

BOOK POST

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GOWD SARASWAT BRAHMAN SABHA, MUMBAI

17, Lila Niwas, 264/A L.N. Road,
Near Matunga Rly Stn (CR),
Mumbai – 400 019



GOWD SARASWAT BRAHMAN SABHA, MUMBAI

ESTD. 1934

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

REGD. OFFICE :

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

Temporarily Shifted To :

17, Lila Niwas, 264/A L.N. Road,
Near Matunga Rly Stn (CR),
Mumbai – 400 019
Tel. : 2416 0394

SPORTS PAVILION :

Sujir Gopal Nayak Memorial Kreed Mandir,
Entrance Next to SNTD Women's College,
R.A. Kidwai Road, King's Circle, Mumbai – 400 019.
Tel. : 2409 6739

NOTICE OF THE 66th ANNUAL GENERAL BODY MEETING

AND

**70th ANNUAL REPORT AND ACCOUNTS FOR THE
FINANCIAL YEAR APRIL 2004 TO MARCH 2005**

With Best
Compliments
From :



100 YEARS
OF MAKING DREAMS
COME TRUE



बैंक ऑफ इंडिया
Bank of India

G.S.B. SABHA, MUMBAI

TRUSTEES

Shri Dinkar A. Kamat
Shri K. V. Kamath
Smt. Sudha V. Kini

PRESIDENT

Smt. Sudha G.Pai

VICE PRESIDENTS

Smt. Vatsala R. Shenoy
Shri M. V. Kamath

JT. HON. SECRETARIES

Shri S. D. Shenoy
Shri Anil J. Acharya
Shri Satish V. Manel

JT. HON. TREASURERS

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

MANAGING COMMITTEE MEMBERS

Shri K. M. Kamath	Smt. Shanteri N. Nayak
Shri Krishna N. Bhandarkar	Shri Gopal K. Nayak
Shri Subhaschandra R. Rao	Shri K.R. Bhakta
Shri Ulhas N. Shenoy	Shri P. R. Prabhu
Shri S. N. Bhat	Shri Amit Shanbhag

HON. AUDITOR

Shri B. R. Prabhu, C. A.

HON. INCOME TAX ADVISOR

Shri Anant N. Pai, C. A.

GOWD SARASWAT BRAHMAN SABHA, MUMBAI

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17, Lila Niwas, 264/A L.N. Road,
Near Matunga Rly Stn (CR),
Mumbai – 400 019.

NOTICE

Notice is hereby given that the 66th Annual General Body Meeting of the members of the G.S.B.Sabha, Mumbai will be held on Sunday, the 8th of January, 2006 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 65th Annual General Body Meeting held on 3rd October 2004.
2. To receive and adopt the Managing Committee's Report and the Audited Statement of Accounts for the year 2004-2005.*
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 2007-2008 or earlier.**
4. To ratify the appointment of Mr.Srikant Prabhu and Mrs.Gita R.Pai as Trustees of the G. S. B. S. Medical Trust for a period of three years w.e.f. 01.07.2005 ****
5. To appoint an Hon. Auditor for the year 2005-2006.
6. To transact any other business with the permission of the Chair.

For and on behalf of the Managing Committee

Place : Mumbai
Date : December 17th, 2005

Shri S.D.Shenoy
Shri Anil J. Acharya
Shri Satish V.Manel
Jt. Hon. Secretaries

P.S. MEMBERS ARE REQUESTED TO BRING THEIR OWN COPY OF THE ANNUAL REPORT WHILE ATTENDING THE AGM AS LIMITED COPIES ARE PRINTED TO ECONOMISE ON PRINTING. NO COPIES 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 and, in this case, the members present will constitute the quorum for the meeting.
2. * Members desirous of asking any questions/queries regarding the Annual Report/Accounts must send the same in writing to the Hon. Secretaries at the present Office of the Sabha before Tuesday, 3rd January 2006 before the close of office hours at 7.00 p.m. This will help us to prepare the necessary details to satisfy the queries.
- 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. Sudha G. Pai | 2. Shri S. D. Shenoy |
| 3. Shri Satish V. Manel | 4. Shri P. M. Nayak |
| 5. Shri Uday V. Malya | 6. Shri K. M. Kamath |
| 7. Shri G. K. Nayak | 8. Shri Subhaschandra R. Rao |
| 9. Shri P. R. Prabhu | 10. Shri S. N. Bhat |

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 in the office hours on or before Tuesday, 3rd January 2006.

- 4.*** The G.S.B.S. Medical Trust has informed the Sabha, vide it's letter dt. 03.08.2005, that two of their existing Trustees, Mr.Srikant Prabhu and Dr. Gopinath Shenoy retire by rotation on 30.06.2005 and are eligible for re-appointment. Dr. Gopinath Shenoy has expressed his inability to continue and hence, Mrs Gita R.Pai is proposed to be appointed in his place. The Medical Trust has recommended the re-appointment of Mr. Srikant Prabhu and appointment of Mrs. Gita R.Pai for a period of 3 years. The Managing Committee of the Sabha, at it's meeting held on 28th August 2005, has approved these appointments and now recommends the ratification of the same by the General Body.

GOWD SARASWAT BRAHMAN SABHA, MUMBAI.

70th ANNUAL REPORT

Dear Members,

The 70th Annual Report, together with the Audited Statement of Accounts for the financial year 2004-2005, is presented hereunder.

1. THE MANAGING COMMITTEE

The present Managing Committee was formed after the last Annual General Meeting of the Sabha held on 3rd October 2004. The monthly meetings are held on the fourth Saturday/Sunday of every month. In addition, special Meetings are held, if required. A total of 15 meetings were held from the last A.G.M. till the date of this report. The attendance details of each member is given below.

	<u>Meetings</u> <u>Attended</u> <u>(Out of 15)</u>
1. Smt. Sudha G.Pai	15
2. Smt. Vatsala R. Shenoy	15
3. Shri M. V. Kamath	13
4. Shri S.D.Shenoy	13
5. Shri Anil J. Acharya	11
6. Shri Satish V.Manel	10
7. Shri P. Madhav Nayak	04
8. Shri V.R. Shenoy	14
9. Shri Uday V. Malya	10
10. Shri K.M.Kamath	09
11. Smt. Shanteri N. Nayak	09
12. Shri Krishna N. Bhandarkar	09
13. Shri Gopal K. Nayak	02
14. Shri Subhaschandra R. Rao	06
15. Shri K. R. Bhakta	07
16. Shri P. R. Prabhu	06
17. Shri Ulhas N.Shenoy	07
18. Shri S. N. Bhat	10
19. Shri Amit R.Shanbhag	05

2. NEW MEMBERS

During the year under review, 1 Patron and 32 Life Members were enrolled as members of the Sabha. Total number of Members enrolled up to 31.3.2005 is 2331. A list of the Members admitted from 1st April 2004 to 31st March 2005 is given on page16/17 in this Report.

3. PROGRAMMES

As per the objectives of the Sabha, programmes catering to all sections of the community are held. All these programmes can be held only because of the sponsorship received from our members. The Managing Committee sincerely thanks the sponsors for this support.

A detailed report is mentioned herein. Unless otherwise mentioned, the programmes were held at Sujir Gopal Nayak Memorial Kendra Mandir at its I. M. Pai Hall.

A. GUDI PADVA SNEHA MILAN (2004)

The Annual Gudi Padva Sneha Milan was organised on the 18th April 2004. Smt. Kishori Udeshi, Dy. Governor, Reserve Bank of India was the Chief Guest.

The programme started with Bhajans sung by the Mahila Shakha Bhajan Group. Smt. Udeshi gave an interesting speech.

A Fancy Dress Competition based on mythological characters was held. A dance ballet 'Birth Of Ganesha' was performed on this occasion, which was choreographed by Ms. Nikita Shenoy.

And finally a traditional Gudi Padva Dinner was served which was enjoyed by all.

B. 70th FOUNDATION DAY PROGRAMME

The 70th Foundation Day of the Sabha was held on 15th August 2004 at Pracharya B.N.Vaidya Sabhagruha, Raja Shivaji Vidyalaya. Smt. Suman and Shri Ganesh R.Kamath were the Chief Guests.

The programme started with prayers by Smt. Maya Nayak and group.

The sponsors of the Sabha's programmes were felicitated on this occasion.

Students from community who had excelled in academic studies from S.S.C. onwards were awarded silver medals and certificates, sponsored by Smt. Jayashree Ramesh Shenoy. Cash prizes from the various endowments were also awarded to certain students. The following is the list of students who were felicitated.

Sr No.	Name Of Student	Course	% of marks
1.	Ms. Reshma R.Nayak	SSC	90.00
2.	Ms. Shweta P. Nayak	SSC	88.40
3.	Mr. Sandeep V. Prabhu	SSC	88.13
4.	Mr. Abhijit P.Shanbhag	SSC	88.13
5.	Ms. Sneha Ramesh Tallur	SSC	84.40
6.	Ms. Neha Umesh Joshi	SSC	84.26
7.	Ms. Ashwini Prabhakar Bhat	HSC-Science	91.33
8.	Ms. Radhika Ravidas Nayak	HSC-Science	90.67
9.	Mr. Shrinath J. Gadiyar	HSC-Science	90.67
10.	Ms. Richa Mahesh Shanbhag	HSC-Science	90.33
11.	Mr. Sadashiv V.Shenoy	HSC-Science	88.50
12.	Ms. Shweta Srinivas Kamath	HSC-Science	88.00
13.	Mr. Yogesh Laxman Bhandarkar	HSC-Science	87.83
14.	Ms. Pallavi Gopal Pai	HSC-Science	87.83
15.	Ms. Chandrika Mohan Shenoy	HSC-Science	87.67
16.	Ms. Priyanka Suresh Prabhu	HSC-Science	86.83
17.	Mr. Kartik P.Shenoy	HSC-Science	86.50
18.	Ms. Priyanka Satish Kamath	HSC-Science	84.67
19.	Mr. Ramnath D.Shenai	HSC-Science	84.50
20.	Mr. Vinay Ramesh Prabhu	HSC-Science	84.33
21.	Mr. Chaitanya D.Sompurkar	HSC-Science	83.67
22.	Mr. Mahesh Manjunath Gadiyar	HSC Commerce	80.00
23.	Ms. Kavitha Suresh Prabhu	B.Com.	81.25
24.	Ms. Shubhangi N.Kini	B.Com.	79.00
25.	Ms. Shilpa R.Shenoy	B.Com.	78.57
26.	Mr. Gautam Devanand Shenoy	B.Com.	77.17
27.	Mr. Ganesh Ramnath Kamath	B.Com.	74.00
28.	Ms. Shwetha Gururaja Nayak	B.Com.	73.80
29.	Ms. Priyanka V.Naik	B.Com.	72.70
30.	Mr. Vignesh Narayan Kamath	B.Com.	71.5
31.	Ms. Sunila S.Shanbhag	B.Pharm	70.33
32.	Mr. Namdev Gopal Shenoy	B.E.-Electronics	62.14
33.	Mr. Vishwas Vijendra Bhat	B.E. - I.T.	72.14
34.	Ms. Nayana Prakash Wagle	B.E.- Production	73.67

35.	Ms. Namita Nandkumar Kudva	B.M.S.	78.33
36.	Mr. Gautam Harinanda Shenoy	C.A.	
37.	Mr. Arvind A.Rao	C.A.	

An entertainment programme, sponsored by Smt. Varada Kamath was presented. The refreshments were sponsored by Smt. Shanteri and Shri Nagesh Nayak.

C. PROGRAMME FOR YOUTH

A Personality Development Program was organised on 5th December 2004. Mr. Ajit Kamath, a Corporate Trainer in Personality Development, Public Speaking etc. conducted a session on 'Personality Development and You'. Mr. Ajit Kamath was followed by Mr. Bhupesh Dave, M.D.of Yash Institute of Personality Development, with a session on enhancing memory.

This programme was particularly targetted at the youth of the community though it was open to all sections and age group. This programme was liked and appreciated by all those who participated. The above programme was sponsored by Smt/Shri P.M.Nayak and Smt/Shri Uday V.Malya.

D. HEALTH CHECK-UP

As a joint initiative with the G.S.B.S.Medical Trust, a health check up was organized on 26th January 2005 during to the Annual Get-together and Dinner of the Mahila Shakha.

In this check up Blood Pressure, ECG, Random Blood Sugar and Bone Densitometry Test was conducted on the members of the Sabha for a Nominal fee. The Managing Committee of the Sabha thanks the Medical Trust for their efforts and hopes to have such joint initiatives regularly in the future.

E. ADHYATMIK PROGRAMME IN ENGLISH

Br. Satvik Chaitanya from Chaitanya Mission spoke on the Topic 'OM SHANTI SHANTI SHANTI - An approach to ultimate peace'. The Adhyatmik Programme was held on 30th January 2005.

Smt. Sanjivi Bhat, Ex-President of the G.S.B.Sabha sponsored the programme The Sevadars were Smt. & Shri Shyamsunder R. Pai,

Smt. Varada Kamath, Smt. & Shri Narasimha Shenoy, Smt. & Shri V. N. Kamath, Smt. & Shri Raghuveer Prabhu, Smt. & Shri K. G. Pai, Smt. & Shri S. D. Shenoy and two other Well Wishers.

F. 2nd ANNIVERSARY OF SATSANG SAMUHA

The Satsang group of the Sabha meets on the 1st Saturday of every month to study the Bhagvad Gita and to listen to stories from the Shrimad Bhagvatam. Shri N. G. Pai is the convenor of this group. To mark the second anniversary of this Group, a special programme was held on Saturday, 5th February 2005. Shri Hemprakash Shenai was the Chief Guest for this programme. As per usual practice, Satsang was held on Shrimad Bhagvad Gita and Shrimad Bhagvatam. Parayan and Pooja of the Holy Bhagvatam scripture was performed by Veda Murthy Subraya Bhat. The programme concluded with prasad in the form of dinner. Few group members and well-wishers contributed to meet the expenses of the programme.

Interested members may join this group at its monthly satsang get-togethers which are held on the 1st Saturday of every month at 6 p.m. at Kreedha Mandir. The Managing Committee is grateful to Shri N.G.Pai for devoting his time and conducting these get-togethers every month.

G. PICNIC FOR SENIOR CITIZENS

A picnic cum visit to religious places was organised on 6th February 2005. About 200 members of the Sabha in four buses visited places of religious interest. The places visited were Shree Anirudha Bapu's Govidya Peetham at Kothimbe, Kadav Ganapati Temple, Mahad Ganapati Temple and Pali Ganapati Temple.

The programme was an enriching experience for all of us. The Sabha thanks Shri Y. L. Pai for allowing us to use his premises at Mahad for having lunch on that day.

4. MAHILA SHAKHA COMMITTEE

(A) The Mahila Shakha Committee of the Sabha is the back bone of the Sabha. The team of dedicated women members contribute to the Sabha's -coffers by way of donations, advertisements etc. Last year the Mahila Shakha Committee collected an amount of Rs. 59,000. A detailed Report of the Mahila Shakha is printed elsewhere in this report.

The Mahila Shakha Committee manages a Marriage Assistance Fund from which an financial assistance of Rs.6,000/- per beneficiary is given.

(B) MARRIAGE INFORMATION SERVICE:

This is the most popular activity of the Mahila Shakha Committee. Over the years the popularity of this activity has grown tremendously. On the 2nd and 4th Tuesday of every month informal meetings are held by the Mahila Shakha at the Sabha's Office between 4.00 p.m. to 6.00 p.m. where the parents of eligible boys/girls come and exchange horoscopes.

The Mahila Shakha Committee also compiles a list of eligible boys which is released twice a year. The Master list is released in July and the supplementary list is released in January.

Periodic Get-together of eligible boys and girls are held where the youngsters are given an opportunity to interact with each other. An astrologer is also present to tally the horoscopes.

5. VIDYANIDHI FUND

The Sabha has been giving Educational Assistance to the needy students of our Community under the Vidyanidhi Fund. In the year under review an amount of Rs.1,87,300.00 was disbursed, a break-up of which is given below:

1) From I std to X std.	236 students	Rs. 1,07,100.00
2) College	112 students	Rs. 67,200.00
3) Professional courses	15 students	Rs. 13,000.00

The Managing Committee is grateful to our members who whole heartedly donate to this fund. The Managing Committee also thanks GSB Sarvajanic Ganeshotsav Samiti, Wadala for their donation of Rs. 5,000/-.

6. BHAJANS / RELIGIOUS PROGRAMMES :

- a) Over the past few decades, Friday has become synonymous with Bhajans at the Sabha's Office from 7.00 p.m. onwards. Bhajans are also held on auspicious days like Kartik Ekadashi, Dassera and the first day of Swamiji's Chaturmas.

- b) The Annual Pooja at Shree Walkeshwar Kashi Math was held on 9th January 2005.
- c) The Annual changing of the sacred thread was held on 28th August 2004.
- d) The Sabha also participated in the Annual Saptha Bhajan at Shree Walkeshwar Kashi Math, Shri Rama Naama Bhajans at Shree Rama Mandir, Wadala and Ekha Bhajan at Balaji Mandir, Kurla and Bhajans during Ganeshotsav at Wadala.

7. SPORTS ACTIVITIES

Sports activities are carried out at the Sports Club and its adjoining play ground.

M.R. PAI MEMORIAL CARROM TOURNAMENT FOR PHYSICALLY HANDICAPPED

The Sabha has been conducting a District Level Carrom Tournament, under the auspices of the Mumbai District Carrom Association, since the past few years. This year, the Managing Committee decided to name this tournament as the 'M.R. PAI MEMORIAL CARROM TOURNAMENT FOR THE PHYSICALLY HANDICAPPED' as a mark of respect to our ex-Trustee Shri M. R. Pai. It would not have been possible for the Sabha to hold this tournament for all these years but for the efforts of Shri M.R. Pai in securing corporate support for the same. Bank of Baroda has been sponsoring this tournament for the past few years. We are pleased to inform the members that the bank sponsored the tournament for this year and has also agreed to sponsor the tournament for the next 3 year i.e. upto 2008. We are very grateful to Bank of Baroda and their ex-Chairman and Managing Director, Mr. P. S. Shenoy, for this magnanimous gesture.

This year, the tournament was held on 23rd January 2005. The tournament was inaugurated by Shri Dinesh Parikh, General Manager (Marketing and Corporate Communication) of Bank of Baroda. Shri Divakara, Secretary of the Forum of Free Enterprise and Shri Saiprakash Nayak, renowned restaurant owner, spoke on the subject 'Remembering Mr. M. R. Pai'. A lamp was lit as a mark of respect to Mr. M.R. Pai. Family members of Mr. M.R. Pai were present on the occasion.

Events were held in the following categories :

- 1. Physically Challenged - Male
- 2. Physically Challenged - Female

- 3. Persons on Wheel Chair
- 4. Voice and Hearing Impaired Persons
- 5. Regular Group
- 6. Mentally Challenged - This group was added in this year.

In all, there were 140 participants from organisations such as Cheshire Homes, Sharan - Smt. Kamla Raheja Rehabilitation Centre for Paraplegics, Vocational Rehabilitation Centre for the Handicapped, The Society for Rehabilitation of Crippled Children, Bombay Centre for the Deaf, Vikas Vidyalaya for Hearing Impaired, Fellowship of the Physically Handicapped and The Bombay Institution for Deaf and Mutes. Separate prizes were awarded to winners and runners-up in each category. Padmashree Taranath Shenoy, an internationally renowned long distance swimmer, who himself is physically challenged, was the Chief Guest for the Closing Ceremony and gave away the prizes

CRICKET

Two pitches are used for cricket by our members. These pitches are upgraded every year. Cricket coaching is imparted to interested students at a nominal fee. During vacations, Cricket Coaching Camps are held for the benefit of students for near-by schools. Our members participate in Kanga League and other tournaments.

OTHER SPORTS

A group of enthusiastic members play Volley Ball regularly on the Sabha's ground. Schools and Colleges are given the ground for their annual sports at nominal reimbursement of cleaning charges so as to encourage sports activities.

THE DESTITUTE SENIOR CITIZENS WELFARE FUND

Our President, Smt. Sudha G. Pai, announced the Destitute Senior Citizens Welfare Fund of the Sabha during the Gudi Padva Programme held on 24th April 2005. The suggestion to launch this Fund was given by Smt. Sanjivi Bhat, ex-President of the Sabha. Through this Fund, the Sabha will give financial assistance to needy senior members of our community.

The seed capital for the Fund was given by Smt. Sanjivi Bhat by a contribution of Rs. 10,000/-. This was followed by a generous donation of Rs. 50,000/- by Shri M.V.Kini, Chief Guest for the above Gudi Padva

programme. In response to an appeal sent by the Sabha to all its members, we have received an enthusiastic response and total collections to date are Rs. 3.70 lacs. To meet our target of Rs. 5.00 lacs, we appeal to all our members to whole-heartedly donate to this cause and get the blessings of the elders who will benefit from the scheme.

8. ACCOUNTS

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

	(Rs. In lacs)	
	2004-2005	2003-2004
INCOME		
a. Interest on Investments	2.40	3.09
b. Donations Received	2.56	3.02
c. Income from Advertising, Sports Activities etc.	2.03	1.55
TOTAL INCOME (A)	6.99	7.66
EXPENDITURE		
a. Property Expenses	0.81	1.30
b. Establishment Expenses	1.29	1.75
c. Expenditure on Trust Objects	3.68	3.78
d. Depreciation	0.20	0.20
e. Charity Commissioner's Public Trust Fund Contribution	0.10	0.11
TOTAL EXPENDITURE (B)	6.08	7.14
SURPLUS (A-B)	0.91	0.52
From the surplus		
Transferred to funds	0.34	0.10
Surplus carried forward	0.57	0.42
Investments at year end	26.00	33.06

An analysis of the above shows the following

1. Interest on Investments has declined due to general fall in interest rates and non recognition of interest income credited by The South Indian Co-op. Bank Ltd. on Savings Bank Account and Fixed Deposit Accounts as detailed out in Para 10 of the Annual Report.

2. The previous year property expenses included a one-time expenditure of Rs. 45,458/- on engraving names of donors on marble slabs in the pavilion. The property expenses incurred in this year are lower on that account.
3. Establishment expenses are lower in this year as previous year expenses included a one-time ex-gratia payment of Rs. 30,000/- made to our Sports Club Attendant, Shri Bhikhu Gosavi.
4. Investments are lower this year due to classification of investments in The South Indian Co-operative Bank Ltd. as 'Other Receivables' as detailed out in Para 10 of the Annual Report.

9. SABHA'S OFFICE:

The present office of the Sabha is a temporary one. We had to shift from our old office at Heera House on Bhaudaji Road as the building was demolished to make way for a new building. We are glad to inform our members that the same building has been constructed and has been renamed as Shri Nidhi Society.

The Sabha has got possession of our office and electrical fittings and interior work are in progress. So, in the coming year 2006, we shall be back in our old office.

We will inform our members as and when we shift.

10. SOUTH INDIAN CO-OPERATIVE BANK LTD.

As reported in our Annual Report for 2003-2004, Reserve Bank Of India had imposed a moratorium on the South Indian Co-op. Bank Ltd. on 09.08.2004 after huge NPA's were reported by the bank in its accounts for the year 2003-2004. As per restrictions imposed by RBI, a one-time withdrawal of Rs. 1,000/- was allowed to be made by the savings account holders of the bank. No other withdrawals are permitted to be made.

The Sabha had a Savings Bank Account and Fixed Deposit Accounts with the bank and is constrained by the above restrictions to access the amount invested in the bank. The bank is regularly crediting interest on Savings Bank Account as well as interest on the non cumulative deposits. As and when deposits are maturing, the bank is renewing the same.

As per the advice of our Hon. Auditor, Shri B. R. Prabhu, the following changes have been made in the accounts :

1. Interest income credited by the bank of Rs. 2,534/- on Savings Bank Account and of Rs. 40,061/- on fixed deposit accounts has not been recognized as income but has been classified as 'Interest Suspense' in the Balance Sheet.
2. Balances of Rs. 98,055.06 in Savings Bank Account and of Rs. 4,32,491/- in Fixed Deposit Accounts of the bank have been classified as 'Other Receivable' in the Balance Sheet.

The Managing Committee is monitoring the situation and hopes for the recovery of the amount invested in the bank.

11. ADDITIONAL GROUND RENT DEMANDED BY BMC

As mentioned in our previous Annual Report, BMC has increased the amount payable by the Sabha for giving out the I.M.Pai Hall of Kreedha Mandir for social functions from Rs. 4,000/- p.a. to Rs. 40,000/- p.a. or one-third of the amount collected, whichever is higher. This change has been effected retrospectively from 2000-2001. The Sabha is making all efforts to get the amount reduced, but has not met with any success in this regard so far. In the meanwhile, BMC has sent a notice stating that they will be levying 18% simple interest on the amount outstanding after 1.6.2003. Our efforts to get the amount reduced continue. However, as a measure of conservatism, provisions have regularly been made in the accounts for the amount payable to BMC. As on date, a total amount of Rs. 4,23,256/- has been provided in the books on this account. The Managing Committee hopes for a favourable resolution of this issue.

12. Acknowledgements/Thanks

The Managing Committee is extremely grateful to

- a) OUR TRUSTEES: Shri Dinkar A. Kamat, Shri K. V. Kamath and Smt. Sudha V. Kini for their guidance and support.
- b) OUR AUDITOR: Shri B. R. Prabhu, C.A. for his honorary services to the Sabha for the past several decades.
- c) OUR INCOME TAX ADVISOR: Shri Anant N. Pai, C.A. for his

honorary services to the Sabha with regard to the Income Tax matters.

- d) OUR SPONSORS, DONORS & ADVERTISERS: Who have been generous to extend financial help via sponsorship, Donations and Advertisements.

13. OBITUARY:

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

For and on behalf of the Managing Committee

Shri S. D. Shenoy
Shri Anil J. Acharya
Shri Satish V. Manel
Jt. Hon. Secretaries

Place : Mumbai
Date : 17th December 2005

Best Wishes from

Sunil Shenoy Renuka Shenoy Pushpa Shenoy
(Directors)

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Chunabhatti, Sion, Mumbai 400 022.

Tel.Nos.: 25235281 / 25236310 / 25241497
E-mail : sunren@vsnl.com

**NAMES OF MEMBERS ENROLLED FROM
1ST APRIL 2004 TO 31ST MARCH 2005**

(A) PATRONS

NAYAK
MRS. NEETA J. NP 2326

(B) LIFE MEMBERS

BHANDARKAR
MS. URMILA L. NL 2304

BHATKAL
MR. RAJESH N. NL 2314

GADIYAR
MRS. VRUNDA M. NL 2308

HEGDE
MR. VIJAYKUMAR NL 2330

JOSHI
MRS. SUVARNA U. NL 2305

KAMATH
MR. RAMNATH G. NL 2306
MR. SATISH NL 2309
MR. LAXMINARAYAN S. NL 2312
MRS. MEERA L. NL 2313
MRS. SMITA R. NL 2315
MR. MULKI NARAD NL 2319
MRS. VEENA V. NL 2324

KINI
MRS. RADHA NL 2300
MS. AJITA NL 2301
MR. VITTOBA U. NL 2321
MRS. JYOTIKA NL 2329

NAYAK
MR. MANJUNATH D. NL 2302
MRS. PRATHIMA P. NL 2310

MR. PRASHANT P. NL 2322

PAI
MR. G. P. NL 2318
MR. JAGDISH NL 2320
MRS. SAGUNA V. NL 2323
MR. S.R. NL 2328

PRABHU
MR. SOODA DAMODAR NL 2325

SAUDAGAR
MR. RAMNATH V. NL 2316

SHANBHAG
MR. SURESH P. NL 2317

SHANBHOGUE
MR. B.AVINASH NL 2303

SHENAI
MRS. SUGANDHI R. NL 2327

SHENOY
MR. KRISHNAKUMAR R. NL 2331

SOMPURKAR
MR. DEEPAK M. NL 2311

TALLUR
MRS. GEETA R. NL 2307

IMPORTANT NOTE

Members are requested to intimate in writing to the Sabha's office any change in 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. After sending our mail to the members, we receive back some mail with postal remarks such as 'Left', 'Not Known' etc. Periodically, these names are struck off from our mailing list, unless we get the 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 2004-2005**

Sr. No.	Name of Donor	Nature of Donation	Amount Rs.
1.	Mr. Mulky Vittal Rao & Mrs. Maya Vittal Rao	Vidyanidhi Fund	15,000
2.	Dr. Arati B.Kamath	M.S.Educational Award Endowment in memory of her husband Mr. Suresh Pye	10,000
3.	Mr. D.M.Bhandarkar	Vidyanidhi Endowment	10,000
4.	Mrs. Ravikala Ashok Baliga & Mrs. Nayana Nitin Shenoy	Vidyanidhi Endowment in memory of Late Mr. Ashok Chandra Baliga	10,000
5.	Mr. B.T. Mallya	- do -	5,000
6.	Mr. V.S. Kamath	- do -	5,000
7.	Mr. Prashant P.Pai & Mrs. Vidya P.Pai	M.S.Educational Award Endowment in memory of Dr. Pandurang M.Pai	5,000
8.	Dr. V.R.Prabhu	Vidyanidhi Fund	5,000
9.	Mrs. Nalini & Dr.S.G.Bhat	Vidyanidhi Fund	5,000
10.	Ms. Ajita Kini	Vidyanidhi Fund	5,000
11.	Mrs. Sudha V.Kini	Vidyanidhi Fund	5,000
12.	Nagur Raman Pai Memorial Trust	Vidyanidhi Fund	5,000
13.	Mrs. Sumati V.Prabhu	Vidyanidhi Fund	5,000
14.	Mrs. Radha & Mr. Purushottam Baliga	Vidyanidhi Fund	5,000
15.	G.S.B.Sarvajani Ganeshotsav Samiti, Wadala	Vidyanidhi Fund	5,000
16.	Mrs. Swarupa Shrinath Kamat	Vidyanidhi Fund	3,001
17.	Mr. Manoranjan M.Pai & Mrs. Sharada M.Pai	Vidyanidhi Fund	3,000
18.	Mrs. Nirmala Ramdas Shenoy	Vidyanidhi Endowment in memory of Late Mr. Ashok Chandra Baliga	3,000
19.	Dr. A.M.Pai	Vidyanidhi Fund	2,500
20.	Mr. S.P.Kamath	Vidyanidhi Fund	2,500
21.	Mr. Mohan Narayan Shenoi	M. S. Marriage Assistance Fund	2,500
22.	Mrs. Sanjivi Bhat	Vidyanidhi Fund	2,002
23.	Mr. Muralidhar Hegde & Mrs. Mohini Hegde	Vidyanidhi Fund	2,001

24.	Mr. R.S.Kudva	Vidyanidhi Fund	2,001
25.	Ms.M.Nalina Nayak	Vidyanidhi Fund	2,000
26.	Mrs. Padmavati P.Bhat	Vidyanidhi Fund	2,000
27.	GSBS Mahila Shakha	Bhajan Fund	2,000
28.	Mr. N.G.Mallya	Vidyanidhi Fund	2,000
29.	Mr. U.N.Kini	Vidyanidhi Endowment in memory of Late Mr. Ashok Chandra Baliga	2,000
30.	Mr.K.Rohidas Sharma	Vidyanidhi Fund	1,500
31.	Dr. S.R.Prabhu	Vidyanidhi Fund	1,500
32.	Mrs. Rohini Nayak	Vidyanidhi Fund	1,010
33.	Mrs. & Mr.Bola Annappa Kamath	Vidyanidhi Fund	1,005
34.	Mr. Shivanand Shenoy & Smt. Saroj Shenoy	Vidyanidhi Fund in memory of Master Sudeep Shenoy	1,001
35.	Mrs. Vatsala Nayak	Vidyanidhi Fund	1,001
36.	Mrs. & Mr. V.N.Malya	Vidyanidhi Fund	1,001
37.	Mrs. Chandrakala Baliga	Vidyanidhi Fund	1,001
38.	Dr.Anand Pandurang Pai	Vidyanidhi Fund	1,001
39.	Mr. Prashant Pai	Vidyanidhi Fund	1,001
40.	Mrs. Meera R.Gadiyar	Vidyanidhi Fund	1,001
41.	Mrs. Kishori J.Udeshi	Vidyanidhi Fund	1,001
42.	Mr. P.R.Shenoy	Vidyanidhi Fund	1,001
43.	Mrs. Jayanti K.Kamath	Vidyanidhi Fund	1,001
44.	Mrs. Sushila M.Pai	Vidyanidhi Fund	1,000
45.	Mr. M.S.Shenoy	Vidyanidhi Fund	1,000
46.	Mr. T.Mohandas P.Pai	Vidyanidhi Fund	1,000
47.	Mr. R.L.Kamat	Vidyanidhi Fund	1,000
48.	Mrs. Shanta L.Shenoy	Vidyanidhi Fund	1,000
49.	Mrs. & Mr. Uday V.Malya	Vidyanidhi Fund	1,000
50.	Mr. Santoor Ganapathi Maliya	Vidyanidhi Fund	1,000
51.	Mr. D.S.Nagendra Rao	Vidyanidhi Fund	1,000
52.	Mr. B.A.Rao	Vidyanidhi Fund	1,000
53.	Mrs. Ranjana R.Prabhu	Vidyanidhi Fund	1,000
54.	Mrs. Radha Kini	Vidyanidhi Fund	1,000
55.	Mr. Manoranjan M. Pai & Mrs. Sharada M. Pai	Marriage Assistance Fund	1,000
56.	Mr. A. A. Pye	Vidyanidhi Fund in memory of his son Mr. Suresh A.Pye	1,000
57.	Mr. U.J.Kini	Vidyanidhi Fund	1,000
58.	Mr. M.S.Prabhu	Vidyanidhi Fund	1,000
59.	Mr. J.P.Nayak	Vidyanidhi Fund	1,000
60.	Dr. Arati B.Kamath	M.S.Edu. Award 2004	1,000

REPORT OF THE G.S.B. SABHA MAHILA SHAKHA FOR 2004-2005

The following cultural and recreational activities were conducted by the Mahila Shakha during 2004-2005.

11th April 2004: 35th Get-together of eligible boys and girls along with their parents/guardians sponsored by Shri K. N. Shenoy & Smt. Kasturi Shenoy.

23rd May 2004: 36th Get-together of eligible boys and girls with their parents/guardians held at Kreedha Mandir. A booklet written by Smt. Gita R. Pai, Saga of Alliance in G.S.B. Community was released by Shri V.D.Kerkar and Smt. Vimala Kerkar. 500 copies were donated to G.S.B. Sabha, proceeds from the sale of which would go to the Sabha.

19th August 2004: Sharavan Haldi Kum Kum at Dwarkanath Bhavan Hall, Dr. Gopinath Shenoy gave an informative talk on Menopause. A gift wrapping competition was held. Smt. Meera Acharya & Smt. Sandhya Kamath were the two judges. Smt. Varada Kamath sponsored the programme.

24th August 2004: Our members took part in Sapthah Bhajan at Walkeshwar Kashi Math.

4th October 2004: Annual Get-together at Dwarkanath Bhavan Hall. A cookery competition was held. Making sweet dishes with jaggery. Smt. Pratima Mallya and Smt. Chitra Pai were the judges. Kum. Deepa Kamath, an eminent lawyer, gave a talk on 'Making a Will'.

10th October 2004: Bhajan Competition was held at the I.M.Pai Hall, Kreedha Mandir. Smt. Rajani Mallya and Smt. Geeta Mallya were the two judges.

20th October 2004: Navaratri Haldi Kum Kum held at Dwarkanath Bhavan Hall sponsored by Smt. Sudha G. Pai. A talk on Adhyatma was given by Smt.Kishori Prabhu.

25th December 2004: Annual Anand Bazar at Kreedha Mandir inaugurated by Smt. Pratima T. Mallya. Smt. Asha Kini was the Chief Guest for the evening programme. The Anand Bazar was a grand success.

9th January 2005: 37th Get-together of eligible boys and girls with their parents/guardians held at Kreedha Mandir. A Well Wisher sponsored the programme.

19th January 2005: Sankranti Haldi Kum Kum held at Kreedha Mandir, sponsored by Smt. Vijayalakshmi Shenoy.

An elocution competition on the topic "Lavish spending in Indian marriages" was held and the judges were Smt. Veena Adige and Smt. Seema Prabhu.

26th January 2005: Annual Republic Day Get-together and contributory dinner at Kreedha Mandir. Shri Mohan N.Shenoy, Treasurer, Kotak Mahindra Finance Ltd. and his wife Smt. Usha Shenoy were the Chief Guests. A Fancy Dress Competition was held and the judges were Smt. Nita J. Nayak and Kum. Nikita Shenoy.

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

A housie game was held followed by an entertainment programme by youngsters. A skit 'Monili Vardika' was presented by Smt. Meera Jois and troupe. Smt. Varada Kamath sponsored the cash prize to all participants of entertainment programmes. Smt. Usha Prabhu of Usha Corals donated a jewellery set for the lucky draw. Many well wishers of the Sabha donated other prizes.

20th March 2005: 38th Get-together of eligible boys and girls with their parents/guardians sponsored by Smt. & Shri Katpady Damodar Shenoy was held at Kreedha Mandir.

31st March 2005: Ladies Sports Day held at I. M. Pai Hall, Kreedha Mandir. Smt. Varada Kamath gave away the prizes.

Mahila Shakha is grateful to the Mumbai Committee of Shree Samsthan Gokarn Parthagali Jeevotham Mutt for permitting the use of their Hall at Shree Dwarkanath Bhavan for holding three functions of the Mahila Shakha free of charge.

The attendance particulars of the Mahila Shakha Committee members at meetings held during the year 2004-2005.

ATTENDANCE PARTICULARS

Name	Designation	Total no. of Meetings	
		Attended	Out of
Smt. Vatsala R. Shenoy	President	10	11
Smt. Durga C. Shenoy	Vice President	10	11
Smt. Lata A. Joshi	Vice President	10	11
Smt. Prema R. Kuloor	Vice President	5	11
Smt. Shanteri N. Nayak	Hon.Secretary	11	11
Smt. Vasanti S. Nayak	Jt.Hon.Secretary	11	11
Smt. Vidya V. Kamath	Jt.Hon.Secretary	9	11
Smt. Maya S. Nayak	Hon. Treasurer	11	11
Smt. Ashalata V. Kamath	Jt.Hon.Treasurer	7	11
Smt. Sujata R. Bhat	Jt.Hon.Treasurer	6	11
Smt. Sudha G. Pai	Sabha President	8	11
Smt. Indira D. Pai	expired in Oct.04	2	6
Smt. Sharada A. Rao		7	11
Smt. Meera N. Jois		9	11
Smt. Vlasini K. Bhandarkar		5	11
Smt. Suman M. Pai		5	11
Smt. Vatsala K. Nayak		7	11
Smt. Meera U. Shenoy		4	11
Smt. Rekha P. Bhat		6	11
Smt. Geetha G. Shenoy	Resigned in Oct.04	3	5
Smt. Savitha H. Nayak		3	5
Smt. Seema S. Pai		3	5
Smt. Beena N. Shenoy		2	5
Smt. Chandrika S. Bhat		1	5

REPORT – G.S.B.S. MEDICAL TRUST

Though the year Fiscal 2004-2005 did not witness any spectacular changes in the activities, the year recorded moderate upward swing in the fortunes of the Trust. The Trust not only registered an increase in its annual billing, but also laid foundations for bigger things to come. The planning for widening the scope of activities in terms of reaching out to new areas in the City was actively pursued, and by the end of the year the expansion plans were nearing fruition.

The Board of Trustees met six times during the year. There were two scheduled retirements. Dr. A.V. Rao, Hon. Secretary & Trustee and Dr.(Mrs.) Maya Kalelkar, Trustee retired at the end of their term on June 30, 2004 and being eligible for re-appointment, were requested to continue on the Board to which they consented.

FINANCE

Financial health remained sound all through the year with gross earnings recording Rs.1.27 crore - an increase of 8.66% over the previous year. The Trust had Rs.1.12 crore parked as Fixed Deposits in Banks and the Dadar Post Office as on March 31,2005. The net surplus remained, as always, a modest one at the close of the year.

THE SUPERSPECIALITY CENTRE

This wing had a fairly smooth run. The various investigative equipment installed there had flawless performances and added handsomely to the kitty. There were 161 Gastrosopies, 353 Mammographies, 416 Stress Tests, 592 2-D Echocardiograms with Colour Doppler procedures, 3428 Ultrasonographies, 357 Orthopantomograms & Cephalograms, 130 Pulmonary Function Tests, 102 Electroencephalograms, 134 Bone Mineral Densitometries and 35 Audiometries. The number of patients who came for Superspeciality investigations stood at 13845 during F. 2004-2005 as against 11185 during F.2003-2004 - a rise of 24%.

THE MEDICAL CENTRE :

The original Medical Centre at Dasturwadi also performed admirably. The patient dissatisfaction was almost non-existent and the popularity remained at a high level. The number of patients serviced stood at 59,318 during F.2004-2005 as against 57,878 during the previous year - a rise of 3%. This is an impressive performance considering the fact that there had been a addition to either equipment for new procedures or manpower at this Centre during the year under review.

PRE-INSURANCE MEDICAL CHECK-UP:

Early forays into burgeoning new sector of Insurance in 2002 have started paying rich dividends. Starting with ICICI Prudential in 2002-2003, the Trust has made significant progress in roping in business

from a host of multinational insurance companies operating in India. In fact, today, our Superspeciality Centre occupies a pre-eminent position in insurance medical check-up business with about 300% increase in the number of customers serviced during the year F. 2004-2005.

MEDICAL CAMPS :

The year was replete with check-up camps - some of them free and some heavily subsidized. There were two free Asthama check-up camps at the Medical Centre - first on 27.02.2005 sponsored by Radiant Division of Sun Pharmaceuticals and the subsequent on 12.06.2005 sponsored by Cipla Limited. The camps lasted for 3 hours in the morning and about 50 Asthama patients benefited in each of the above.

The Centre also arranged for "Free Diabetes check-up camps" - first on 02.01.2005 sponsored by Healthcon Division of Glenmark Pharmaceuticals and the second one on 16.01.2005 sponsored by Centaur Pharmaceuticals.

On 15.05.2005 a Free Orthopaedic check-up camp was organized at the Superspeciality Centre for four hours during the morning session. About 40 people benefited in this.

Apart from the above there were two heavily subsidized camps. The first one was held on 25.12.2004 at GSB Sabha, Kurla, Chembur, Ghatkopar (K.C.G.) Regd. At this camp 56 of their members got themselves checked up for Lipid Profile and Blood Sugar levels.

On the republic Day 2005 we has a camp for members of the G.S.B. Sabha, Matunga for check up of Blood Pressure, E.C.G., Random Blood Sugar and Bone Mineral Densitometry. At this camp lasting two hours 43 people were attended successfully.

HEALTHY BABY CONTEST :

The contest this year was held on 11th September 2005 at the Dwarkanath Bhavan. There were in all 25 entries in the age group of 0-1 year and 41 entries in the age group of 1-3 years.

On the whole the year was a satisfactory one amply contributing to the achievement of enshrined objectives.

AUDITOR'S REPORT

TO THE MEMBERS OF GOWD SARASWAT BRAHMAN SABHA, MUMBAI

I have audited the attached balance sheet of Gowd Saraswat Brahman Sabha, Mumbai as at 31st March, 2005 and also the Income and Expenditure Account for the year ended on that date annexed thereto. These financial statements are the responsibility of the Sabha's management. My responsibility is to express an opinion on these financial statements based on my audit.

I conducted my audit in accordance with auditing standards generally accepted in India. Those standards require that I plan and perform the audit to obtain reasonable assurance whether the financial statements are free of material mis-statement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. I believe that my audit provides a reasonable basis for my opinion.

I report that:

- (a) I have obtained all the information and explanations which to the best of my knowledge and belief were necessary for the purpose of my audit;
- (b) The financial statements have been prepared in accordance with the requirements of the Bombay Public Trust Act 1950 and the Rules therein;
- (c) In my opinion and to the best of my information and according to the explanations given to me, the financial statements give a true and fair view in conformity with the accounting principles generally accepted in India;
 - (i) in the case of the balance sheet, of the state of affairs of the Sabha as at 31st March 2005 and
 - (ii) in the case of the income and expenditure account, of the surplus for the year ended on that date (after appropriations made and shown therein)

My audit report under Rule 19 of the Bombay Public Trust Rules, 1951 is annexed thereto.

Place : Mumbai
Date : December 17, 2005

B. R. Prabhu
Chartered Accountant
M. No. 01272

**Report of an auditor relating to accounts audited
Under sub-section (2) of section 33 & 34 and rule 19
Of the Bombay Public Trusts Act**

Registration No. : A-1618 (BOM)
Name of the Public Trust : GOWD SARASWAT BRAHMAN SABHA, MUMBAI
For the year ending : 31ST MARCH 2005

- | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| (a) Whether accounts are maintained regularly and in Accordance with the provisions of the Act and the Rules; | YES |
| (b) Whether receipts and disbursements are properly And correctly shown in the accounts; | YES |
| (c) Whether the cash balance and vouchers in the custody Of the manager or trustee on the date of audit were in Agreement with the accounts; | YES |
| (d) Whether all books, deeds, accounts, vouchers or other Documents or records required by the auditor were Produced before him; | YES |
| (e) Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with; | YES |
| (f) Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him; | YES |
| (g) Whether any property of funds of the Trust were Applied for any object or purpose other than the Object or purpose of the trust; | NO |
| (h) The amounts of outstandings for more than one year And the amounts written off, if any | O/s for more than One year: Rs.500/- |
| (i) Whether tenders were invited for repairs or Construction involving expenditure exceeding Rs. 5000/-; | YES |
| (j) Whether any money of the public trust has been Invested contrary to the provisions of Section 35; | NO |
| (k) Alienations, if any, of the immovable property Contrary to the provisions of Section 36 which have Come to the notice of the auditor; | NONE |

- | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|
| (i) All cases of irregular, illegal or improper expenditure Or failure or omission to recover monies or other Property belonging to the public trust or of loss or Waste of money or other property thereof, and whether Such expenditure, failure, omission, loss or waste was caused in consequence of breach of trust or Misapplication or any other misconduct on the part of The trustees or any other person while in the management Of the trust; | NONE |
| (m) Whether the budget has been filed in the form provided by Rule 16A; | NO |
| (n) Whether the maximum and minimum number of the trustees is Maintained; | YES |
| (o) Whether the meetings are held regularly as provided in such instrument; | YES |
| (p) Whether the minute books of the proceedings of the meeting is maintained; | YES |
| (q) Whether any of the trustees has any interest in the Investment of the Trust; | NO |
| (r) Whether any of the trustees is a debtor or creditor of The Trust; | NO |
| (s) Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly compiled with by the trustees during the period of audit; | N.A. |
| (t) Any special matter which the auditor may think fit or Necessary to bring to the notice of the Deputy or Assistant Commissioner. | NONE |

Dated at : 17.12.2005

B.R.PRABHU,
Chartered Accountant
M.No.01272

I certify that amount of donations which are credited directly to earmarked funds (corpus) as donations towards corpus are donations received with specific direction that they shall form part of the corpus of the earmarked fund. I have verified the communications in writing received from the donors to that effect.

Dated at : 17.12.2005

B. R. PRABHU,
Chartered Accountant
M.No.01272

**GOWD SARASWAT BRAHMAN
INCOME AND EXPENDITURE ACCOUNT**

EXPENDITURE	Rs.Ps.	Rs.Ps.
TO EXPENSES IN RESPECT OF PROPERTY		
Ground Rent	43,819.00	
Rates, Taxes & Cesses	14,372.00	
Water Charges	6,429.00	
Insurance	1,355.00	
Repairs & Maintenance	<u>15,059.00</u>	81,034.00
TO ESTABLISHMENT EXPENSES		
Salaries, Wages & Allowances	61,000.00	
Repairs & Maintenance	5,727.00	
Printing & Stationery	13,213.00	
Electricity Charges	3,592.00	
Postage & Telephone	20,892.00	
Sundry Expenses	<u>24,222.00</u>	128,646.00
TO DEPRECIATION		19,307.00
TO CONTRIBUTION TO PUBLIC TRUST FUND		9,994.00
TO EXPENDITURE ON OBJECTS OF THE TRUST		
Educational	199,135.00	
Relief Of Poverty (Marriage Assistance)	30,000.00	
Religious	14,436.00	
Sports	86,784.00	
Social Functions & Activities	<u>37,522.00</u>	367,877.00
TO AMOUNTS TRANSFERRED TO SPECIFIC FUNDS (NET) (As per Schedule 'E' Attached)		34,564.50
TO EXCESS OF INCOME OVER EXPENDITURE		57,983.02
TOTAL		<u>699,405.52</u>

See Schedule 'F' for Notes to Accounts
AS PER MY REPORT OF THIS DATE

Mumbai
December, 17, 2005

(B.R.PRABHU)
Chartered Accountant
M. No. 01272

**SABHA, MUMBAI (A-1618[BOM])
FOR THE YEAR ENDED 31st MARCH 2005**

INCOME	Rs.Ps.	Rs.Ps.
BY INTEREST ACCRUED		
On Securities (Bonds)	28,500.00	
On Fixed Deposits with Public Sector Companies	47,714.54	
On Fixed Deposits with Banks	159,420.48	
On Savings Accounts with Banks	<u>4,257.00</u>	239,892.02
BY DONATIONS IN CASH OR IN KIND		256,498.00
BY ADVERTISING RECEIPTS		77,210.00
BY INCOME FROM OTHER SOURCES		
Sports Club Fees, Sponsorship & Ground Charges	108,459.00	
Carrom Tournament Surplus	2,553.00	
Surplus On Release Of Eligible Boys List	3,831.50	
Surplus On Release Of Educational / Cultural Publication	<u>2,680.00</u>	117,523.50
BY PATRONSHIP, LIFE MEMBERSHIP & ENTRANCE FEES RECEIVED		8,282.00
TOTAL		<u>699,405.52</u>

(SMT. SUDHA G. PAI)
President

(S. D. SHENOY)
(ANIL J. ACHARYA)
(SATISH V. MANEL)
Jt. Hon. Secretaries

(V. R. SHENOY)
(UDAY V. MALYA)
Jt. Hon. Treasurers

**GOWD SARASWAT BRAHMAN
BALANCE SHEET AS ON**

FUNDS AND LIABILITIES	Rs.Ps.	Rs.Ps.
TRUST FUND OR CORPUS (General Fund)		
Balance as per last Balance Sheet	416,798.72	
Add : Transfer from Income & Expenditure Account (being Patronship, Life Membership & Entrance Fees)	<u>8,282.00</u>	425,080.72
OTHER EARMARKED FUNDS		
Endowments & Other Corpus Funds As per Schedule 'A' attached	1,904,101.95	
Other Funds & Reserves As per Schedule 'B' attached	<u>1,552,817.59</u>	3,456,919.54
LIABILITIES		
For Expenses & Others	438,656.00	
For Deposits	114,000.00	
For Advance Subscriptions & Sponsorships	<u>1,000.00</u>	553,656.00
INTEREST SUSPENSE ACCOUNT		42,595.00
See Schedule F - Notes to Accounts Note 2		
INCOME & EXPENDITURE ACCOUNT		
Balance as per last Balance Sheet	344,513.11	
Add : Excess of Income over Expenditure during the year	<u>57,983.02</u>	402,496.13
TOTAL		<u>4,880,747.39</u>

See Schedule 'F' for Notes to Accounts

AS PER MY REPORT OF THIS DATE

Mumbai
December 17, 2005

(B.R.PRABHU)
Chartered Accountant
M. No. 01272

**SABHA, MUMBAI (A-1618[BOM])
31st MARCH 2005**

ASSETS	Rs.Ps.	Rs.Ps.
IMMOVABLE PROPERTIES		
Sports Pavilion Building		723,882.09
- As per last Balance Sheet		
Water Pipe Line, Compound Wall & Monsoon Protection Cover & Water Tank		
- As per last Balance Sheet	19,008.00	
Less : Depreciation	<u>3,801.00</u>	15,207.00
INVESTMENTS (AT COST)		
As per Schedule 'C' attached		2,600,259.50
FURNITURE, FIXTURES & EQUIPMENTS		
As per Schedule 'D'		74,768.90
STOCK OF BOOKS (At Cost)		544.00
ADVANCES (Including Deposits)		101,155.75
OTHER RECEIVABLES		530,546.06
See Schedule 'F' Notes to Accounts Note 2		
INCOME OUTSTANDING		
Interest Accrued	360,939.94	
Others	<u>500.00</u>	361,439.94
CASH & BANK BALANCES		
Cash on hand	5,945.82	
In Savings Accounts with Banks (in the name of the Sabha)		
Canara Bank	3,063.50	
Syndicate Bank	118,687.33	
Union Bank	<u>345,247.50</u>	472,944.15
TOTAL		<u>4,880,747.39</u>

(SMT. SUDHA G. PAI)
President

(S. D. SHENOY)
(ANIL J. ACHARYA)
(SATISH V. MANEL)
Jt. Hon. Secretaries

(V. R. SHENOY)
(UDAY V. MALYA)
Jt. Hon. Treasurers

GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'A'

**ENDOWMENT AND OTHER CORPUS FUNDS
AS ON 31st MARCH 2005**

DESCRIPTION	Balance As On 01.04.04 Rs.Ps.	Contribution During the Year Rs.Ps.	Balance As On 31.03.05 Rs.Ps.
Bhajan Endowment Fund	6,894.00		6,894.00
Vidyanidhi Endowment Fund	557,940.00	35,000.00	592,940.00
M. S. Bhajan Class Endowment Fund	10,000.00		10,000.00
M.S. Marriage Assistance Endowment Fund	297,683.00		297,683.00
M.S. Educational Awards Endowment Fund	136,900.00	15,000.00	151,900.00
M.S. Social Activities Endowment Fund	65,001.00		65,001.00
Building Pavilion Fund (Corpus)	779,683.95		779,683.95
	<u>1,854,101.95</u>	<u>50,000.00</u>	<u>1,904,101.95</u>

GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'B'

OTHER FUNDS AND RESERVES AS ON 31st MARCH 2005

	Rs.Ps.	Rs.Ps.	Rs.Ps.
1. BHAJAN COMMITTEE FUND			
Balance as per last Balance Sheet		50,163.86	
Less : Transfer to Income & Expenditure Account		<u>(4,461.00)</u>	45,702.86
Representing :			
Donation	2,525.00		
Interest	<u>689.00</u>		
	3,214.00		
Less : Bhajan Expenses	<u>7,675.00</u>		
	(4,461.00)		
2. VIDYANIDHI FUND			
Balance as per last Balance Sheet		247,321.24	
Less : Transfer to Income & Expenditure Account		<u>(27,809.00)</u>	219,512.24
Representing :			
Donation	104,782.00		
Interest	<u>55,794.00</u>		
	160,576.00		
Less : Educational Assistance Disbursed	187,300.00		
Printing & Stationery Expenses	<u>1,085.00</u>		
	(27,809.00)		
3. M. S. BHAJAN CLASS FUND			
Balance as per last Balance Sheet		4,158.49	
Add : Transfer from Income & Expenditure A/c		<u>600.00</u>	4,758.49
Representing :			
Interest	1,000.00		
Less : Expenses	<u>400.00</u>		
	600.00		

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2005
(Cont'd)

	Rs.Ps.	Rs.Ps.	Rs.Ps.
4. M.S. MARRIAGE ASSISTANCE FUND			
Balance as per last Balance Sheet	127,022.30		
Add : Transfer from Income & Expenditure A/c	<u>5,874.50</u>		132,896.80
Representing :			
Donation	3,500.00		
Interest	29,768.00		
Surplus from release of Eligible Boys			
Information List	<u>3,831.50</u>		
	37,099.50		
Less : Marriage Assistance Given	30,000.00		
Printing & Other Expenses	<u>1,225.00</u>		
	5,874.50		
5. SPORTS COMMITTEE FUND			
Balance as per last Balance Sheet	450,216.09		
Less : Transfer to Income & Expenditure A/c	<u>(3,828.00)</u>		446,388.09
Representing :			
Sports Fees etc.	21,509.00		
Carrom Tournament Surplus	2,553.00		
Interest	<u>1,712.00</u>		
	25,774.00		
Less : Expenses	28,970.00		
Depreciation	<u>632.00</u>		
	(3,828.00)		
6. M. S. EDUCATIONAL AWARDS FUND			
Balance as per last Balance Sheet	48,271.00		
Add : Transfer from Income & Expenditure A/c	<u>4,440.00</u>		52,711.00
Representing :			
Donation	1,500.00		
Interest	<u>13,690.00</u>		
	15,190.00		
Less : Awards Given	9,600.00		
Printing Expenses	<u>1,150.00</u>		
	4,440.00		

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2005
(Cont'd)

	Rs.Ps.	Rs.Ps.	Rs.Ps.
7. M. S. SOCIAL ACTIVITIES FUND			
Balance as per last Balance Sheet	45,528.11		
Add : Transfer from Income & Expenditure A/c	<u>2,778.00</u>		48,306.11
Representing :			
Interest	<u>6,500.00</u>		
	6,500.00		
Less : Expenses	<u>3,722.00</u>		
	2,778.00		
8. GSBS PROJECT FOR DEVELOPING SPORTS TALENT AMONG YOUNGSTERS			
Balance as per last Balance Sheet	103,399.00		
Add : Transfer from Income & Expenditure A/c	<u>29,136.00</u>		132,535.00
Representing :			
Fees	86,950.00		
Less : Net expenditure on Project activity	<u>57,814.00</u>		
	29,136.00		
9. SPORTS PAVILION BUILDING & OFFICE REPAIRS, RENOVATION & EXTENSION FUND			
Balance as per last Balance Sheet			354,000.00
10. SPORTS PAVILION BUILDING REPAIRS & MAINTENANCE FUND			
Balance as per last Balance Sheet	96,455.00		
Add : Transfer from Income & Expenditure A/c	<u>19,552.00</u>		116,007.00
Representing :			
Donation	<u>19,552.00</u>		
	19,552.00		
TOTAL			<u>1,552,817.59</u>

GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'C'

INVESTMENTS AS ON 31st MARCH 2005

LONG TERM	Rs.Ps.	Rs.Ps.
IN FIXED DEPOSITS WITH BANKS		
Corporation Bank	250,000.00	
NKGSB Co-operative Bank Ltd.	261,083.00	
Bank of Baroda	328,217.00	
Saraswat Co-operative Bank Ltd.	452,429.00	
Shamrao Vitthal Co-op Bank	<u>300,000.00</u>	1,591,729.00
IN FIXED DEPOSITS WITH PUBLIC SECTOR UNDERTAKINGS		
Bharat Petroleum Corporation Ltd.	100,000.00	
Housing & Urban Development Corp. Ltd.	<u>130,000.00</u>	230,000.00
IN BONDS OF		
GOI 8 % Bonds	500,000.00	
ICICI - 14 % Regular Income Bonds		
15 of Rs. 5,000/- each	<u>74,062.50</u>	574,062.50
(Face Value Rs. 75,000/-)		
TOTAL LONG TERM INVESTMENTS		2,395,791.50
SHORT TERM		
In Short Term Deposits with Union Bank Of India		204,468.00
TOTAL INVESTMENTS AS ON 31st MARCH 2005		<u>2,600,259.50</u>

GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'D'

**FURNITURE, FIXTURES AND EQUIPMENT
AS ON 31st MARCH 2005**

Particulars	Written Down Value as on 01.04.2004 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 31.3.2005 Rs. Ps.
Bhajan Equipment	247.43			37.00	210.43
EDP Equipment	3,548.00			2,128.00	1,420.00
Office Equipment	5,617.72			843.00	4,774.72
Furniture & Fixtures	73,474.75			11,021.00	62,453.75
Sports Pavilion Equipment	3,160.00			632.00	2,528.00
Fire Fighting Equipment-Pavillion	4,227.00			845.00	3,382.00
TOTAL	90,274.90	0.00	0.00	15,506.00	74,768.90

SCHEDULE 'E'

**AMOUNTS TRANSFERRED FROM / (TO) SPECIFIC ACTIVITIES
FUNDS FROM INCOME AND EXPENDITURE
ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2005**

	Rs.Ps.
Trust Fund(Patronship, Life Membership & Entrance Fees)	8,282.00
Bhajan Committee Fund	(4,461.00)
Vidyanidhi Fund	(27,809.00)
M.S.Bhajan Class Fund	600.00
M.S. Marriage Assistance Fund	5,874.50
Sports Committee Fund	(3,828.00)
M.S. Educational Awards Fund	4,440.00
M.S. Social Activities Fund	2,778.00
GSBS Project for Developing Sports Talent Among Youngsters (Reserve)	29,136.00
Sports Pavilion Building Repairs & Maintenance Fund	19,552.00
TOTAL	<u>34,564.50</u>

SCHEDULE 'F'

NOTES TO 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. Long Term Investments are stated at cost and provision is made for any permanent diminution in it's value. Short Term Investments are stated at lower of cost or net realisable 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 is having a Savings Bank Account with and had also invested in the Fixed Deposits of South Indian Co-operative Bank, Matunga Branch. The transactions of the Sabha with this bank date for more than 15 years. The bank reported large NPAs for the year 2003-2004, as a result of which several depositors approached the bank for withdrawing their money from the bank, leading to a run on the bank. The Reserve Bank Of India intervened and placed a moratorium on the bank on 9.8.2004 and imposed restrictions on the bank's transactions. These restrictions continue to be in force on the date of the signing of this report. In view of the prevailing uncertainty of recovering the monies lying with the said bank, the balance in Savings Bank Account as on 31.03.2005 of Rs. 98,055.06 and the amount invested in Fixed Deposits of Rs. 4,32,491/- has not been classified as Cash And Bank Balances and Investments respectively but has been classified as Other Receivables. Also, interest of Rs. 2,534/- credited by the bank on Savings Bank Account and Rs. 40,061/- credited by the bank on Fixed Deposits during the year has not been treated as income and the same has been carried under Interest Suspense Account.

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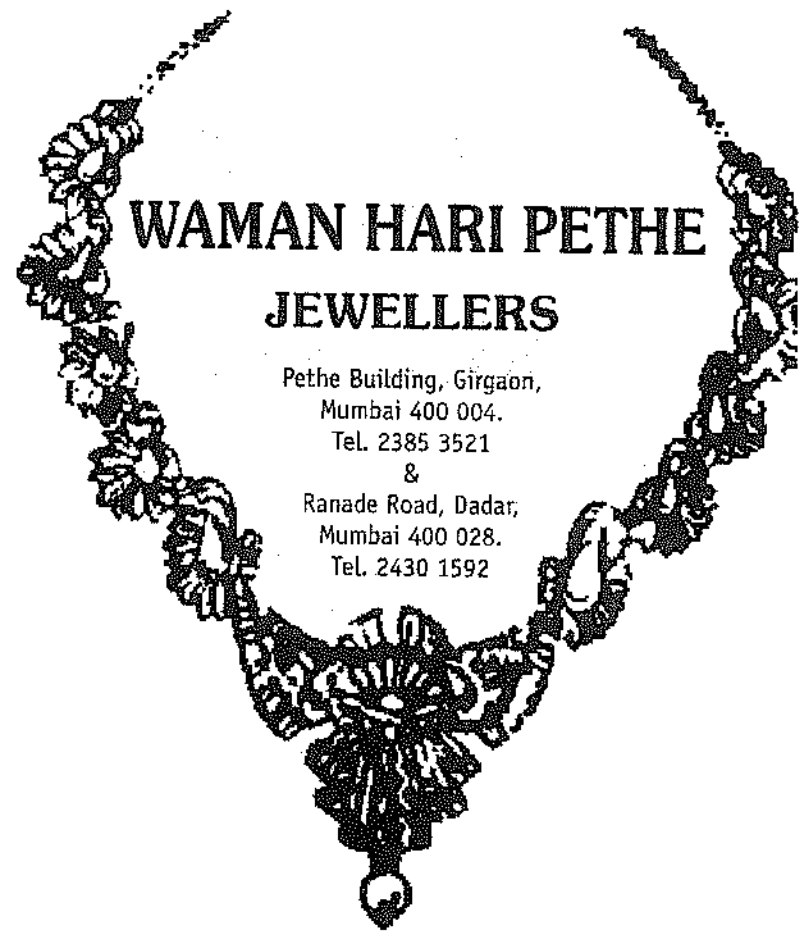
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SUNDAY CLOSED**

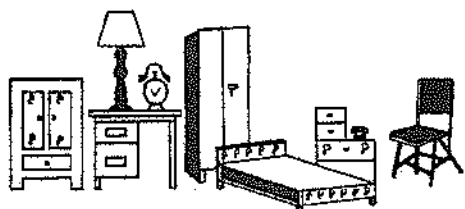
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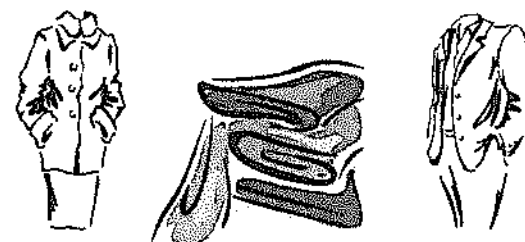
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ಕೊಂಕಣಿ ಭಾಂಡವರಿಗೊಂದು ಸಂತೋಷದ ಸುದ್ದಿ.....
ಇದೀಗ ಚೆಂಬೂರಿನಲ್ಲಿ ನೂತನವಾಗಿ ಆರಂಭಗೊಂಡು ನಿಮ್ಮ
ಸೇವೆಗೆ ಸಿದ್ಧವಾಗಿ ನಿಂತಿದೆ.
ಮದುವೆ ಸೀರೆಗಳ ಮಳಿಗೆ

ಸರೋಜ್ ಸಿಲ್ಕ್

ಕಾಂಜೀವರಂ, ಜರತಾರಿ ಸೀರೆಗಳು ಹಾಗೂ ವಿಭಿನ್ನ ಮಾದರಿಯ
ಎಂಬ್ರಾಡರಿ ಸೀರೆಗಳು, ಪ್ಯಾನ್ಸಿ ಸೀರೆಗಳು ಹಾಗೂ ಡ್ರೆಸ್
ಮೆಟೀರಿಯಲ್‌ಗಳು ಯೋಗ್ಯ ಬೆಲೆಯಲ್ಲಿ ಲಭ್ಯವಿದೆ.
ಒಮ್ಮೆ ಭೇಟಿ ನೀಡಿರಿ

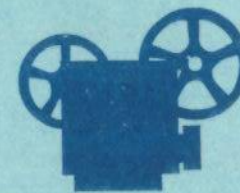
ನಮ್ಮ ವಿಳಾಸ : ಓಂ ಪ್ರಕಾಶ್ ಆರ್ಟ್, ಅಂಬೇಡ್ಕರ್ ಗಾರ್ಡನ್‌ನ ಎದುರುಗಡೆ,
ಸಿಟಿ ಮಾರ್ಲನ್ ಬಳಿ, ಚೆಂಬೂರು, ಪೂರ್ವ-೪೦೦ ೦೭೧
ದೂರವಾಣಿ : 55799763

**LIST OF DONORS TO
DESTITUTE SENIOR CITIZENS WELFARE ENDOWMENT FUND**

Sr.No.	Name	Amount
1.	Mr. M. V. Kini	50,000.00
2.	Mrs. Sanjivi Bhat	25,000.00
3.	Dr. Vasant R. Acharya, M.D., (U.S.A.) (approx.)	20,000.00
4.	Mr. Baburaya Prabhu	20,000.00
5.	Mrs. Heera Prabhu	10,001.00
6.	Mr. Madhukar Bhandarkar	10,001.00
7.	Mr. K. V. Kamath	10,000.00
8.	Dr. B. M. Acharya Memorial Charitable Trust	10,000.00
9.	Mrs. Prema Kuloor	10,000.00
10.	Mr. B. T. Mallya	10,000.00
11.	Mrs. Vatsala R. Shenoy & Mr. V. R. Shenoy	10,000.00
12.	Mr. P. Dayanand Pai, Bangalore	10,000.00
13.	Mr. V. S. Kamath	10,000.00
14.	Mr. C. J. Shenoy	10,000.00
15.	Mr. U. N. Kini	10,000.00
16.	Dr. R. N. Kini & Mrs. Suman R. Kini	5,500.00
17.	Mr. Nagesh Nayak & Mrs. Shanteri N. Nayak	5,001.00
18.	Mr. K. T. Kini, Pune	5,001.00
19.	A Well Wisher	5,001.00
20.	Dr. V. R. Prabhu	5,000.00
21.	Mrs. Varada Kamath	5,000.00
22.	Mrs. Sudha G. Pai & Mr. K. G. Pai	5,000.00
23.	Mrs. Padmavati V. Bhat	5,000.00
24.	A Well Wisher	5,000.00
25.	Smt. Durga Shenoy	5,000.00
26.	Dr. Niranjana Pai	5,000.00
27.	Mrs. Sharadaben Shantilal Shah	5,000.00

Sr.No.	Name	Amount
28.	Mr. V. G. K. Shenoy, Pune	5,000.00
29.	Mrs. Sudha V. Kini	5,000.00
30.	Mrs. Shobhana-Niranjana Pai	5,000.00
31.	Mrs. Sudha G. Shenoy	5,000.00
32.	Mr. P. C. Nayak, Bangalore	5,000.00
33.	Mr. S. D. Shenoy	5,000.00
34.	Mr. R. L. Kamat	5,000.00
35.	Mr. Ramchandra Nayak, Mangalore	5,000.00
36.	Mr. S. N. Bhat	5,000.00
37.	Mrs. Vilasini Bhandarkar	5,000.00
38.	Mr. Sujir Rajaram Nayak, Mangalore	5,000.00
39.	Mrs. Ashalata V. Kamath & Mr. V. N. Kamath	5,000.00
40.	Mr. Yatish Kini & Mrs. Sandhya Y. Kini	3,000.00
41.	Sion Pharmacy & Stores	2,501.00
42.	Mrs. Meera U. Shenoy	2,500.00
43.	Smt. S. V. Kamath	2,500.00
44.	Mr. Ganesh S. Shanbhag	2,500.00
45.	Mr. Ratnakar Shenoy, Mr. Kamalakar Shenoy and Mr. Uday Shenoy	2,000.00
46.	Ms. Sudha Kudva	1,500.00
47.	Mrs. Vatsala Nayak	1,001.00
48.	Mr. Manoranjan M. Pai	1,001.00
49.	Mrs. Malini Rao	1,001.00
50.	Smt. Tara P. Bhat	1,000.00
51.	Smt. Supriya Bhat	1,000.00
52.	Mrs. Sapna Uday Malya	1,000.00
53.	Mr. B. Srinivas Pai	1,000.00
54.	Mrs. Meera Bhakta	500.00
55.	Mr. Varadaraya Nayak	500.00

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