports Fees etc.	439,115.00		
Carrom Tournament Surplus	35,126.00		
Interest	<u>2,150.00</u>		
	476,391.00		
Less : Sports Expenses	339,228.00		
Depreciation	<u>620.00</u>		
	<u>136,543.00</u>		
6. M. S. EDUCATIONAL AWARDS FUND			
Balance as per last Balance Sheet		35,870.50	
Add : Transfer from Income & Expenditure Account		<u>803.00</u>	36,673.50
Representing :			
Interest	13,428.00		
	<u>13,428.00</u>		
Less : Awards Given	12,000.00		
Printing & Stationery Expenses	<u>625.00</u>		
	12,625.00		
	<u>803.00</u>		

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2001
(Cont'd.)

	Rs.Ps.	Rs.Ps.	Rs.Ps.
7. M. S. SOCIAL ACTIVITIES FUND			
Balance as per last Balance Sheet		26,308.00	
Add : Transfer from Income & Expenditure Account		<u>1,370.00</u>	27,678.00
Representing :			
Interest	7,800.00		
Less : Expenses	<u>6,430.00</u>		
	<u>1,370.00</u>		
8. GSBS PROJECT FOR DEVELOPING SPORTS TALENT AMONG YOUNGSTERS (RESERVE)			
Balance as per last Balance Sheet		166,633.00	
Less : Transfer to Income & Expenditure A/c		<u>15,677.00</u>	150,956.00
Representing :			
Sponsorship & Fees	32,500.00		
Less : Net expenditure on Project Activity	<u>48,177.00</u>		
	<u>(15,677.00)</u>		
9. SPORTS PAVILION BUILDING & OFFICE REPAIRS, RENOVATION & EXTENSION FUND			
Balance as per last Balance Sheet		650,000.00	
Add : Transfer from Income & Expenditure Account		<u>235,000.00</u>	885,000.00
Representing :			
Allocation from Surplus for the year	<u>235,000.00</u>		
	<u>235,000.00</u>		
10. SPORTS PAVILION BUILDING REPAIRS & MAINTENANCE FUND			
Balance as per last Balance Sheet		86,421.90	
Add : Transfer from Income & Expenditure Account		<u>18,280.00</u>	104,701.90
Representing :			
Donations	18,280.00		
TOTAL			<u>2,009,099.64</u>

GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'C'

INVESTMENTS AS ON 31st MARCH 2001

	Rs.Ps.	Rs.Ps.
IN FIXED DEPOSITS WITH BANKS		
Corporation Bank	325,000.00	
NKGSB Co-operative Bank Ltd.	175,000.00	
South Indian Co-operative Bank Ltd.	797,125.00	
Bank of Baroda	250,000.00	
Saraswat Co-operative Bank Ltd.	<u>200,000.00</u>	1,747,125.00
IN FIXED DEPOSITS WITH PUBLIC SECTOR UNDERTAKINGS		
Bharat Petroleum Corporation Ltd.	175,000.00	
Housing Development Finance Corporation Ltd.	400,000.00	
Housing & Urban Development Corporation Ltd.	<u>130,000.00</u>	705,000.00
IN BONDS OF		
ICICI - 13.5% Regular Income Bonds 40 of Rs.5,000/- each	200,000.00	
- 13.75% Regular Income Bonds 50 of Rs.5,000/- each (Face Value Rs.2,50,000/-)	246,875.00	
- 14% Regular Income Bonds 15 of Rs.5,000/- each (Face Value Rs. 75,000/-)	<u>74,062.50</u>	520,937.50
IN UNITS OF UTI		
23,760 Units of 1964 Scheme of Rs.10/- each		377,980.00
TOTAL INVESTMENTS AS ON 31st MARCH 2001 AT COST		3,351,042.50
LESS : Provision for Diminution in value of Units of UTI 1964 Scheme		<u>60,000.00</u>
		<u>3,291,042.50</u>

The repurchase value of the investments in Units of UTI 1964 Scheme as at 31st March 2001 was Rs.3,35,016/-
(See Note 2 of the Notes on Accounts in Schedule 'G')

GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'D'

FURNITURE, FIXTURES AND EQUIPMENT

AS ON 31st MARCH 2001

Particulars	Written Down Value as on 01.04.2000 Rs. Ps.	Additions During the year Rs. Ps.	Deletions During the year Rs. Ps.	Depreciation For the year Rs. Ps.	Written Down Value as on 31.3.2001 Rs. Ps.
Bhajan Equipment	376.26			38.00	338.26
EDP Equipment	11,100.00			6,660.00	4,440.00
Office Equipment	8,561.24			856.00	7,705.24
Furniture & Fixtures	101,076.50	1,150.00		10,118.00	92,108.50
Sports Pavilion Equipment	3,101.00			620.00	2,481.00
Total Rupees	124,215.00	1,150.00	0.00	18,292.00	107,073.00

SCHEDULE 'E'

**AMOUNTS TRANSFERRED TO SPECIFIC ACTIVITIES FUNDS
FROM INCOME AND EXPENDITURE
ACCOUNT FOR THE YEAR ENDED 31st MARCH 2001**

	Rs.Ps.
Trust Fund (Patronship, Life Membership & Entrance Fees)	12,543.00
Bhajan Committee Fund	(274.00)
Vidyanidhi Fund	42,584.00
M.S. Marriage Assistance Fund	34,683.00
Sports Committee Fund	136,543.00
M.S. Educational Awards Fund	803.00
M.S. Social Activities Fund	1,370.00
GSBS Project for Developing Sports Talent Among Youngsters (Reserve)	(15,677.00)
Sports Pavilion Building Repairs & Maintenance Fund	18,280.00
TOTAL	<u>230,855.00</u>

GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'F'

**APPROPRIATIONS FROM SURPLUS FOR THE
YEAR ENDED 31st MARCH 2001**

	Rs.Ps.
Sports Pavilion Building & Office	
Repairs, Renovation & Extension Fund	235,000.00
	<u>235,000.00</u>

SCHEDULE 'G'

NOTES ON ACCOUNTS

1. SIGNIFICANT ACCOUNTING POLICIES

- Method of Accounting is accrual.
- 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).
- Investments (all long term) are stated at cost less provision made for permanent diminution in it's value.
- 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.

2. EVENTS AFTER THE BALANCE SHEET DATE

Since the close of the accounting year (to be specific after 1st July 2001), there has been a deep decline in the realisable value of the units of U.T.I. 1964 Scheme which is expected to be a permanent one based on the present market report. The total diminution in the value of these units held by the Sabha, based on the present market report, is expected to be in the region of Rs.1.80 lacs to Rs.1.90 lacs as compared with the carrying cost of the same. The Trustees have proposed to provide for this anticipated loss over a period of three years. Accordingly, a provision of Rs.60,000/- has been made in these accounts towards diminution in the value of investments.

The renovated I.M.Pai Hall and also part of the open play ground will be available from December 2001 onwards for marriages and social and religious functions as per municipal regulations. The beautiful ambience adds to the joy of the function.

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FINANCIAL HIGHLIGHTS FOR THE YEAR ENDED 31ST MARCH, 2001

	(Rs. in lakhs)
PAID UP SHARE CAPITAL	151.36
RESERVES & SURPLUS	403.96
DEPOSITS	13,069.16
ADVANCES	6,720.12
INVESTMENTS	6,358.61

AVAIL THE BENEFIT OF OUR VARIOUS LOAN SCHEMES SUCH
AS HOME LOAN, EDUCATION LOAN, CONSUMER LOAN, S.S.I. AND
BUSINESS LOAN. CONTACT OUR NEAREST BRANCHES.

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BORIVLI : ☎ 899 61 66 / 898 39 56 DHARAVI : ☎ 403 56 27
DOMBIVLI : ☎ 95251-444 884 VILEPARLE : ☎ 616 09 00
MULUND : ☎ 590 61 75 CHEMBUR : ☎ 556 40 16
BHANDUP : ☎ 560 69 72 MALAD : ☎ 865 00 37
EXTENSION COUNTER

SHRI RAGHAVAN SARATHY
Chairman

SHRI V.T. UDAYAR
Vice-Chairman

PRAFULLA A. SUKHTANKAR
Chief Executive Officer

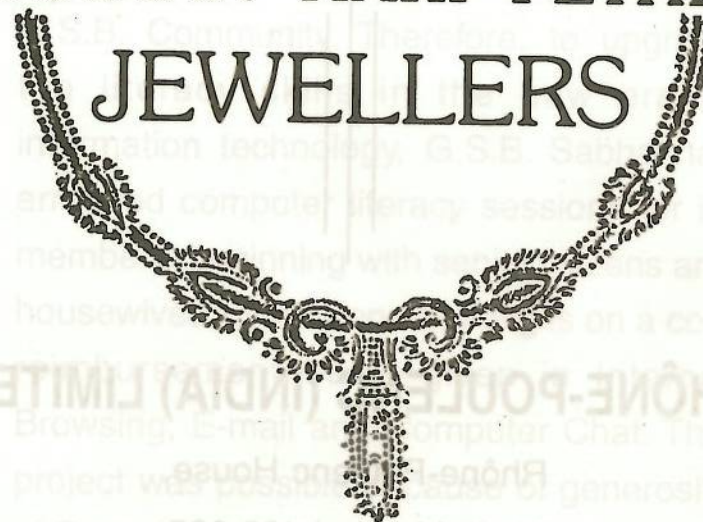
DIRECTORS

SHRI N. BAKKIYANATHAN
SHRI R.V. RAMAN
SMT. KALAVATHI N. PAI
SHRI D.S. MUTHUPANDIAN
SHRI B. RATNAM
SHRI M. CHELLAPERUMAL
(EMPLOYEE DIRECTOR)

SHRI P. RAMAKRISHNAN
SMT. PAULENE MARY
SHRI R. DEVARAJAN
SHRI J. SRINIVASAN
DR. (SMT.) SHOBANA VASUDEVAN

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Tel. 430 1592



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Computer Literacy

Education is one of the strong points of G.S.B. Community. Therefore, to upgrade the literacy skills in the new era of information technology, G.S.B. Sabha has arranged computer literacy sessions for its members, beginning with senior citizens and housewives. One-to-one training is on a cost reimbursement basis given in Internet Browsing, E-mail and Computer Chat. This project was possible because of generosity of **Smt. & Shri Manohar Kamath & ICICI** who donated computers.

Courtesy: Smt. Kamal Kamath & Shri Manohar Kamath