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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 – 400 019.

*Temporarily Shifted To :*

5, Neer Darshan, 387 Shankara Matham Road,  
Matunga, Mumbai – 400 019.

Tel. : 402 5911

*SPORTS PAVILION :*

Sujir Gopal Nayak Memorial Kreedha Mandir,  
Entrance Next to SNTD Women's College,  
R.A.Kidwai Road, King's Circle, Mumbai – 400 019.

Tel. : 409 6739

**NOTICE OF THE  
63<sup>rd</sup> ANNUAL GENERAL BODY MEETING**

WITH

**67<sup>th</sup> ANNUAL REPORT AND ACCOUNTS FOR THE  
FINANCIAL YEAR APRIL 2001 TO MARCH 2002.**



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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 (upto 23.12.2001)  
Shri Ashok K. Pai  
Shri Anil J. Acharya (w.e.f. 27.01.2002)

### 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 Ullas Narasimha Shenoy
Shri Krishna N. Bhandarkar	Shri Subhaschandra R. Rao
Shri K. R. Bhakta	Smt. Ranjana R. Prabhu
Shri Keshav V. Shenoy	Shri B. Padmanabha Kamath
Shri J. D. Nayak	

### 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

*Registered Office :*

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*Temporarily Shifted to :*

5, Neer Darshan, 387 Shankara Matham Road,  
Matunga, Mumbai - 400 019.

### NOTICE

Notice is hereby given that the 63rd Annual General Body Meeting of the members of the G.S.B.Sabha, Mumbai will be held on Sunday, the 29<sup>th</sup> of September 2002 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 62<sup>nd</sup> Annual General Body Meeting held on Sunday, the 11<sup>th</sup> of November 2001.
2. To receive and adopt the Managing Committee's Report and the Audited Statement of Accounts for the year 2001-2002.\*
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 2004-2005 or earlier.\*\*
4. To ratify the appointment of Dr. Suhas V. Prabhu and Shri Shrikant B. Prabhu as Trustees of the G. S. B. S. Medical Trust for a period of three years w.e.f. 01.07.2002 and of Shri D.M. Sukhtankar as Trustee of the G.S.B.S. Medical Trust from 02.12.2001 to 30.06.2002\*\*\*
5. To appoint an Hon. Auditor for the year 2002-2003.
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 Anil J. Acharya**  
*Jt. Hon. Secretaries*

Place:Mumbai  
Date : 06.09.2002

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 present Office of the Sabha before Tuesday, 24<sup>th</sup> September 2002 before the close of office hours at 7.00 p.m.
- 3.\*\* The following Managing Committee members are due to retire by rotation as per Rule 13 of the G. S. B. Sabha's Constitution and they are eligible for re-election:

1. Smt. Gita R. Pai	2. Dr. Pandurang M. Pai
3. Shri S.D.Shenoy	4. Shri Ashok K.Pai
5. Ms. Sangeetha S. Shenai	6. Smt. Shanteri N. Nayak
7. Smt. Meera U. Shenoy	8. Shri M. V. Kamath
9. Shri Krishna N. Bhandarkar	10. Shri K. R. Bhakta
- 4.\*\*\* The G.S.B.S. Medical Trust informed the Sabha that Shri V.V. Pai and Shri S. V. Pikale had resigned from the trusteeship of the Trust. The Trust had recommended that Shri D.M. Sukhtankar, IAS (Retd.), former Chief Secretary to the Govt. of Maharashtra and Former Municipal Commissioner, be appointed to fill up the vacancy caused by the resignation of Shri V.V. Pai and to hold office from 2.12.2001 to 30.06.2002. The Trust has also recommended that Shri Shrikant B. Prabhu, Chartered Accountant, be appointed to fill up the vacancy caused by the resignation of Shri S.V. Pikale and to hold office for 3 years from 1.7.2002 to 30.6.2005. The Medical Trust has also informed that Dr. Suhas V. Prabhu, an existing Trustee, retires by rotation on 30.06.2002 and is eligible for re-appointment. The Medical Trust has recommended his re-appointment for a further period of 3 years. The Managing Committee has approved these appointments/re-appointment and now recommends the ratification of the same by the General Body.
5. Forms for Nomination to the Managing Committee are available in the Sabha's present 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. to 7.00 p.m. on/or before Tuesday, 24<sup>th</sup> September, 2002 at the Sabha's present Office. Incomplete forms are liable to be rejected.



## GOWD SARASWAT BRAHMAN SABHA, MUMBAI.

### 67<sup>th</sup> ANNUAL REPORT

Dear Members,

The 67<sup>th</sup> Annual Report, together with the Audited Statement of Accounts for the financial year 2001-2002, is presented hereunder.

#### 1. MANAGING COMMITTEE

The present Managing Committee was formed at the last Annual General Meeting of the Sabha held on 11<sup>th</sup> November 2001. 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

No. Of meetings  
Attended (out of 12)

1. Smt. Gita R. Pai	11
2. Smt. Vatsala R. Shenoy	09
3. Dr. Pandurang M. Pai	09
4. Shri S.D. Shenoy	09
5. Shri S.N. Bhat (upto 23.12.2001)	03 out of 03
6. Shri Ashok K. Pai	06
7. Shri Anil J. Acharya	08
8. Shri V. R. Shenoy	09
9. Shri P. Madhav Nayak	10
10. Ms. Sangeetha S. Shenai	09
11. Shri K. M. Kamath	11
12. Smt. Shanteri N. Nayak	08
13. Smt. Meera U. Shenoy	04
14. Shri M. V. Kamath	07
15. Shri Gopal K. Nayak	06
16. Shri Ulhas Narasimha Shenoy	08
17. Shri Krishna N. Bhandarkar	08
18. Shri Subhaschandra R. Rao	07
19. Shri K. R. Bhakta	06
20. Smt. Ranjana R. Prabhu	06
21. Shri Keshav V. Shenoy	07
22. Shri B. Padmanabha Kamath	06
23. Shri J. D. Nayak	04

#### 2. MEMBERSHIP

During the year, a total of 3 Patrons and 31 Life Members were admitted as members of the Sabha. Total number of Members enrolled up to 31.3.2002 is 2256. Details of new Members admitted from 1st April 2001 to 31st March 2002 are given elsewhere in this Report.

#### RENOVATION OF SUJIR GOPAL NAYAK MEMORIAL KREEDA MANDIR

The renovation of Sujir Gopal Nayak Memorial Kreeda Mandir was taken up this year at a cost of approx. 10.80 lacs. The Sabha had planned for this renovation and a separate fund had been built up from the surplus of earlier years. After invitation of tenders, Shri Y. S. Kini was appointed as the Architect for the renovation. In consultation with the architect and again after invitation of tenders, M/s A. A. Nayak & Co. were appointed as the Contractors.

The renovated pavilion was inaugurated on 18<sup>th</sup> November 2001 by Shri D. M. Sukhtankar, IAS (Retd.), former Chief Secretary to the Govt. of Maharashtra and former Municipal Commissioner. Shri Madhav Mantri, former Test player, presided over the function. The Hon. Auditor of the Sabha since more than 5 decades, Shri B. R. Prabhu and the architect were honoured on this occasion. A Ganahoma pooja was held in the morning. The full day programme was supported by a donation by Shri Ramanath Pai.

The Sabha will remain indebted to the architect, Shri Y. S. Kini, for the personal interest taken by him in this renovation and for charging a nominal amount for the services rendered by him.

All members are urged to use the renovated I. M. Pai Hall for various functions. Part of the ground is also given as per Municipal regulations. More details can be obtained from the Pavilion Office on Tel. 409 6739 from Wed. to Mon. 5 to 7 p.m. (Tue. Closed).

#### 4. SHIFTING OF OFFICE PREMISES

Heera House, the building where the registered office of the Sabha is situated, is being pulled down by its owner with plans to have a new building at that place. The Sabha will be allotted new office premises in this building once it is constructed. In the meanwhile, the Sabha has been



given alternative office premises at 5 Neer Darshan, 387 Shankara Matham Road, Matunga, Mumbai 400019. The telephone number of the Sabha, 402 5911, remains the same and the office timings continue to be 5 to 7 p.m. Mon. to Sat. (Sun. closed). The Sabha is grateful to Shri Bhavanji Nagda, Landlord of Heera House, and to Shri R.Venkataraghavan, Advocate, Pandya & Poonawala, Solicitors, for the services rendered by them in this connection.

#### **5. COMPUTER CLASSES FOR SENIOR CITIZENS, HOUSEWIVES ETC.**

In today's world, it is not just how literate you are but how e-literate you are. So, if you think that mouse is only cat's food and booting is putting on your shoes, it is time to be computer savvy. And what better place to do the same than at the G.S.B. Sabha. The Sabha received a suggestion from Shri Manohar H. Kamath and Smt. Kamal M. Kamath to start Computer classes for senior citizens. They backed this suggestion with the donation of a computer.

Computer Classes were inaugurated at the Sujir Gopal Nayak Memorial Kreedha Mandir on Sunday, 5<sup>th</sup> May 2001 at a function graced by the donor couple. The one week class focusses on the use of Internet for surfing, e-mail, chat and e-commerce. An optional class for a week can be taken by beginners to familiarise themselves with computers. One student is allowed at a time so that personal attention can be given. The Classes are conducted at nominal charges. This cause has been further supported by ICICI by the donation of a computer. This class will be ideal for senior citizens and housewives. You are welcome to join and then, you can also tell others that bits and bytes is not just about eating.

#### **6. PROGRAMMES**

It has been the endeavour of the Committee to hold programmes addressing the needs of all sections of the Community. Accordingly, several programmes were held in the year addressed to children, youth, women, senior citizens, spiritually-inclined and sportspersons. It was possible for the Sabha to hold all these programmes because of the sponsorship support received for each of them. All the programmes conducted by the Sabha from April 2001 to March 2002 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 (2001)**

It was very appropriate that the first programme of the year was the welcoming of the new year in the Gudi Padva Sneh Milan programme held on Sunday, 22<sup>nd</sup> April 2001. The highlight of the evening was a delightful programme of folk dances and music performed by our community youngsters. Smt. Sukanti M. Kamat and Dr. Madhav H. Kamat, well-known urologist, were the Chief Guests. Gift items were sponsored by Sri.Jitendra Shenoy of Rambhavan Restaurant, Khar. The delicious 'amchi-gele' menu dinner was enjoyed by all.

#### **B. A PROGRAMME FOR THE FAMILY**

Children of today are the leaders of tomorrow and we should seize each and every opportunity to nurture and nourish them. As has been the practice for several years now, a programme for the family, with special focus on children, was held on 1<sup>st</sup> May 2001. The full day programme was sponsored by Smt. Asha and Shri Vittal Kamath. In the morning session, Shri Ajiit Kamath conducted a story telling workshop which was enjoyed by all. Indoor games and group games were held for children as well as parents. Post lunch, a Drawing Competition was held for the children and so that the children could work un-disturbed by the parents, a counselling psychologist, Ms. Manisha Jagota, discussed various parent-child issues with the parents.

A prize distribution programme was held in the evening for which the Chief Guest was popular TV serials comedian, Shri Vijay Gokhale.

Sri Ashwin Shah of Jaico Publishing House gave a generous gift of Childrens books to Prize winners as in previous years. Sri B.P.Nayak, a well wisher of Sabha, gave a large number of gift items.

#### **C. SATSANG PROGRAMME**

The Sabha has been conducting an Adhyatmik Shibir every year in Dec - Jan and attendance at these programmes is increasing year after year. This year, in addition to this annual programme, a half-day Satsang programme was held on Sunday, 6<sup>th</sup> May 2001. The programme was sponsored by Shri N. G. Pai and family. Brahmachari Satvik Chaitanya of Chinmaya Mission, Powai, led the session. It was an excellent opportunity for all to get themselves enriched spiritually. The programme concluded with Prasad Vittarana. This was followed by a Spiritual Discussion Programme on 1<sup>st</sup> June 2001.



## D. 67th FOUNDATION DAY PROGRAMME

The Foundation Day programme, held on 15<sup>th</sup> August every year, is an opportunity for the Sabha to honour the meritorious children of our community for distinction in their studies. It is also an occasion for the Sabha to express its gratitude to the sponsors of various programmes by honouring them too.

The 67<sup>th</sup> Foundation Day programme was held on Wednesday, 15<sup>th</sup> August 2001 at Pracharya B. N. Vaidya Sabhagruha, Raja Shivaji Vidyalaya (King George School). Dr. B. M. Pai, Consulting physician and cardiologist and CEO of Shushrusha Hospital, and Dr. (Mrs) Jamuna Pai, cosmetic physician, were the Chief Guests. A. M. Kamath (MACSON) Memorial awards, comprising of silver medals and certificates, were awarded to meritorious students. The awards were sponsored by his son, Shri Dinkar A. Kamat, Managing Director of Accumax Engineering Pvt. Ltd. Cash prizes from various special endowments were given to meritorious students. The students honoured were :

Sr No.	Name Of Student	Course	% of marks
1.	Rajeev Arun Rao	CBSE	91.00
2.	Neha Shridhar Shanbhag	SSC	90.00
3.	Namrata L. Baliga	SSC	89.33
4.	Narsimh Dilip Kamath	SSC	88.93
5.	Sneha Prakash Shenoy	ICSE	88.83
6.	Shweta Satish Shenoy	SSC	87.46
7.	Aarti Nayak	SSC	86.13
8.	Swapna Vasant Rao	SSC	84.13
9.	Aarti Yeshwant Mallya	SSC	83.60
10.	Shantha Nityanand Kamath	SSC	83.33
11.	Priya Ravindra Prabhu	SSC	83.06
12.	Guruprasad V. Pai	SSC	83.06
13.	Ashwini Bhaskar Bhat	SSC	82.80
14.	Rahul Laxminarayan Bhat	SSC	82.50
15.	Shreyas S. Kamath	HSC-Science	93.33
16.	Megha Shanbhag	HSC-Science	92.00
17.	Smitha V. Prabhu	HSC-Science	90.83
18.	Veena A. Kini	HSC-Science	88.00
19.	Ashwin A. Shenoy	HSC-Science	83.33
20.	Swati S. Baliga	HSC-Science	81.17
21.	Kavitha Prabhu	HSC-Commerce	86.00

22.	Akshata Sridhar Shenoy	HSC-Commerce	83.17
23.	Neha Nagesh Nayak	HSC-Commerce	82.33
24.	Shubangi Narasimha Kini	HSC-Commerce	81.67
25.	Shilpa Radhakrishna Shenoy	HSC-Commerce	81.50
26.	Gautam Devanand Shenoy	HSC-Commerce	81.00
27.	Sainath Pai	HSC-Commerce	80.83
28.	Namita Nandakumar Kudva	HSC-Commerce	78.00
29.	Vignesh Narayan Kamath	HSC-Commerce	76.83
30.	Swetha G. Nayak	HSC-Commerce	74.33
31.	Rekha Ramesh Rao	HSC-Arts	74.33
32.	Sandhya Vasanth Rao	B.Sc.-Physical Therapy	68.60
33.	Sharda Nayak	B.Sc.-Zoology	75.80
34.	Arun Surendranath Pai	B.E.-Mechanical	68.40
35.	Harish Devadas Kamath	B.E.-Electrical	68.50
36.	Narendra A. Kamat	B.E.-Electronics & Telecommunication	71.40
37.	Swati R. Gharse	B.E.-Electronics & Telecommunication	71.10
38.	Dr. Vinayak Hegde	MBBS	68.30
39.	Dr. Prayag Ramdas Kini	MBBS	65.70
40.	Deepak A. Hegde	MFM	
41.	Preeti R. Gharse	MMS	
42.	Rajgopal N. Nayak	PGDIM	
43.	Dr. Anita Udaybhanu Pai	PHD (Chemistry)	

Sponsors of Sabha's programmes were honoured with gift items, sponsored by Shri B. P. Nayak.

A one act play, presented by Konkani Triveni Kala Sangam, was sponsored by Smt. Varada Kamath. Shri V. N. Prabhu sponsored the refreshments.

## E. YOUTH PROGRAMME ON "PERSONALITY DEVELOPMENT"

This full day programme, held exclusively for youth in the age group of 18 to 25, was sponsored by Eureka Forbes Ltd. and was held on Saturday, 24<sup>th</sup> November, 2001.

There were 3 sessions. The first session, on appearing with a captivating personality, was conducted by Dr. (Mrs.) Jamuna Pai, renowned cosmetic physician, who has groomed the Miss Universe and Miss World winners from India. The second session, on preparing for interviews, was conducted by Mr. Leonard D'Costa, President - Corporate Development, Piramal Enterprises Ltd. The third session, on creative thinking, was



conducted by Mr. B. Shiva Subramanian, Deputy Manager (HR) at Tata Consultancy Services.

Mrs. Shashi Baliga, well known journalist, was the Chief Guest for a Valedictory function held in the evening wherein certificates were given to all participants.

#### **F. ADHYATMIK SHIBIR**

The Adhyatmik Shibhir of the Sabha, usually held in Dec – Jan, is becoming a looked forward to annual feature. This year, the Shibhir was held over a period of 2 days on Saturday, 12<sup>th</sup> January and Sunday, 13<sup>th</sup> January 2002. The Shibhir was sponsored by Smt. Sanjivi Bhat, former President of the Sabha, and Shri M. R. Pai, Trustee of the Sabha on the occasion of his seventieth birthday. Shri P.G. Ananthanarayan (popularly known as Uncle Mani) spoke on 'Vibheeshana Sharanangathi', the doctrine of surrender and forgiveness with reference to 'Valmiki Ramayana'.

#### **G. SENIOR CITIZENS PROGRAMME- A Picnic For Senior Citizens**

Our senior citizens are very young at heart. This is very evident in the annual picnic held for senior citizens in which the senior citizens participate with much fanfare and enthusiasm in all the games. This year, the picnic was held on Sunday, 20<sup>th</sup> January 2002 at the Nicholas Piramal Quest Institute Of LifeSciences at Mulund. The Sabha will remain forever indebted to Dr. Swati Piramal and Dr. Bansilal of Quest Institute of LifeSciences for allowing the use of the gardens and for the various arrangements made.

Many games and competitions were held and were enthusiastically participated by the senior citizens. Gift items, which were given away as prizes, were sponsored by Shri B.P.Nayak. Smt. Prema Kuloor and group organised an on the spot skit. Shri N.G. Pai organised a spiritual quiz.

Shri Satish Lotlikar provided bus facilities free of cost.

#### **7. MARRIAGE INFORMATION SERVICE**

The Mahila Shakha of the G.S.B. Sabha has been providing this excellent service to the Community members since more than 15 years. Informal meetings are held on the 2<sup>nd</sup> and 4<sup>th</sup> Tuesday of every month between 4

and 6 p.m. at the Sabha's office wherein information is exchanged. The services of astrologers for the matching of horoscopes is also available. In addition, a Master List Of Eligible Boys (with more than 775 names) is released in July every year and this is followed by a Supplementary List released in January every year. The List is well organised, with details of boys residing abroad being printed first followed by Professional boys and then others. Within each category, the printing is surname wise and within a surname age wise in descending order. Since last few years, periodic get-togethers of eligible boys/girls with their parents are being organised. This provides a forum for the youngsters to introduce themselves and interact with each other. Reports of certain alliances materialising out of these get-togethers is also very encouraging. These get-togethers are sponsored by well-wishers from our Community and the Sabha will always remain indebted to them for this support. During the year, 4 such get-togethers were held, details about which are given in the Mahila Shakha report printed elsewhere in this report.

#### **8. VIDYANIDHI FUND**

The Educational Assistance given by the Sabha, through its Vidyanidhi Fund, is increasing year after year as is evident below :

<u>Year</u>	<u>Assistance Given (Rs.)</u>
1997-1998	76,350
1998-1999	1,00,650
1999-2000	1,03,700
2000-2001	1,32,950
2001-2002	1,69,150

Details Of Assistance given during the year were as under :

	<u>Number Of Students</u>	<u>Total Amount</u>
School Students	255	1,14,950
College Students	80	48,000
Professional Students	7	6,200
Total	342	1,69,150

It has been possible for the Sabha to more than double the assistance given in a period of 5 years because of the support received in the form of donations to this Fund every year. An appeal is sent to the members during Gudi Padva every year and it is very heartening to note that



members and well wishers respond whole-heartedly to the appeal. During the last year, donations worth Rs. 1,35,141/- were received from members and well-wishers. In addition, the Sabha is helped in this cause for past several years by Shri Walkeshwar Kashi Math, who donated Rs. 6000/-, and by G. S. B. Sarvajani Ganeshotsav Samiti, Wadala, who donated Rs. 5002/- last year.

It is the desire of the Sabha to carry this cause further and give increased educational assistance year after year. But, with plunging interest rates, this will be possible only with the annual financial support we receive from you in the form of donations to the Vidyanidhi Fund. This is an appeal to all members to donate to this worthy cause.

### 9. Bhajans & Religious Programmes :

- a) The Upakarma Homa (changing of the sacred thread) on 'Suta Punav' day was held on 4th August 2001 at the Sabha's office between 7 a.m. and 12 noon for which members were sent advance intimation.
- b) 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.
- c) 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.
- d) The Annual Pooja at Sree Walkeshwar Kashi Math was held on 1<sup>st</sup> Sunday of the Year.
- e) During the year, the Sabha supported the cause of Dahisar Kashi Math by a donation of Rs. 11,000/-.

### 10. MAHILA SHAKHA

The lady members, through Sabha's Mahila Shakha, are actively involved in meeting its objectives over the years.

During the year as many as 13 programmes were conducted by the Mahila Shakha, details of which are available in their report printed later. A mention of their Marriage Information Service has been made already.

Another note-worthy cause is the giving of marriage assistance to needy members of our community. The assistance given has been steadily increased from the Rs. 1000/- being given some years back to the Rs. 5000/- being given now. We appeal to all members of the Community to strengthen the Marriage Assistance Fund so that higher amount of assistance can be given.

The other programmes conducted by the Mahila Shakha include the 25<sup>th</sup> December Anand Bazaar, 26<sup>th</sup> January Republic Day Get-together, Shravan, Navratri and Sankranti Haldi-Kumkums, Bhajan Competition, Sports Day etc. Total amount collected by the Mahila Shakha during the year was Rs. 48,700/-.

### 11. SPORTS ACTIVITIES

Several sports activities are held at the G.S.B. Sabha's Sports Club.

Cricket Coaching Camps are held during the vacations. This activity of the Sabha is supported by Blow Plast Ltd. and we will always remain grateful to Mr. Dilip Piramal, Chairman of Blow Plast Ltd, for this support. We have also been holding District level Carrom tournaments in Jan-Feb every year. This year, the 9<sup>th</sup> District Level Carrom Tournament was sponsored by Union Bank Of India and we thank their CMD, Shri V. Leeladhar, for the same.

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.

### 12. ACCOUNTS

The Sabha made a surplus of Rs.27,801/- during the year.

During the year, renovation of the Pavilion Building has been carried out at a total cost of Rs.11,93,830.

This has been financed as follows:

1. Out of past Income Tax allocations	Rs.	8,85,000
2. Out of past non-statutory allocations	Rs.	1,04,702
3. Out of current year's income	Rs.	2,04,128
Total	Rs.	11,93,830

Despite the above expenditures the Sabha's accounts have ended in a surplus, thanks to the support from sponsors, donors, advertisers and well-wishers.



The surplus of Rs.27,801/- has been added to the brought forward surplus of Rs.2,41,337.96 and cumulative surplus of Rs.2,69,138.96 is carried forward.

In addition, various specific activity funds of the Sabha made a net surplus of Rs.1,23,527.15 which has been transferred to the respective funds.

Investments of the Sabha as on 31st March 2002 were Rs.24,78,537.50 (net of provisions made for the diminution in value of investments in the UTI, 1964 scheme).

### 13. ACKNOWLEDGEMENTS/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.

### 14. OBITUARY

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.

### 15. 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 Anil J. Acharya**  
*Jt.Hon.Secretaries*

Place : Mumbai  
 Date : 06.09.2002

### NAMES OF MEMBERS ENROLLED FROM 1<sup>ST</sup> APRIL 2001 TO MARCH 2002

#### PATRONS

##### KAMATH

MR. CHANDRAKANTH R.	NP-2227
MR. KOTA RAGHUNATHA	NP-2242

##### PRABHU

MRS. SHARMILA	NP-2251
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#### LIFE MEMBERS

##### BALIGA

MR LAKSHMINARAYAN U.	NL-2238
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##### BHAT

MRS. SUREKHA B.	NL-2230
MRS. VIDYA L.	NL-2234
MR. RAMANAND P.	NL-2243
MR. SHYAM A.	NL-2245

##### HEGDE

MR. M. VASUDEV	NL-2248
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##### KAMAT

MR. RAGHUVIR S.	NL-2224
MRS. VIDYA R.	NL-2225

##### KAMATH

MRS. JAYALAKSHMI N.	NL-2235
MRS. ASHA P.	NL-2249

##### KINI

MR. NARASINHA M.	NL-2229
MRS. LATA PREMANANDA	NL-2253

##### MALLYA

MR. YESHWANT S.	NL-2228
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##### NAYAK

MR. VASANT KESHAV	NL-2254
MRS. MITHRA VASANT	NL-2255



**PAI**

MRS. NIRMALA	NL-2223
MRS. SMRUTI D.	NL-2226
MR. VASUDEV S.	NL-2239
MRS. NIRMALA SURESH	NL-2250
MRS. SHALINI P.	NL-2256

**PRABHU**

MRS.SUJATHA S.	NL-2231
MR. RAVINDRA G.	NL-2233
MR. V.VENUGOPAL	NL-2247

**RAO**

MRS. AMITA A.	NL-2232
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**SHANBHAG**

MR. PRAVIN R.	NL-2240
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**SHENAI**

MRS. SNEHAL S.	NL-2236
MR. DATTATRAYA V.	NL-2244

**SHENOI**

MRS. ANJALI A.	NL-2241
MR. KODIGRAM NARASIMHA	NL-2246

**SHENOY**

MRS. RATNA A.	NL-2237
MRS. REENA L.	NL-2252

**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.

## Details Of Donations Of Rs. 1,000/- and above For the financial year 2001-2002

Sr. No.	Name Of Donor	Nature of Donation	Amount Rs.
1.	Mr. B.G.Nayak	Vidyanidhi Fund	10,000
2.	Mr. Mulky Vittal Rao & Mrs.Maya Vittal Rao	Vidyanidhi Fund	10,000
3.	Mr. H.R.Shenoy	M.S.Marriage Assistance Fund	9,540
4.	Sri Walkeshwar Kashi Math Committee	Vidyanidhi Fund	6,000
5.	Mrs. & Mr. M.R.Pai	Sports Pavilion Building & Office Repairs, Renovation & Extension Fund	5,000
6.	— do —	Vidyanidhi Fund	1,000
7.	G.S.B.Sarvajani Ganeshotsava Samiti	Vidyanidhi Fund	5,002
8.	Mrs.Meera Gadiyar	Vidyanidhi Fund	5,001
9.	Mrs.Swati Sudhir Prabhu	Vidyanidhi Fund	5,001
10.	Dr. B.M.Pai	Vidyanidhi Fund	5,000
11.	Dr(Mrs.) Jamuna Pai	Vidyanidhi Fund	5,000
12.	NRPHEC C/o Sri N.G.Pai	Vidyanidhi Fund	Trust 5,000
13.	Mr. Prashant G. Nayak	Vidyanidhi Fund	5,000
14.	Mrs.Sushila G.Nayak	Vidyanidhi Fund	5,000
15.	Ms. Sangeetha S. Shenoy	Sports Pavilion Building & Office Repairs, Renovation & Extension Fund	5,000
16.	Mrs.Sumati V.Prabhu	M.S.Marriage Assistance Endowment Fund	5,000
17.	Mrs.Sudha P.Nayak	Vidyanidhi Fund	5,000
18.	Mr. Prashant J. Rao	Vidyanidhi Endowment Fund	5,000
19.	Ms.Vandana A Rao	Vidyanidhi Fund	5,000
20.	GSB Seva Mandal	General Donation	5,000



21. Mr. S.P.Kamath	Vidyanidhi Fund	2,500
22. — do —	Sports Pavilion Building & Office Repairs, Renovation & Extension Fund	2,500
23. Dr. Pandurang M. Pai	Vidyanidhi Fund	2,001
24. — do —	Sports Pavilion Building & Office Repairs, Renovation & Extension Fund	2,000
25. Ms. M.Nalina Nayak	Vidyanidhi Fund	4,000
26. Mr. N.Govardhan Mallya	Vidyanidhi Fund	4,000
27. Dr.(Mrs.)Nalini P.Pai	Sports Pavilion Building & Office Repairs, Renovation & Extension Fund	2,000
28. — do —	Vidyanidhi Fund	1,001
29. Mrs.Kalavati N.Pai	Vidyanidhi Fund	3,000
30. Mrs. Sharada M. Pai & Mr. Manoranjan Pai	Vidyanidhi Fund	3,000
31. Mr. K.Rohidas Sharma	Vidyanidhi Fund	3,000
32. Mr. Rashmikant Gokuldas Shah	Vidyanidhi Fund	2,500
33. Mr. H.R.Shenoy	Vidyanidhi Fund	2,007
34. Mr. Jagannath V.Prabhu	Vidyanidhi Fund	1,005
35. — do —	Sports Pavilion Building & Office Repairs, Renovation & Extension Fund	1,000
36. Mrs. & Mr. V.R.Shenoy	Vidyanidhi Fund	2,001
37. Ms.Sarika Vishwanath Naik	Vidyanidhi Fund	2,000
38. Mrs.Deeksha Shenoy & Mr. Dinesh Shenoy	Vidyanidhi Fund	2,000
37. Mr. A.D.Prabhu	Vidyanidhi Fund	2,000
38. Mr. M.S.Shenoy	Vidyanidhi Fund	1,000
39. — do —	Donation for Marriage Information Service	1,000
40. Mrs.Vidya N. Shenoy	Vidyanidhi Fund	1,730

39. Ms. Jayashri Mohan Rao	M.S.Marriage Assistance Fund	1,500
40. Mr. Muralidhar & Mrs.Mohini Hegde	Vidyanidhi Fund	1,500
39. Mr. H.U.Shenoy	Vidyanidhi Fund	1,101
40. Mr. Vithal V. Nayak	Vidyanidhi Fund	1,001
41. Mr. Vivek V. Nayak	Vidyanidhi Fund	1,001
42. Dr. Anand P. Pai	Vidyanidhi Fund	1,001
43. Mrs.Vimala N.Kini & Mr.Kulai Narasimha Kini	Vidyanidhi Fund	1,001
44. Mr. Rajgopal S.Kudva	Vidyanidhi Fund	1,001
45. Mr. Gautam Kamath	Vidyanidhi Fund	1,001
46. Mr. Ramesh Kamath & Mrs.(Dr.)Radhika Kamath	Sports Pavilion Building & Office Repairs, Renovation & Extension Fund	1,001
47. Mr. Kartik Gadiyar	Sports Pavilion Building & Office Repairs, Renovation & Extension Fund	1,001
49. Mr.Jagdish Sanjeev Kamath	Sports Pavilion Building & Office Repairs, Renovation & Extension Fund	1,001
50. Mrs.Sharada M.Pai	M.S.Marriage Assistance Fund	1,001
51. Mr. M.P.Shenoy	Vidyanidhi Fund	1,000
52. Mrs.Vidya P. Pai	Vidyanidhi Fund	1,000
53. Mr. G.K.Bhat	Vidyanidhi Fund	1,000
54. Mr. G.K.Nayak	Vidyanidhi Fund	1,000
55. Dr. & Mrs. S.G.Bhat	Vidyanidhi Fund	1,000
56. Dr. A.M.Pai	Vidyanidhi Fund	1,000
57. Ms. Surekha D.Shenoy	Vidyanidhi Fund	1,000
58. Mr. M.R.Prabhu	Vidyanidhi Fund	1,000
59. Mr. H.P.Kamath	Vidyanidhi Fund	1,000
65. Mrs.Radha Sharma	General Donation	1,000
66. GSBS Mahila Shakha	Bhajan Committee Fund	1,000
67. Mr.K.K.Pai	Sports Pavilion Building & Office Repairs, Renovation & Extension Fund	1,000



## REPORT OF THE SPORTS PAVILION SUB-COMMITTEE

Since 1995, the G.S.B.Sabha's Sports Committee has been putting efforts to increase sports activities. It gives us immense pleasure to report that sports activities are going on round the year in full swing at the Kreedha Mandir.

Cricket Coaching Camps are held in the vacations every year. **Blow Plast Ltd.**, the makers of VIP Luggage, has been supporting these camps since their inception and our renewed gratitude to Mr. Dilip Piramal, Chairman of Blow Plast Ltd., for the same. Students from nearby schools participate in these camps and get the benefit of the same.

A function was held on 11th June 2001 wherein certificates were awarded to the Coaching Camp participants. Mr. 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 cricket coaching/matches. They are being charged nominally to cover ground cleaning and pitch maintenance. This is being done to encourage sports activities.

Our Club members participated in Kanga League Knockout games.

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 9<sup>th</sup> District Level Open Carrom Tournament was sponsored by **Union Bank Of India**. We are deeply indebted to the bank and its CMD Mr. V. Leeladhar for this support.

The Tournament was held from 23<sup>rd</sup> February 2002. The events were Open Singles, Women's Singles, Junior Boys Singles, Inter Club Knock Out and events for Physically Handicapped. The events for Physically Handicapped were held on 3<sup>rd</sup> March 2002. 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.

Mr. V. Leeladhar, CMD of Union Bank of India, was the Chief Guest on

the day of the tournament for the physically handicapped. General Manager, Mr. G. R. Anand, and Mr. Govindan of Publicity Department of the Bank were the guests for the final prize distribution programme. As in the past, in addition to the very attractive cash prizes in various categories, Late Shri A. Rama Nayak Rolling Trophy for Open singles, Late Smt. Manorama Keshav Nayak Rolling Trophy for Women's Singles and Late Smt. Laxman V. Shenoy Rolling Trophy for Junior Boys Singles were awarded.

In all, more than 600 people participated in this years tournament. G.S.B. Sabha puts on record its gratitude to the sponsors, Union Bank Of India, and to the office bearers of the Mumbai District Carrom Association for their excellent organisation of the Tournament.

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

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

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

The following cultural and recreational activities were conducted by G.S.B.S. Mahila Shakha in 2001-2002

**27<sup>th</sup> May 2001** : 26<sup>th</sup> Get-together of eligible boys and girls along with their parents/guardians sponsored by Shri Kamalaksh N. Bhat and Smt. Nirmala K. Bhat

**26<sup>th</sup> July 2001** : Participation in Saptha Bhajan at Shree Walkeshwar Kashi Math by the ladies.

**31<sup>st</sup> July 2001** : Release of master list of eligible boys - July 2001 by Dr. Srinivas Pai and Dr. (Smt.) Shailaja Pai.

**6<sup>th</sup> August 2001** : Shravan Haldi-Kumkum at Sree Dwarkanath Bhavan, sponsored by Smt. Radha N. Joshi. Kum. Shravan Bhakta gave a talk on healthy diet. An embroidery competition was held. Smt. Jayanti Rao and Kum. Shravan Bhakta were the judges.

**6<sup>th</sup> September 2001** : Annual Get-Together at Sree Dwarkanath Bhavan



Hall. Smt. Varada Kamath Sponsored the programme. A cooking Competition was held with the theme being making different types of idlis. The judges were Smt. Meera Bankal and Smt. Prabha Kini. Smt. Hansa Prabhu gave a talk on yoga.

**7<sup>th</sup> October 2001** : A Bhajan Competition held at Sabha's office. Judges were Smt. Suvarni Nayak and Shri G.S.Bhat.

**19<sup>th</sup> October 2001** : Navaratri Haldi-Kumkum held at Sree Dwarakanath Bhavan Hall. This was sponsored by Smt. Vidya Shenoy. Smt. Arti Shenoy gave a talk on Adhyatma.

**25<sup>th</sup> November 2001** : 27<sup>th</sup> Get-Together of Eligible Boys and Girls along with their parents/guardians sponsored by Shri M. G. Nayak and Smt. Malati Nayak.

**25<sup>th</sup> December 2001** : Annual Anand Bazar at Kreedamandir inaugurated by Smt. Vidya Shenoy.

Smt. Anita Prabhu was the Chief Guest for the evening programme. The Anand Bazar was a grand success.

**6<sup>th</sup> January 2002** : 28<sup>th</sup> Get-Together of Eligible Boys and Girls along with Parents/Guardians sponsored by Sri Ravi Kamat of Aero Pharma Ltd.

**16<sup>th</sup> January 2002** : Sankranti Haldi-Kumkum held at Kreedamandir, Sponsored by Smt. Vijayalaxmi R. Shenoy. An elocution Competition on the topic 'Old Age And Security' was held and the judges were Smt. Vidya Kenkre and Smt. Usha Kamath.

**26<sup>th</sup> January 2002** : Annual Republic Day Get-Together and Contributory Dinner at Kreedamandir. Dr. Gauri Pai was the Chief Guest.

For the Fancy Dress Competition Smt. Sandhya Kini and Smt. Asha Dhume were the judges. A Supplementary list of eligible boys was released by the Chief Guest.

An entertainment programme was presented by the youngsters. A magic show was presented by Kum. Karishma Kini and Shri Satish Kini.

Smt. Varada Kamath sponsored the prizes for the participants of the entertainment programme. Other prizes were sponsored by Shri Ganesh Shanbhag. Smt. Usha Prabhu donated a jewellery set for the lucky draw.

**13<sup>th</sup> March 2002** : Ladies Sports held at I.M.Pai Hall, Kreedamandir. Refreshments were sponsored by Smt. Sudha G. Pai.

**17<sup>th</sup> March 2002**: 29<sup>th</sup> Get-together of eligible boys and girls along with their parents/guardians sponsored by Shri C. V. Kamath and Smt. Varada Kamath.

The attendance particulars of Mahila Shakha Committee Members out of total 12 Meetings held during the Year 2001-2002 is as under:

	Meetings Attended
Smt. Vatsala R. Shenoy	President 12
Smt. Sushila Mallya	Vice-President 7
Smt. Lata A. Joshi	Vice-President 8
Smt. Shanteri N. Nayak	Hon. Secretary 12
Smt. Durga C. Shenoy	Jt. Hon. Secretary 9
Smt. Vilasini K. Bhandarkar	Jt. Hon. Secretary 9
Smt. Maya S. Nayak (resigned in October)	Hon. Treasurer 5(out of 6)
Smt. Ashalata V. Kamath	Hon. Treasurer 10
Smt. Geeta G. Shenoy	Jt. Hon. Treasurer 10
Smt. Sudha G. Pai (joined in October)	Jt. Hon. Treasurer 4(out of 6)
Smt. Gita R. Pai	Sabha President 10
Smt. Indira D. Pai	10
Smt. Meera U. Shenoy (joined in January)	1(out of 2)
Smt. Sharada A. Rao	10
Smt. Meera N. Jois	8
Smt. Vidya Kamath	9
Smt. Suman M. Pai (joined in January)	2(out of 3)
Smt. Vatsala K. Nayak	11
Smt. Prema L.R. Kuloor (joined in October)	3(out of 6)
Smt. Rekha P. Bhat	11
Smt. Vasanti S. Nayak (joined in October)	5(out of 6)
Smt. Sujata R. Bhat (joined in October)	5(out of 6)



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

The Board of Trustees of the GSBS Medical Trust met 9 times during the year. The Board was reconstituted at the 152nd Meeting on 9.9.2001 with the acceptance of resignations of Mr. V. V. Pai and Dr. S. R. Baliga, Dr. (Mrs.) Maya Kalelkar was inducted into the Board in the 9.9.2001 meeting in place of Dr. S. R. Baliga. Shri D.M. Suktankar joined the Board on 2.12.2001 in place of Mr. V.V. Pai. The Trust opened a second centre at Dadar for Superspeciality diagnostics on 6.1.2002 at the hands of Mr. Suresh Prabhu. Hon'ble Union Minister for Power. The function at the Pritam Dhaba was attended by a cross section of top doctors and the city's glitteratti.

**Superspeciality Centre :** The opening of the Superspeciality Centre was a milestone in the long history of the Trust with the Trust stepping into big league of medical healthcare. The diagnostic procedures performed here include Gastrosocopy, Ultrasonography, 2-D Echocardiogram, Stress test, Mammography, Orthopantomography, X-ray etc. There is whole section of speciality dentistry covering Endodontics, Periodontics, Pedodontics, Orthodontics, Prosthodontics, Maxillo facial surgery and Aesthetic dentistry. The focus at this Unit is clearly on preventive health and there are a number of health check-up packages aimed at attracting the corporate employees of different levels. The Centre has consultation faculty in Urosurgery, G-1. Surgery, Cardiovascular and Thoracic surgery, Cardio surgery, Plastic surgery, Paediatric surgery, Endocrinology and Neurology. The Trust decided to go in for the latest technology in Ultrasonography by updating old Ultrasonography Unit to Logiq500 with a host of features which has enabled the centre to be on par with any hospital or diagnostic centre in this discipline. This marks a real quantum leap in healthcare service.

**Office automation :** A series of meetings on planning a smooth change over to computerized front office and accounting were held during the year. The broad framework of essential information was finalised to work out the customised software. The system of Unique ID for patients would be introduced from the day one of computerized billing. This will enable us to trace patient through the years whenever he visits the Centre.

**Marketing :** The installation of a number of state-of-the-art equipment for a variety of investigations has necessitated working on an aggressive marketing strategy to offset the initial capital costs. Advertising in trade journals and an intensive direct mail campaign were launched to bring

awareness of the Superspeciality Centre. It is our belief that these attempts have helped in passing a good word around and further broadening the patient base of the Centre. The 2 Medical Centres received over 50,000 new patients during the year, which is a fair increase over the previous year.

**Outsourced services :** The Trust has entered into special arrangements with Chitra Scan & Imaging Centre. Behind Chitra Cinema, Dadar for CT Scanning of patients. In the same way, there is an arrangement with MRI Centre at Bhatia General Hospital for magnetic resonance imaging on patients. Both these arrangements are finalised at almost half the rates otherwise offered by them to their direct patients. The patients are sent by prior appointment and these arrangements are working satisfactorily to the advantage of our patients.

The Trust arranged for a Mammography camp in Feb 2002 where in some 23 women were investigated by Mammography for breast lumps etc. The event became a shot in the arm for the Superspeciality Unit.

*With Best Compliments From :*



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**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	18,262.00	
Water Charges	22,514.00	
Insurance	1,166.00	
Repairs & Maintenance	1,193,830.00	1,239,591.00
<b>TO ESTABLISHMENT EXPENSES</b>		
Salaries, Wages & Allowances	58,211.00	
Ex- Gratia	10,000.00	
Office Rent	2,145.12	
Repairs & Maintenance	26,576.00	
Rates & Taxes	6,400.00	
Printing & Stationery	16,463.50	
Electricity Charges	27,624.00	
Postage & Telephone	18,258.75	
Sundry Expenses	32,740.00	198,418.37
<b>TO DEPRECIATION</b>		37,737.10
<b>TO CONTRIBUTION TO CHARITY COMMISSIONER</b>		18,480.00
<b>TO EXPENDITURE ON OBJECTS OF THE TRUST</b>		
Educational	183,414.00	
Relief Of Poverty (Marriage Assistance)	37,187.00	
Donation to a Hospital Charitable Trust	10,000.00	
Religious	21,813.00	
Sports & Physical Fitness	129,944.75	382,358.75
<b>TO PROVISION FOR DIMINUTION IN VALUE OF INVESTMENTS</b>		70,380.00
<b>TO AMOUNTS TRANSFERRED TO SPECIFIC FUNDS (NET)</b> (As per Schedule 'E' Attached)		18,825.25
<b>TO EXCESS OF INCOME OVER EXPENDITURE</b>		27,801.00
<b>TOTAL</b>		<b>1,993,591.47</b>

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

Mumbai

(B.R.PRABHU)  
Chartered Accountant, Hon. Auditor  
M. No. 01272

**SABHA, MUMBAI (A-1618[BOM])  
FOR THE YEAR ENDED 31st MARCH 2002**

INCOME	Rs.Ps.	Rs.Ps.
<b>BY INTEREST ACCRUED</b>		
On Securities		
- Units Of UTI	23,760.00	
- Bonds	71,875.00	
On Fixed Deposits with Public Sector Companies	71,831.52	
On Fixed Deposits with Banks	178,706.45	
On Savings Accounts with Banks	7,088.00	
On Income Tax Refunds	498.00	353,758.97
<b>BY DONATIONS IN CASH OR IN KIND</b>		470,131.00
<b>BY ADVERTISING RECEIPTS</b>		58,500.00
<b>BY INCOME FROM OTHER SOURCES</b>		
Sports Club Fees, Sponsorship & Ground Charges	150,430.00	
Carrom Tournament Surplus	47,904.00	
Surplus on distribution of Educational/Cultural publication	3,290.00	
Surplus On Release Of Eligible Boys List	5,487.00	
Miscellaneous Receipts	2,500.00	
Social Functions & Activities Surplus	7,557.50	217,168.50
<b>BY PATRONSHIP, LIFE MEMBERSHIP &amp; ENTRANCE FEES RECEIVED</b>		9,033.00
<b>BY TRANSFER FROM</b>		
Sports Pavilion Building & Office Repairs, Renovation & Extension Fund		885,000.00
for utilisation towards building repairs & renewal expenses incurred during the year		
<b>TOTAL</b>		<b>1,993,591.47</b>

(SMT.GITA R.PAI)  
President

(S. D. SHENOY)  
(ANIL ACHARYA)

Jt. Hon. Secretaries

(V.R. SHENOY)  
(P.M. NAYAK)  
(S.S. SHENAI)

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	396,072.72	
Add : Transfer from Income & Expenditure Account (being Patronship, Life Membership & Entrance Fees)	9,033.00	405,105.72
<b>OTHER EARMARKED FUNDS</b>		
Endowments & Other Corpus Funds		
As per Schedule 'A' attached	1,849,101.95	
Other Funds & Reserves		
As per Schedule 'B' attached	1,133,891.89	2,982,993.84
<b>LIABILITIES</b>		
For Expenses & Others	145,055.00	
For Deposits	91,565.00	
For Advance Subscriptions & Sponsorships	11,650.00	248,270.00
<b>INCOME &amp; EXPENDITURE ACCOUNT</b>		
Balance as per last Balance Sheet	241,337.96	
Add : Excess of Income over Expenditure during the year	27,801.00	269,138.96
<b>TOTAL</b>		<b>3,905,508.52</b>

See Schedule 'F' 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, 2002 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  
September 6, 2002

**(B.R. PRABHU)**

Chartered Accountant, Hon. Auditor

**SABHA, MUMBAI (A-1618[BOM])  
31st MARCH 2002**

ASSETS	Rs.Ps.	Rs.Ps.
<b>IMMOVABLE PROPERTIES</b>		
Sports Pavilion Building		
- As per last Balance Sheet		723,882.09
Water Pipe Line, Compound Wall & Monsoon Protection Cover		
- As per last Balance Sheet	10,874.00	
Less : Depreciation	2,174.00	8,700.00
<b>INVESTMENTS</b>		
As per Schedule 'C' attached		2,478,537.50
<b>FURNITURE, FIXTURES &amp; EQUIPMENTS</b>		
As per Schedule 'D' attached		122,109.90
<b>STOCK OF BOOKS (At Cost)</b>		650.00
<b>ADVANCES (Including Deposits)</b>		48,943.75
<b>INCOME OUTSTANDING</b>		
Interest Accrued	340,557.34	
Others	18,640.00	359,197.34
<b>CASH AND BANK BALANCES</b>		
Cash on hand	3,438.32	
In Savings Accounts with Banks (in the name of the Sabha)		
Canara Bank	2,745.50	
Syndicate Bank	1,538.33	
Union Bank of India	63,520.50	
S.I.Co-op. Bank Ltd.	92,245.29	163,487.94
<b>TOTAL</b>		<b>3,905,508.52</b>

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

President

**(S. D. SHENOY)**

**(ANILACHARYA)**

Jt. Hon. Secretaries

**(V. R. SHENOY)**

**(P. M. NAYAK)**

**(S. S. SHENAI)**

Jt. Hon. Treasurers



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'A'**

**ENDOWMENT AND OTHER CORPUS FUNDS  
AS ON 31st MARCH 2002**

DESCRIPTION	Balance As On 01.04.01 Rs.Ps.	Contribution During the Year Rs.Ps.	Balance As On 31.03.02 Rs.Ps.
Bhajan Endowment Fund	6,894.00	0.00	6,894.00
Vidyanidhi Endowment Fund	552,940.00	5,000.00	557,940.00
M. S. Bhajan Class Endowment Fund	10,000.00	0.00	10,000.00
M.S. Marriage Assistance Endowment Fund	292,683.00	5,000.00	297,683.00
M.S. Educational Awards Endowment Fund	131,900.00	0.00	131,900.00
M.S. Social Activities Endowment Fund	65,001.00	0.00	65,001.00
Building Pavilion Fund (Corpus)	779,683.95	0.00	779,683.95
<b>Total Rupees</b>	<b>1,839,101.95</b>	<b>10,000.00</b>	<b>1,849,101.95</b>

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'B'**  
**OTHER FUNDS AND RESERVES AS ON 31st MARCH 2002**

	Rs.Ps.	Rs.Ps.	Rs.Ps.
<b>1. BHAJAN COMMITTEE FUND</b>			
Balance as per last Balance Sheet	57,032.99		
Less : Transfer to Income & Expenditure A/c	<u>(3,876.13)</u>		53,156.86
Representing :			
Donation	505.00		
Interest	<u>723.87</u>		
	1,228.87		
Less : Bhajan Expenses	<u>5,105.00</u>		
	<u>(3,876.13)</u>		
<b>2. VIDYANIDHI FUND</b>			
Balance as per last Balance Sheet	243,812.04		
Add : Transfer from Income & Expenditure Account	<u>28,037.70</u>		271,849.74
Representing :			
Donation	141,143.00		
Interest	<u>58,058.70</u>		
	<u>199,201.70</u>		
Less : Educational Assistance			
Disbursed	170,150.00		
Printing & Stationery Expenses	<u>1,014.00</u>		
	<u>28,037.70</u>		
<b>3. M. S. BHAJAN CLASS FUND</b>			
Balance as per last Balance Sheet	2,358.49		
Add/ Less : Transfer from Income & Expenditure A/c	<u>850.00</u>		3,208.49
Representing :			
Interest	1,050.00		
Donation	<u>1,000.00</u>		
	2,050.00		
Less : Expenses	<u>1,200.00</u>		
	<u>850.00</u>		



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'B'**  
**OTHER FUNDS AND RESERVES AS ON 31st MARCH 2002**  
**(Cont'd.)**

	Rs.Ps.	Rs.Ps.	Rs.Ps.
<b>4. M.S. MARRIAGE ASSISTANCE FUND</b>			
Balance as per last Balance Sheet	122,251.58		
Add : Transfer from Income & Expenditure A/c	<u>11,072.72</u>	133,324.30	
Representing :			
Donation	12,041.00		
Interest	30,731.72		
Surplus from release of Eligible Boys			
Information List	<u>5,487.00</u>		
	48,259.72		
Less: Marriage Assistance Given	35,000.00		
Printing & Stationery Expenses	<u>2,187.00</u>		
	<u>11,072.72</u>		
<b>5. SPORTS COMMITTEE FUND</b>			
Balance as per last Balance Sheet	378,635.14		
Add : Transfer from Income & Expenditure A/c	<u>64,674.25</u>	443,309.39	
Representing :			
Sports Fees etc.	81,980.00		
Carrom Tournament Surplus	47,904.00		
Interest	<u>2,092.00</u>		
	131,976.00		
Less : Sports Expenses	66,805.75		
Depreciation	<u>496.00</u>		
	<u>64,674.25</u>		
<b>6. M. S. EDUCATIONAL AWARDS FUND</b>			
Balance as per last Balance Sheet	36,673.50		
Add : Transfer from Income & Expenditure A/c	<u>1,599.50</u>	38,273.00	
Representing :			
Interest	13,849.50		
Less : Awards Given	<u>12,250.00</u>		
	<u>1,599.50</u>		

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**  
**SCHEDULE 'B'**  
**OTHER FUNDS AND RESERVES AS ON 31st MARCH 2002**  
**(Cont'd.)**

	Rs.Ps.	Rs.Ps.	Rs.Ps.
<b>7. M. S. SOCIAL ACTIVITIES FUND</b>			
Balance as per last Balance Sheet	27,678.00		
Add : Transfer from Income & Expenditure A/c	<u>6,825.11</u>	34,503.11	
Representing :			
Donation	2,835.00		
Interest	<u>6,825.11</u>		
	9,660.11		
Less : Expenses	<u>2,835.00</u>		
	<u>6,825.11</u>		
<b>8. GSBS PROJECT FOR DEVELOPING SPORTS TALENT AMONG YOUNGSTERS</b>			
Balance as per last Balance Sheet	150,956.00		
Add : Transfer from Income & Expenditure A/c.	<u>5,311.00</u>	156,267.00	
Representing :			
Sponsorship & Fees	68,450.00		
Less: Net expenditure on Project Activity	<u>63,139.00</u>		
	<u>5,311.00</u>		
<b>9. SPORTS PAVILION BUILDING &amp; OFFICE REPAIRS, RENOVATION &amp; EXTENSION FUND</b>			
Balance as per last Balance Sheet	885,000.00		
Less : Utilisation of Prior Year allocation towards Building Repairs	<u>885,000.00</u>		
	0.00		
Add/Less : Transfer from/to Income & Expenditure A/c.	<u>0.00</u>	0.00	
Representing :			
Donations	23,504.00		
Less: Building Repairs & Renovations	<u>23,504.00</u>		
	<u>0.00</u>		
<b>10 SPORTS PAVILION BUILDING REPAIRS &amp; MAINTENANCE FUND</b>			
Balance as per last Balance Sheet	104,701.90		
Less : Transfer to Income & Expenditure A/c.	<u>(104,701.90)</u>	0.00	
Representing :			
Donation	37,761.00		
Less: Building Repairs	<u>142,462.90</u>		
	<u>(104,701.90)</u>		



**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'C'**

**INVESTMENTS AS ON 31st MARCH 2002**

LONGTERM	Rs.Ps.	Rs.Ps.
<b>IN FIXED DEPOSITS WITH BANKS</b>		
Corporation Bank	200,000.00	
NKGSB Co-operative Bank Ltd.	175,000.00	
South Indian Co-operative Bank Ltd.	180,000.00	
Bank of Baroda	250,000.00	
Saraswat Co-operative Bank Ltd.	<u>400,000.00</u>	1,205,000.00
<b>IN FIXED DEPOSITS WITH PUBLIC SECTOR UNDERTAKINGS</b>		
Bharat Petroleum Corporation Ltd.	175,000.00	
Housing Development Finance Corporation Ltd.	200,000.00	
Housing & Urban Development Corporation Ltd.	<u>130,000.00</u>	505,000.00
<b>IN BONDS OF</b>		
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
<b>IN UNITS OF UTI</b>		
23,760 Units of 1964 Scheme of Rs. 10/- each		<u>377,980.00</u>
<b>TOTAL INVESTMENTS AS ON 31st MARCH 2002 AT COST</b>		2,608,917.50
<b>LESS : Provision for Diminution in value of Units of UTI 1964 Scheme</b>		<u>130,380.00</u>
		<u>2,478,537.50</u>

**GOWD SARASWAT BRAHMAN SABHA, MUMBAI**

**SCHEDULE 'D'**

**FURNITURE, FIXTURES AND EQUIPMENT**

**AS ON 31st MARCH 2002**

Particulars	Written Down Value as on 01.04.2001 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 31.3.2002 Rs. Ps.
Bhajan Equipment	338.26			33.83	304.43
EDP Equipment	4,440.00	42,000.00		24,264.00	22,176.00
Office Equipment	7,705.24			770.52	6,934.72
Furniture & Fixtures	92,108.50	8,600.00		9,998.75	90,709.75
Sports Pavilion Equipment	2,481.00			496.00	1,985.00
<b>TOTAL</b>	107,073.00	50,600.00	0.00	35,563.10	122,109.90

**SCHEDULE 'E'**

**AMOUNTS TRANSFERRED TO SPECIFIC ACTIVITIES FUNDS FROM INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2002**

	Rs. Ps.
Trust Fund (Patronship, Life Membership & Entrance Fees)	9,033.00
Bhajan Committee Fund	(3,876.13)
Vidyanidhi Fund	28,037.70
M.S. Bhajan Class Fund	850.00
M.S. Marriage Assistance Fund	11,072.72
Sports Committee Fund	64,674.25
M.S. Educational Awards Fund	1,599.50
M.S. Social Activities Fund	6,825.11
GSBS Project for Developing Sports	
Talent Among Youngsters (Reserve)	5,311.00
Sports Pavilion Building Repairs & Maintenance Fund	<u>(104,701.90)</u>
	<u>18,825.25</u>



**SCHEDULE 'F'**  
**NOTES ON ACCOUNTS**

**1. SIGNIFICANT ACCOUNTING POLICIES**

- i. Method Of Accounting is accrual.
- ii. 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).
- iii. Investments (all long term) are stated at cost less provision made for permanent diminution in it's value.
- iv. 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. The Sabha had made an investment of Rs. 3,77,980/- in 21600 units of UTI, 1964 scheme. Subsequently the Sabha received 2160 bonus units from UTI.

As per the present announcement by UTI, the Sabha will realise an amount of Rs. 2,47,600/- in May 2003 for the 23760 units held by it.

First 5,000 units @ Rs.12 per unit	Rs. 60,000
Balance 18760 units @ Rs.10 per Unit	Rs. 1,87,600
<b>Total</b>	<b>Rs. 2,47,600</b>

Thus, total diminution in the value of investments is Rs. 1,30,380. Out of this, the Sabha has provided Rs.60,000 in the year 2000-2001 and the balance amount of Rs.70,380 has been provided in the current year as a full provision for the said diminution.

3. Contingent liability not provided in the accounts:

In respect of extra ground rent proposed to be levied by Brihanmumbai Municipal Corporation with effect from 1.4.2000 Rs.72,000 for two years net of payments made.

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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

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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

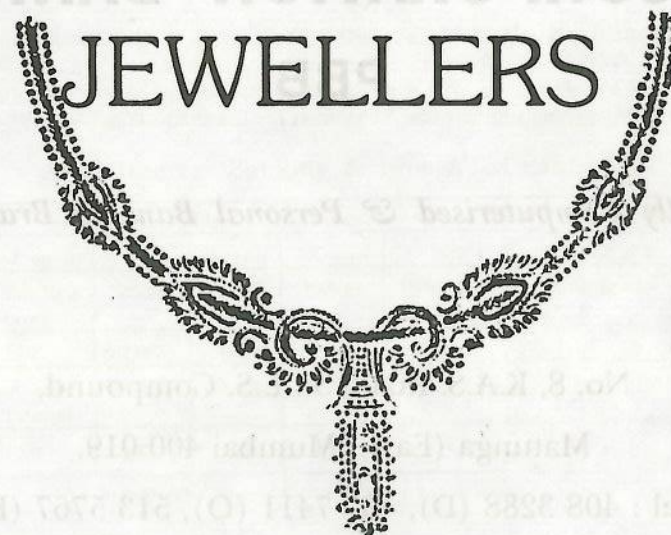
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SHRI R.V. RAMAN  
SMT. KALAVATHI N. PAI  
SHRI D.S. MUTHUPANDIAN  
SHRI B. RATNAM  
SHRI M. CHELLAPERUMAL  
(EMPLOYEE DIRECTOR)

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Period up to	5 years	9 years	10 years	15 years	20 years	25 years
Floating Rate of interest	9.50%	10.00%	10.50%	10.50%	10.50%	10.50%
EMI	2,097	1,404	1,345	1,100	993	938
Fixed Rate of Interest	9.75%	10.25%	10.75%	10.75%	10.75%	10.75%
EMI	2,109	1,417	1,358	1,115	-	-

Educational and Car Loans also available.

\*Interest Rates & EMIs are subject to change. Conditions apply.

\*\* IT rules apply



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