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GOWD SARASWAT BRAHMAN SABHA, MUMBAI

ESTD. 1934

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

REGD. OFFICE :

101, Shreenidhi, 76 Bhaudaji Road,
Matunga, Mumbai – 400 019.
Tel. : 2408 1499

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. : 2409 6739

NOTICE OF THE 68th ANNUAL GENERAL BODY MEETING

AND

72nd ANNUAL REPORT AND ACCOUNTS FOR THE
FINANCIAL YEAR APRIL 2006 TO MARCH 2007

* Conditions apply. Insurance is the subject matter of notification



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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 Satish V. Manel
Smt. Vidya P. Bhat

JT. HON. TREASURERS

Shri V. R. Shenoy
Shri Uday V. Malya
Shri G. R. Shenoy

MANAGING COMMITTEE MEMBERS

Shri K. M. Kamath	Smt. Shanteri N. Nayak
Shri Krishna N. Bhandarkar	Shri Subhaschandra R. Rao
Shri Anil Acharya	Shri K. R. Bhakta
Shri Ulhas N. Shenoy	Shri P. R. Prabhu
Shri R. V. Prabhu	Shri Ashok Hegdekar

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 :

101, Shreenidhi, 76 Bhaudaji Road,
Matunga, Mumbai – 400 019.
Tel. : 2408 1499

NOTICE

Notice is hereby given that the 68th Annual General Body Meeting of the members of the G.S.B.Sabha, Mumbai will be held on Sunday, the 18th of November, 2007 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 67th Annual General Body Meeting held on 5th November, 2006.
2. To receive and adopt the Managing Committee's Report and the Audited Statement of Accounts for the year 2006-2007.*
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 2009-2010 or earlier.**
4. To ratify the appointment of Dr. A. V. Rao and Dr.(Mrs.) Maya Kalelkar as Trustees of the G. S. B. S. Medical Trust for a period of three years w.e.f. 01.07.2007 ***.
5. To appoint an Hon. Auditor for the year 2007-2008.
6. To transact any other business with the permission of the Chair.

For and on behalf of the Managing Committee

Shri S.D.Shenoy

Place:Mumbai

Shri Satish V.Manel

Date :September 30, 2007

Smt.Vidya Bhat

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 AND WE MAY NOT BE ABLE TO PROVIDE EXTRA COPIES 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 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 Office of the Sabha before Tuesday, 13th November, 2007, 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. Smt.Vidya P. Bhat |
| 5. Shri Uday V. Malya | 6. Shri G.R.Shenoy |
| 7. Shri K.M.Kamath | 8. Shri Subhaschandra Rao |
| 9. Shri Uhas N. Shenoy | 10. Shri R.V.Prabhu |

Forms for Nomination to the Managing Committee are available in the Sabha's office from Monday to Saturday (Time: 5 to 7 p.m.). The completed nomination forms should be handed over to the Sabha's Office Manager in the office hours on or before Tuesday, 13th November, 2007.

- 4.*** The G.S.B.S. Medical Trust has informed the Sabha, vide it's letter dt. 3rd May, 2007, that two of their existing Trustees, Dr.A.V.Rao and Dr.(Mrs.) Maya Kalelkar retire by rotation on 30th June 2007 and are eligible for re-appointment. The Medical Trust has recommended the re-appointments of these Trustees for a period of 3 years. The Managing Committee of the Sabha, at it's meeting held on 15th July, 2007 has approved these re-appointments and now recommends the ratification of the same by the General Body.

GOWD SARASWAT BRAHMAN SABHA, MUMBAI.

72nd ANNUAL REPORT

Dear Members,

The 72nd Annual Report, together with the Audited Statement of Accounts for the financial year 2006-2007, is presented hereunder.

1. THE MANAGING COMMITTEE

The present Managing Committee was formed after the last Annual General Meeting of the Sabha held on 5th November 2006. The monthly meetings are, generally, held on the third Sunday of every month. In addition, special Meetings are held, if required. A total of 12 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 12</u>
1.	Smt. Sudha G.Pai	09
2.	Smt. Vatsala R. Shenoy	07
3.	Shri M. V. Kamath	09
4.	Shri S.D.Shenoy	09
5.	Shri Satish V.Manel	10
6.	Smt. Vidya P. Bhat	10
7.	Shri V.R. Shenoy	09
8.	Shri Uday V. Malya	08
9.	Shri G. R. Shenoy	08
10.	Shri K.M. Kamath	03
11.	Smt. Shanteri Nayak	08
12.	Shri Krishna N Bhandarkar	07
13.	Shri Subhash R Rao	05
14.	Shri Anil Acharye	06
15.	Shri K.R.Bhakta	07
16.	Shri Ulhas N.Shenoy	09
17.	Shri P. R. Prabhu	06
18.	Shri R.V. Prabhu	11
19.	Shri Ashok Hegdekar	05

2. NEW MEMBERS

During the year under review, 12 Patrons and 54 Life Members were enrolled as members of the Sabha. In addition, there was one conversion from life member to patron. Total number of Members enrolled up to 31.3.2007 is 2450. A list of the Members admitted from 1st April 2006 to 31st March 2007 is given elsewhere in this Report.

3. INSTITUTION OF GSB TALENT RECOGNITION AWARD

Shri K. M. Kamath, who has been in the Committee of the Sabha since several decades, suggested that the Sabha should honour a personality from our Community who has excelled in the fields of arts, fine arts or literature during the Annual Gudi Padva Sneha Milan programme of the Sabha. He backed this suggestion with an endowment of Rs. 10,000/- contributed by himself and his family members. This suggestion was accepted by the Sabha and the GSB Talent Recognition Award was instituted by the Sabha and felicitations from the same have started from Gudi Padva 2006. The details of the persons felicitated are given alongwith programme details printed elsewhere in the report. During the current year, Shri K. M. Kamath has strengthened this endowment by a further contribution of Rs. 10,000/- to the same.

4. PROGRAMMES

Programmes catering to all sections of the community were held during the year. The financial support for these programmes came from our generous sponsors. The Managing Committee thanks the sponsors for this support.

Details of programmes held are given below. Unless otherwise mentioned, the programmes were held in the I. M. Pai Hall of the Sujir Gopal Nayak Memorial Kreedha Mandir.

A. GUDI PADVA SNEHA MILAN (2006)

The Annual Gudi Padva Sneha Milan was held on 16th April 2006. Dr.(Smt.) Roshan V. Bhakta, Trustee, The Angels' Education Trust and Dr. Vishwanath P. Bhakta, Surgeon, Jaslok Hospital were the Chief Guests.

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6. Smt. Vidya P. Bhat	10
7. Shri V.R. Shenoy	09
8. Shri Uday V. Malya	08
9. Shri G. R. Shenoy	08
10. Shri K.M. Kamath	03
11. Smt. Shanteri Nayak	08
12. Shri Krishna N Bhandarkar	07
13. Shri Subhash R Rao	05
14. Shri Anil Acharye	06
15. Shri K.R.Bhakta	07
16. Shri Ulhas N.Shenoy	09
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The programme started with rendering of bhajans by the Mahila Shakha Bhajan Group.

The Cultural Programme consisted of a Fancy Dress Competition for all age groups.

Community youngsters and members participated in these Cultural Programmes.

Shri Vijay Ajgaonkar, well-known for his rendition of bhajans, and Shri K.G.Kamath (Gopimam), who has written several plays and was also the President of the Sabha in the past, were the first recipients of the G.S.B.Talent Recognition Award.

B. 72nd FOUNDATION DAY PROGRAMME

The 72nd Foundation Day of the Sabha was held on 15th August 2006 at Little Angels' School, Sion. Smt.Pushpa and Shri K.R.Kamath, Executive Director, Bank of India were the Chief Guests.

The programme started with prayers by Smt. Maya Nayak.

Students from our 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.	Mr. Saiprasad G Lad	SSC/ICSE/CBSE	93.86
2.	Mr. Mohit M Shenoy		91.2
3.	Ms. Deepa D Kalelkar		90.93
4.	Ms. Tanvi S Nayak		90.26
5.	Mr. Abhijit Pai		89.00
6.	Mr. Gaurang R Naik		88.93
7.	Ms. Ramaa N Prabhu		88.53
8.	Ms. Shilpa V Nayak		88.93
9.	Mr. Aditya V Shanbhag		87.33
10.	Ms. Archana N Prabhu		87.20
11.	Ms. Reshma R Nayak	HSC-Science	90.67
12.	Mr. Sandeep V Prabhu	HSC-Science	89.83

13.	Ms. Shweta P Nayak	HSC-Science	88.33
14.	Ms. Neha U Joshi	HSC-Commerce	83.17
15.	Ms. Priyanka P Rau	HSC-Commerce	75.17
16.	Mr. Vignesh U Pai	B.Com	78.00
17.	Ms. Tanushree M Rao	M.Sc.(Biochemistry)	
18.	Mr. Abhijeet M Pai	B.E.(Computers)	
19.	Mr. Pankaj P Pai	B.E.(Electronics & Telecom.)	
21.	Mr. Siddhesh Shenoy	B.E.(Electronics)	
22.	Ms. Reena R Rao	C.A.	
23.	Dr. Veena A Kini	M.B.B.S.	
24.	Ms. Rekha R Rao	B.Ed.	
25.	Ms. Swati S Baliga	B.P.Th.	
26.	Ms. Kanak A Ginde	B.M.M.	
27.	Mr. Sainath P Shenoy	Ph.D.(Arts)	
28.	Dr. Deepa U Shenoy	B.H.M.S.	
29.	Ms. Shibani Shenoy	M.P.M.I.R.	

Sponsors of Sabha's programmes were also felicitated on this occasion.

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

C. HEALTH CHECK-UP

The G.S.B.S.Medical Trust had organised a health check up programme on 25th December 2006 to coincide with Mahila Shakha Anand Bazar.

In this check up, Blood Pressure, ECG, Random Blood Sugar was conducted on the members of the Sabha for a nominal fee. The Mahila Shakha and Managing Committee of the Sabha thanks all the doctors and staff of the Medical Trust who had helped in conducting this programme.

D. ADHYATMIK PROGRAMME IN ENGLISH

The Annual Adhyatmik Programme was held on 28th January 2007 at 5.30 p.m.

Brahmachari Sattvika Chaitanya from Chinmaya Mission spoke on the topic "From Mood Swings to Mind Balance".

Smt. Sanjivi Bhat, Ex-President of the Sabha, has been the inspiration for this activity of the Sabha. She has been sponsoring this programme

since several years. This year, Smt. Sanjivi Bhat has donated an endowment amount of Rs. 25,000/- so that the interest from the same can be utilized for conducting this programme in the future.

This year, the programme was supported by other sevadars, viz. Smt. Nandita & Shri Shyamsunder Pai, Smt. Ashalata & Shri Vinayak N Kamath, Smt. Ranjana & Shri Raghuveer Prabhu, Smt. Vidya & Shri Narasimha Shenoy and Smt. & Shri S.D. Shenoy.

E. PICNIC FOR SENIOR CITIZENS

A Full day picnic for Senior Citizens was organised on 4th February 2007 at Harigrama, Panvel. The picnic was sponsored by Smt. Kasturi and Shri K. N. Shenoi.

Various games and variety entertainment programmes were held which were enjoyed by all.

In the morning, on the way to Panvel, the Vashi Balaji Temple and a few temples in Nerul were visited.

The programme was an enjoyable experience for all the participants.

F. FOURTH ANNIVERSARY PROGRAMME OF THE SATSANG SAMUHA

The Satsang Samuha of the Sabha meets on the first Saturday of every month and conducts study of **Sri Bhagvad Gita** and Pravachan on **Holy Bhagvatham** under the convenorship of **Shri N. G. Pai**

This samuha completed Four years and entered the fifth year in February, 2007. In order to celebrate the same, an Anniversary program was held on Saturday, 10th February 2007. Shri Mohandas Mallya was the Chief Guest and in his speech, he lauded the efforts of the Sabha in conducting this activity. Shri N. G. Pai also explained the importance of Satsang. Chapter XIV of the Bhagvad Gita was covered by the group members. Thereafter, Shri N. G. Pai narrated stories of Sri Krishna Leela from Xth Skanda of the Shrimad Bhagvatham. The Parayana of the Xth Skanda of the Shrimad Bhagvatham was done by Veda Murthy Subraya Bhat of Vile Parle. The Program concluded with Bhojana Prasad.

G. GUDI PADVA SNEHA MILAN (2007)

The Gudi Padva Sneha Milan for 2007 was held on 25th March 2007. Smt. Shobha and Shri M.D. Mallya, CMD, Bank of Maharashtra were the Chief Guests.

The Programme started with rendering of bhajans by Mahila-Shakha Group.

The Cultural Programme consisted of:

1. Talent Competition for all age groups.
2. Devotional Music Programme by Swaranjali, a group of students of Chinmaya Mission.

Shri Ulhas Kamat Chairman, Konkani Triveni Kala Sangam was felicitated with G.S.B. Talent Recognition Award.

Thereafter two gold coins received as Suvarna Kanika with the blessings of H.H. Shrimad Sudhindra Teertha Swamiji of Kashi Mutt were auctioned with the proceeds to be utilized for the Vidyanidhi Fund of the Sabha. There was a huge response for the auction and the two highest bidders were Shri Sujir Gopal Krishna Nayak and Shri A.R.N. Nayak.

4. MAHILA SHAKHA COMMITTEE

(A) The Mahila Shakha Committee is the vibrant and dedicated group of women working towards furthering the objectives of the Sabha. A detailed Report of the Mahila Shakha is printed elsewhere in this report. Last year, the Mahila Shakha Committee collected an amount of Rs. 78,450/- by way of donations and advertisements.

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

(B) MARRIAGE INFORMATION SERVICE:

This is the most popular activities 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 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 is held where the youngsters are given an opportunity to interact with each other.

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.1,95,200/- was disbursed, the break-up of which is given below:

1) From I std to X std.	257 students	Rs. 1,17,600
2) College	111 students	Rs. 66,600
3) Professional courses	11 students	Rs. 11,000

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

6. DESTITUTE SENIOR CITIZENS WELFARE FUND

This Fund, for the welfare of needy senior citizens of our Community, was launched during the Gudi Padva Programme, 2005. The members of our Community have responded very enthusiastically to this initiative and the Sabha has been able to collect approx. Rs. 6.25 lacs for this Fund upto 31st March 2007.

Disbursements from this Fund have already started. Nine senior citizens are provided with cash assistance of Rs. 750/- every quarter. The Managing Committee also scrutinizes applications for medical assistance from senior citizens and provides relief on case-to-case basis.

7. Bhajans / Religious Programmes :

- Weekly Bhajans, led by Shri Vijay Ajgaonkar, are held on Friday at the Sabha's Office from 6.00 p.m. onwards. Bhajans are also held on auspicious days like Kartik Ekadashi, Dassera and the first day of Swamiji's Chaturmas.

- The Annual Pooja at Shree Walkeshwar Kashi Math was held on 7th January 2007.
- The Annual changing of the sacred thread was held on 9th August 2006.
- 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.

1. 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 Bank Of Baroda sponsored the Sabha's Annual one day "M.R.Pai Memorial Carrom Tournament for the Physically Challenged" which was held on Sunday, 25th February 2007.

The tournament was held under the auspices of the Mumbai District Carrom Association and representatives of the Association put in exemplary efforts in conducting the tournament.

The tournament was inaugurated by Shri Subhash Bansal, Sr. Manager, Bank Of Baroda, Chandavarkar Road Branch. A lamp was lit as a mark of respect to Mr. M. R. Pai.

Events were held for physically handicapped Male/Female, persons on wheel chair, voice and hearing impaired and mentally challenged. Nearly 130 participants from several institutions such as Cheshire Homes, Bombay Centre for the Deaf, National Society for Equal Opportunities for the Handicapped etc. were present.

The Chief Guest for the evening prize distribution function was Mr. N.D.Kadam, Chairman Asia Deaf Cricket Federation.

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 MCA tournaments such as Cosmopolitan, Dadar Parsi and OLPS. Efforts are on to re-enter the Kanga League by participating in the knock-out matches.

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.

7. ADDITIONAL GROUND RENT DEMANDED BY BMC

As mentioned in earlier Annual Reports, BMC had proposed levy of additional taxes from the Sabha for the letting out of the I M Pai Hall of Kreedha Mandir from 2000-2001 onwards. The tax, which was Rs. 4000/- p.a. earlier, was proposed to be increased to one-third of the amount collected or Rs. 40,000/- whichever is higher. Besides, penal interest at 18 % was proposed to be levied from 01.06.2003. The Managing Committee, and especially our President Smt. Sudha G. Pai, was making concerted efforts to reduce this amount in view of the small size of our hall and the limited revenue we are able to generate from the same. However, provision was being made in the accounts every year for the amount payable. The efforts of the Sabha bore fruit in this year. BMC have agreed to charge us only 33% of the rent collected without imposing the minimum limit of Rs.40,000. They have also agreed to waive off the penal interest. Thereafter, the Sabha submitted audited statements of amounts collected from the letting out of hall for functions and for the period 2000-2001 to 2004-2005 to BMC and paid an amount of Rs. 2.20 lacs for the said period. Excess provision made in the accounts of about Rs. 1.03 lacs for this period was reversed. The Managing Committee is grateful to Mrs. Meera Shenoy, Mahila Shakha Committee member, for her help in this regard.

8. SOUTH INDIAN CO-OPERATIVE BANK MATTER

The restrictions imposed by RBI on the operations of South Indian Co-operative Bank are still in place and funds to the tune of approx. Rs. 5.00 lacs invested by the Sabha in Savings and Fixed Deposit Accounts with the Bank remain stuck. A ray of hope emerged in Dec 2006 when the savings account holders of the bank were allowed to withdraw an amount of Rs. 1000/- every month. This continued for 4 months and was again stopped. The bank is regularly crediting interest on our Savings and Fixed Deposit accounts and is renewing the fixed deposits on maturity. However, as advised by our Hon. Auditor Shri B. R. Prabhu and following the principles of conservatism, the Sabha is not accounting this interest since 2005-2006. Also, the investment amount has been classified as Other Receivable in the books. The Managing Committee is hopeful that the Government would take some steps to mitigate the hardship faced by the investors in this Bank, as they have been doing for other sick co-operative banks in the recent past.

9. SELF OWNERSHIP PREMISES

As reported in the Annual Report of 2005-2006, the Sabha moved in to its ownership premises at Shreenidhi Apartments, Bhaudaji Road, Matunga in June 2006. These premises were allotted to the Sabha in lieu of surrendering tenancy rights in the office earlier occupied by the Sabha in Heera House, which had been demolished and redeveloped as Shreenidhi Apartments. The office admeasures 408 sq. ft. (carpet area) and 491 sq. ft. (built-up). The Sabha has got the premises valued by Patki & Co., Architects, who have valued the same at Rs. 39,28,000/- and the same has been incorporated in the books by crediting Capital Reserve with equivalent amount. The addition of this asset in the Balance Sheet has enabled the Sabha to cross the Rs. 1 crore mark in assets, a significant landmark in the history of the Sabha. However, there are two other aspects to this issue. The first being that the Sabha will have to be prepared to pay higher amount of municipal and society taxes as this is a new building. In the previous year, the Sabha has paid an ad-hoc amount of Rs. 25,000/- as the municipal tax rate has not yet been decided. The rate of tax is expected to be finalized in this year. The second aspect is that the depreciation charge of the Sabha will increase as we will have to provide depreciation on this asset also. The depreciation is being provided at 1.63 % on Straight Line Method basis which will work out to Rs. 64,026/- per annum.

10. ACCOUNTS

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

	(Rs. In lacs)	
	2006-2007	2005-2006
INCOME		
a. Interest on Investments	3.14	2.56
b. Donations Received	7.94	4.96
c. Income from Advertising, Sports Activities etc.	2.63	2.42
TOTAL INCOME (A)	13.71	9.94
EXPENDITURE		
a. Property Expenses (excluding depreciation on office premises)	(0.38)	1.30
b. Establishment Expenses	2.04	1.34
c. Expenditure on Trust Objects	4.09	3.63
d. Depreciation	0.87	0.15
e. Charity Commissioner's Public Trust Fund Contribution	0.23	0.15
TOTAL EXPENDITURE (B)	6.85	6.57
SURPLUS (A-B)	6.86	3.37
From the surplus		
Transferred to funds	6.83	3.32
Surplus carried forward	0.03	0.05
Investments at year end	47.43	36.91
Total Assets at year end	103.88	57.71

An analysis of the above shows the following

1. The Sabha has been able to generate higher interest income because of higher amount invested.
2. Donations have increased by Rs. 2.98 lacs and are the major contributor to the increase in total income by 3.77 las.
3. Property Expenses show a negative figure due to the reversal of excess provision of additional ground rent payable to BMC for the period 2000-2001 to 2004-2005 (explained in para 7 above).

4. Establishment expenses are higher than last year. The major reasons for this are
 - a. Ad-hoc maintenance charges of Rs. 25,000/- paid for the office premises at Shreenidhi (explained in para 9 above).
 - b. During the previous year, the Managing Committee decided to replace the old chairs at Kreedha Mandir and the old computers in the Office. The assets were discarded at written down value. Some recoveries were made by sale of part of the discarded assets and a net loss of Rs. 12,778/- has been booked on this account.
 - c. An ex-gratia payment of Rs. 7,500/- was made to an employee who had held the position of Office Manager for several years and quit for personal reasons.
5. The charge of depreciation is higher due to depreciation being provided on office premises (explained in para 9 above).
6. Investments do not include investments in The South Indian Co-operative Bank Ltd. as the same have been classified as 'Other Receivables' (explained in para 8 above).
7. The assets of the Sabha have, for the first time in its history, crossed the 1 crore mark (explained in para 9 above).

11. VOICE OF GSB – THE QUARTERLY NEWSLETTER OF THE SABHA

Members would have already received the Oct-Dec 2007 issue of Voice Of GSB (VOG), the quarterly newsletter of the Sabha. The Sabha believes in constant communication with its members and VOG provides us with a medium wherein we can update members about programmes held, future programmes to be held and also carry articles written by our members. A Kids Zone page has been added so that young members can express their creativity. There is also coverage of topics of seasonal interest, for e.g. the Oct-Dec 2007 has a beautiful write-up on Navratri, Dussera, Diwali and Tulsi-vivah with supporting visuals. Members have appreciated the fact that the newsletter provides them with a single point of reference about the Sabha activities. However, it is early days and VOG is still taking fledgling steps and we look forward to your support to convert these to long and purposeful strides. Suggestions and articles are welcome.

12. OUR E-INITIATIVES

The Sabha has an e-mail id now, gsbsabha@gmail.com and members can be e-connected with the Sabha. We have started accepting program registrations via e-mail and the scope of member interaction via e-mail will be expanded in future. There are plans to develop a web-site and the same should be in place by March 2008.

13. 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 Satish V. Manel
Smt. Vidya P. Bhat
Jt. Hon. Secretaries

Place : Mumbai

Date : 30th September 2007

Report of the GSB Sabha Mahila Shakha For 2006-2007

The following cultural and recreational activities were conducted by the Mahila Shakha during 2006-07 -

22nd May: 39th Get-Together of eligible boys and girls with their parents /guardians sponsored by a well wisher. The programme was held at Kreedha Mandir

27th July: Release of the Master List of eligible boys by Dr (Smt) Gayatri Gopinath Shenoy at the Sabha's office.

Our ladies took part in Saptah Bhajan at Walkeshwar Kashi Math.

7th August: Shravan Haldi Kum Kum was held at Dwarkanath Bhavan Hall. Mr Tandav of Silk Mark Organisation of India gave a informative talk on identifying genuine silk and taking care of silk fabrics for longer life.

An embroidery competition was held on plain white handkerchiefs which was donated by Smt Vatsala Nayak The two judges were Smt Savita S N Bhat and Mrs Shobhana Niranjan Pai. The programme was Sponsored by Smt Vasudha Shenoy

13th September: Annual Get-together at Dwarkanath Bhavan Hall. A cookery competition in making Pulao with rice was held. Smt. Shalla Shanbhag and Smt Vidya Shenoy were the judges. Dr Smt. Maya Prabhu Kaleikar gave a talk on heart ailments and gave tips on healthy living healthy diet and importance of healthy living. Smt Varada Kamath sponsored the programme.

17th September: Bhajan Competition was held at Kreedha Mandir. Smt Malavika Baliga and Smt Malati Shenoy were judges Smt Savita Nayak sponsored refreshments and prizes to the winners of the competition

25th September: Navaratri Haldi Kum Kum held at Dwarkanath Bhavan Hall sponsored by Smt Varada Kamath A talk on Adhyatma was given by Shri Kumble Vishnu Nayak

29th October: 42nd Get-Together of eligible boys and girls with their parents /guardians sponsored by Mr B S Hegde. The programme was held at Kreedha Mandir.

17th December: 43rd Get-Together of eligible boys and girls with their parents/guardians sponsored by Smt Usha Kamat held at Kreedha Mandir

25th December: Annual Anand Bazar at Kreedha Mandir inaugurated by Smt. Gita R Pai. Smt. Roopa Kamath was the Chief Guest for the evening programme. The Anand Bazar was a grand success.

17th January 2007: Sankranti Haldi Kum Kum held at Kreedha Mandir, sponsored by Smt Vimala Kamath. An elocution competition on the topic "Old Age Home – A boon or bane" was held and the judges were Smt. Pramila Baliga and Smt. Shreya Nayak

26th January 2007: Republic Day get-together and contributory dinner at Kreedha Mandir. Shri N S Pai Executive Director of Indusind Bank was the Chief Guest.

A Fancy Dress competition was held and the judges were Smt Malavika Kamath and Kum Akshaya Pai. A supplementary list of eligible boys was released by the Chief Guest.

A housie game was held followed by an entertainment programme by youngsters. Smt. Varada Kamath sponsored the cash prizes to all participants of entertainment programmes. Smt. Usha Prabhu of Usha Corals donated a jewellery set for the lucky draw. The programme was sponsored by Larsen & Toubro Ltd. Many companies donated their banners which were prominently displayed at the venue.

18th Feb 2007: 44th Get-Together of eligible boys and girls with their parents was held at Kreedha Mandir sponsored by a well wisher

14th March: Ladies Sports Day held at I.M. Pai Hall, Kreedha Mandir. A full day programme was held from 11 a m to 4 p m with fun games, quizzes, story telling, Antakshari etc. Morning breakfast, lunch and evening tea with snacks was served. Smt. Varada Kamath and Smt Sudha Kini gave away the prizes to the winners.

6th May 2007: 45th Get-Together of eligible boys and girls with their parents /guardians sponsored by Smt Maya Umesh Prabhu. The programme was held at Kreedha Mandir.

The attendance particulars of the Mahila Shakha committee members at meetings held during the year 2006-2007 are as under :

ATTENDANCE PARTICULARS

	Designation	Total No. of Meetings Attended	Out of
Smt. Vatsala R. Shenoy	President	10	10
Smr. Durga C. Shenoy	Vice President	8	10
Smt. Meera Shenoy	Vice President	4	10
Smt. Prema L. R. Kuloor	Vice President	5	10
Smt. Shanteri N. Nayak	Hon. Secretary	9	10
Smt. Vasanti Nayak	Jt. Hon. Secretary	10	10
Smt. Geetha G Shenoy	Jt. Hon. Secretary	10	10
Smt. Maya S. Nayak	Hon. Treasurer	9	10
Smt Vidya Kamath	Jt. Hon. Treasurer	9	10
Smt. Ashalata V. Kamath	Jt. Hon. Treasurer	8	10
Smt. Sudha G. Pai	Sabha President	8	10
Smt. Vatsala K. Nayak		6	10
Smt. Sharada A. Rao		4	10
Smt. Meera N. Jois		6	10
Smt. Vilasini Bhandarkar		8	10
Smt. Suman M. Pai		4	10
Smt. Rekha P. Bhat		8	10
Smt. Lata A. Joshi	(Retd in Nov 07)	5	5
Smt Savitha H. Nayak		2	10
Smt Seema Pai	(Retd in Nov 07)	1	5
Smt Beena Shenoy		8	10
Smt Chandrika Bhat		7	10
Smt Prafulla Rao	(Joined in Nov 07)	3	5

REPORT OF THE G.S.B.S. MEDICAL TRUST FOR 2006-2007

The GSBS Medical Trust has 3 Centres - a Medical Centre at Shilpa Apartment, Dasturwadi, the Superspeciality Centre at Rajgir Court, Kohinoor Road and the newly opened Dharavi Centre.

The Medical Centre has fully equipped Pathology, Ultrasonography, X-ray including an Image Intensifier TV (IITV) Dental and Physiotherapy Departments. The Superspeciality Centre has facilities in place for Ultrasonography including Colour Doppler for Cardiac and Peripheral Vascular Doppler Tests, Stress Test. 2-D Echocardiogram Endoscopy, Mammography, Electroencephalography, ECG, Orthopantomography, Cephalography and Pulmonary Function Test. The Consultation faculty includes General Medicine, Cardiology, General Surgery, Cardiothoracic Surgery, Nephrology and Urosurgery, Neurology and Neurosurgery, Gastroenterology, Orthopaedics, Ophthalmology, ENT, Psychiatry, Gynaecology, and Onco-Surgery. The Dharavi Centre reaches out to a large section of the needy population residing in this slum area of the metropolis. The Centre has Sonography, X-Ray and arrangement of blood collection for Pathology apart from Consultations in all branches of Medicine and Surgery. The Panel at Dharavi is made up of highly experienced Physicians & Paediatricians., General Surgeons, ENT & Ophthalmic Surgeons, Orthopaedic Surgeons, Gynaecologists and Dermatologists.

The 3 Centres together receive over 200 patients daily for various diagnostic investigations. Over the last 34 years of its operations, the Medical Trust must have rendered medical service at affordable rates to well over a million patients who keep returning to the Centre for any of their physical investigations. This is the measure of the seminal contribution made by the Trust in the service of the local population.

With the entry in to the Superspeciality field, the Trust could achieve one more milestone. The Centre received endorsements from most corporates in the newly opened Insurance Sector with approvals from such global majors such as Max New York Life, Tata AIG, ING Vysya, ICICI Prudential, MetLife India, Birla Sunlife, Bajaj Allianz, SBI Life and the country's own insurance leader the Life Insurance Corporation of India. The Centres are also empanelled by several large corporations in Banking and other sectors for annual health check-up schemes for their employees. All investigations are carried out at almost a third of the rates charged by hospitals and nursing homes in the city.

The acquiring of the Image Intensifier TV for the X-Ray Department at a considerable cost has enabled the Centre to augment its capabilities

and now the Centre handles Miturating Cysto Urethrogram (MCU), Retrograde Urethrogram, Sinusogram, Fistulogram etc along with various Barium procedures and Hysterosalpinography. There are plans afoot for buying additional floor space adjoining the current Centre. The Trust hopes to put in place facilities for various day-care minor Surgical, Urological and Gynaecological procedures such as Endometrial Biopsy, Cervical Cauterization and Granuloma Cauterization etc.

The Dental Department at the Superspeciality Centre has specialized dental surgeons in Endodontics, Periodontics, Paedodontics, Orthodontics, Prosthodontics and Oral surgery.

In promotion of one of its main objectives, the Trust arranges for free medical service camps from time to time to help the poor patients to avail of the service. These include Free Respiratory Camps, Free Camps for Detection and Treatment of Diabetes, Free Asthma Camps, Free Orthopaedic Check-up Camp, Free Gynaecology Camps etc. The Trust has also conducted Hepatitis-B Camp and Medical Check-up Camp during the functions of the Sabha. Medical Check-ups have also been conducted at Ram Mandir, Wadala and Kuria Balaji Mandir.

WELL – BABY CLINIC : Under an endowment left by Late Smt. Sitabai Rama Nayak Memorial, the Trust runs a unique clinic on every Sunday. Under this scheme, in the first 5 years of a new born baby the medical and growth needs are taken care of by the Trust. Every child entering the scheme is examined 30 times during the first 5 years by the Centre's Paediatricians . Free advice on dietary needs, general hygiene, child health etc. are provided. The Centre also strives to clear myths and misconceptions in child care, family planning, lactation, first aid and prevention of accidents. For a paltry sum of Rs. 400/- a child is brought under a health security net.

Immunisation : The Trust also runs immunization clinic such as anti polio, triple booster dose, double booster dose, BCG, anti tetanus and anti measles. The entire scheme is free of charge for all caste and creeds. In the recent years the Trust has also added Hepatitis B Immunisation.

Anti TB Free Drug Fund : The Trust has a free drug fund exclusively for providing anti tuberculosis drugs to the very poor and the needy. There are several beneficiaries currently under the scheme.

You can know more about the Trust by visiting its web-site: www.gsbsmedicaltrust.org

**NAMES OF MEMBERS ENROLLED FROM
1ST APRIL 2006 TO 31ST MARCH 2007**

PATRONS

ACHARYA		
SHRI N. SHYAMSUNDAR	NP-2418	
BHANDARKAR		
SHRI SANTOSH G.	NP-2413	
BHAT		
SMT. CHANDRIKA S	NP- 2385	
HEGDE		
SHRI B.S.	NP 2384	
HEROOR		
SHRI PRAKASH G.	NP-2414	
KUDVA		
SHRI SUDHIR A.	NP-2419	
KULKARNI		
SHRI GAJANAN	NP-2388	
MAHATME		
SHRI AJIT P.	NP-2434	
NAYAK		
SHRI RAMANAND P.	NP-2391	
SMT. AJITHA P.	NP-2439	
SHRI K.G.	(CONVERSION FROM LM) NP-2445	
PRABHU		
SMT. SHAILA	NP-2415	
SHENOY		
SHRI NARENDRA L.	NP-2432	
LIFE MEMBERS		
BALIGA		
SHRI SATISH S.	NL-2392	

BHANDARY

SHRI B.TARANATH	NL-2441
BHAT	
MS. POONAM R.	NL-2398
SHRI SURESH R.	NL-2412
SHRI PURUSHOTTAM A.	NL-2417
SMT. GEETA G.	NL-2450
DESAI	
SMT.RESHMA D	NL-2444
KAMAT	
SHRI SHASHIKANT P.	NL-2449
KAMATH	
MS. NISHA N.	NL-2390
SHRI P. JAYAVANTH	NL-2396
SMT. KAMAKSHI K.	NL-2426
SHRI NITYANAND R.	NL-2428
SHRI DIWAKAR B.	NL-2446
KINI	
SMT. POORNIMA S.	NL-2405
KUDVA	
SMT. DIVYA	NL-2409
LAD	
DR. GIRISH G.	NL-2393
MAHALE	
DR. (SMT) SHILPA S.	NL-2438
MAHATME	
SMT. SARITA A.	NL-2433
NAIK	
SHRI VIJAY D.	NL-2416
NAYAK	
SMT. SUNITA S.	NL-2399
SHRI RAMESH M.	NL-2404
SHRI ANIL P.	NL-2436
SHRI UDAY D.	NL-2437
SHRI GANESH V.	NL-2442
SHRI SURESH K.	NL-2447

PADIYAR

SHRI NAGARAJ U.

NL 2387

PAI

SHRI K.K.

NL-2397

SHRI ABHIJEET M.

NL-2401

SMT. POORNIMA N.

NL-2402

SMT. MEERA M.

NL-2403

SHRI NITYANAND S.

NL-2407

SHRI SURENDRA S.

NL-2408

SHRI ANANT S.

NL-2421

SMT. AKSHATA A.

NL-2420

SMT. GAYATRI S.

NL-2424

SHRI SHAILESH D.

NL-2425

SHRI KAMAL S.

NL-2431

SHRI RATNAKAR G.

NL-2440

PRABHU

SHRI VENKATESH V.

NL-2386

SMT. PURNIMA N.

NL-2389

SHRI NAGESH K.

NL-2400

RAJADHYAKSHA

SHRI RATNAKAR G.

NL-2435

RAO

SMT. JNANESHWARI M.

NL-2423

SMT. SHUBHA S.

NL-2448

SHRI SHRINIVAS K

NL-2443

SHANBHAG

SMT. G. VIJAYA J.

NL-2395

SMT. SHEILA S.

NL-2410

SHRI SUDHIR M.

NL 2422

SHRI LILESH S.

NL 2427

SHENAI

SHRI SUDHIR S.

NL-2406

SHENOI

SMT. USHA

NL-2429

SHRI MOHAN

NL-2430

SHENOY

SMT. MAYA M.

NL-2394

SMT. LEELA P.

NL 2411

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, 2007 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 2007 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 : September 30, 2007

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 2007

- | | |
|---|---|
| (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
but changes, including acquisition of ownership premises, not communicated |
| (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. | NONE |
| (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 |

- | | |
|--|------|
| (l) 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 : 30.09.2007

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 : 30.09.2007

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	44,486.00	
Less : Excess Provn for addl ground rent made in earlier years now reversed	(108,166.00)	
	(63,680.00)	
Rates, Taxes & Cesses	14,262.00	
Water Charges	4,832.00	
Repairs & Maintenance	6,178.00	
Depreciation	53,355.00	14,947.00
TO ESTABLISHMENT EXPENSES		
Salaries, Wages & Allowances	60,300.00	
Repairs & Maintenance	39,278.50	
Printing & Stationery	20,856.00	
Electricity Charges	4,081.00	
Postage & Telephone	30,950.00	
Loss On Assets Discarded & Sold	12,778.00	
Sundry Expenses	35,122.60	203,366.10
TO DEPRECIATION		34,619.00
TO CONTRIBUTION TO PUBLIC TRUST FUND		22,972.00
TO EXPENDITURE ON OBJECTS OF THE TRUST		
Educational	221,042.00	
Relief Of Poverty	47,000.00	
Religious	33,632.50	
Sports	107,126.00	
Social Functions & Activities	1,169.50	409,970.00
TO AMOUNTS TRANSFERRED TO SPECIFIC FUNDS (NET) (As per Schedule 'E' Attached)		508,198.63
TO Appropriation from the Surplus to Sports Pavilion Building & Office Repairs, Renovation & Extension Fund		175,000.00
TO EXCESS OF INCOME OVER EXPENDITURE after the appropriation		2,381.65
TOTAL	1,371,454.38	

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

Mumbai
September 30, 2007

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

**SABHA, MUMBAI (A-1618[BOM])
FOR THE YEAR ENDED 31st MARCH 2007**

INCOME	Rs.Ps.	Rs.Ps.
BY INTEREST ACCRUED		
On Securities (Bonds)	156,602.00	
On Fixed Deposits with Banks	136,835.93	
On Savings Accounts with Banks	21,449.95	314,887.88
BY DONATIONS IN CASH OR IN KIND		794,035.00
BY ADVERTISING RECEIPTS		102,510.00
BY INCOME FROM OTHER SOURCES		
Sports Club Fees, Sponsorship & Ground Charges	133,935.00	
Carrom Tournament Surplus	4,774.00	
Surplus On Release Of Eligible Boys List	1,000.00	
Miscellaneous Receipts	160.00	
Profit On Maturity Of Investment	937.50	140,806.50
BY PATRONSHIP, LIFE MEMBERSHIP & ENTRANCE FEES RECEIVED		19,215.00
BY Surplus On Surrendering Tenancy Rights In rented premises earlier occupied by Sabha	3,928,000.00	
Less : Amount transferred to Capital Reserve being fair value of ownership premises secured in lieu of the tenancy rights	3,928,000.00	0.00
TOTAL	1,371,454.38	

(SMT. SUDHA V. KINI) Trustee	(SMT. SUDHA G. PAI) President	(S. D. SHENOY) (SATISH V. MANEL) (SMT. VIDYA P. BHAT) Jt. Hon. Secretaries	(V. R. SHENOY) (UDAY V MALYA) (G. R. SHENOY) Jt.Hon.Treasurers
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**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	440,632.72	
Add : Transfer from Income & Expenditure Account (being Patronship, Life Membership & Entrance Fees)	<u>19,215.00</u>	459,847.72
 OTHER EARMARKED FUNDS		
Endowments & Other Corpus Funds	6,689,220.51	
As per Schedule 'A' attached		
Other Funds & Reserves	<u>2,464,252.20</u>	9,153,472.71
As per Schedule 'B' attached		
 LIABILITIES		
For Expenses & Others	217,721.00	
For Deposits	98,200.00	
For Advance Subscriptions & Sponsorships	<u>6,375.00</u>	322,296.00
 INTEREST SUSPENSE ACCOUNT		42,595.00
See Schedule F-Notes to Accounts Note 2		
 INCOME & EXPENDITURE ACCOUNT		
Balance as per last Balance Sheet	407,139.14	
Add : Excess of Income over Expenditure during the year	<u>2,381.65</u>	409,520.79
 TOTAL		<u>10,387,732.22</u>

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

Mumbai
September 30, 2007

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

**SABHA, MUMBAI (A-1618[BOM])
31st MARCH 2007**

ASSETS	Rs.Ps.	Rs.Ps.
IMMOVABLE PROPERTIES		
Sports Pavilion Building		723,882.09
- As per last Balance Sheet		
Office Premises	3,928,000.00	
- See Schedule F Notes to Accounts Note 3		
Less : Depreciation	<u>53,355.00</u>	3,874,645.00
Water Pipe Line, Compound Wall & Monsoon Protection Cover & Water Tank		
- As per last Balance Sheet	12,166.00	
Add: Additions	<u>0.00</u>	
	12,166.00	
Less : Depreciation	<u>2,432.00</u>	9,734.00
 INVESTMENTS (AT COST)		
As per Schedule 'C' attached		4,743,390.00
 FURNITURE, FIXTURES & EQUIPMENTS		
As per Schedule 'D'		144,918.90
 ADVANCES (Including Deposits)		114,715.91
 OTHER RECEIVABLE		559,060.06
See Schedule 'F' Notes to Accounts Note 2		
 INCOME OUTSTANDING		
Interest Accrued		82,647.83
 CASH & BANK BALANCES		
Cash on hand	3,615.07	
In Savings Accounts with Banks (in the name of the Sabha)		
Canara Bank	3,284.50	
Syndicate Bank	78,064.86	
Union Bank	<u>49,774.00</u>	134,738.43
 TOTAL		<u>10,387,732.22</u>

The above Balance Sheet to the best of our belief contains a true account of the Funds and Liabilities and of the Property and Assets of the Trust

(SMT. SUDHA V. KINI) Trustee	(SMT. SUDHA G. PAI) President	(S. D. SHENOY) (SATISH V. MANEL) (SMT. VIDYA P. BHAT) Jt. Hon. Secretaries	(V. R. SHENOY) (UDAY V MALYA) (G. R. SHENOY) Jt. Hon. Treasurers
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GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'A'
ENDOWMENT AND OTHER CORPUS FUNDS
AS ON 31st MARCH 2007

DESCRIPTION	Balance As On 01.04.06 Rs.Ps.	Contribution During the Year Rs.Ps.	Balance As On 31.03.07 Rs.Ps.
A) ENDOWMENT FUNDS			
Bhajan & Adhyatmik Programme Endowment Fund	6,894.00	25,000.00	31,894.00
Vidyanidhi Endowment Fund	642,940.00	215,002.00	857,942.00
M. S. Bhajan Class Endowment Fund	10,000.00		10,000.00
M.S. Marriage Assistance Endowment Fund	302,683.00	5,001.00	307,684.00
M.S. Educational Awards Endowment Fund	151,900.00	5,000.00	156,900.00
M.S. Social Activities Endowment Fund	70,001.00	0.00	70,001.00
GSB Talent Recognition Endowment Fund	10,000.00		10,000.00
Destitute Senior Citizens Welfare Endowment Fund	419,104.56	75,111.00	494,215.56
TOTAL ENDOWMENT FUNDS	1,613,522.56	325,114.00	1,938,636.56
B) OTHER CORPUS FUNDS			
Building Pavilion Fund (Corpus)	779,683.95		779,683.95
Capital Reserve (Corpus) *	42,900.00		42,900.00
Capital Reserve **			392,800.00
TOTAL OTHER CORPUS FUNDS	822,583.95	0.00	4,750,583.95
TOTAL	2,436,106.51	325,114.00	6,689,220.51

* Represents amounts transferred from certain specific funds in earlier years being amounts utilized from those funds for capital expenditure

** See Schedule F - Note 3

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2007

	Rs.Ps.	Rs.Ps.	Rs.Ps.
1. BHAJAN COMMITTEE FUND			
Balance as per last Balance Sheet		31,267.86	
Less : Transfer to Income & Expenditure Account		<u>(3,481.50)</u>	27,786.36
Representing :			
Donation	2,961.00		
Interest	<u>1,677.00</u>		
	4,638.00		
Less : Bhajan Expenses	<u>8,119.50</u>		
	<u>(3,481.50)</u>		
2. VIDYANIDHI FUND			
Balance as per last Balance Sheet		213,783.74	
Add : Transfer from Income & Expenditure Account		<u>72,021.00</u>	285,804.74
Representing :			
Donation	212,563.00		
Interest	<u>55,508.00</u>		
	268,071.00		
Less : Educational Assistance Disbursed	195,200.00		
Printing & Stationery Expenses	<u>850.00</u>		
	72,021.00		
3. M. S. BHAJAN CLASS FUND			
Balance as per last Balance Sheet		6,195.49	
Add : Transfer from Income & Expenditure A/c		<u>279.00</u>	6,474.49
Representing :			
Interest	779.00		
Less : Expenses	<u>500.00</u>		
	279.00		

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2007
(Cont'd)

	Rs.Ps.	Rs.Ps.	Rs.Ps.
4. M.S. MARRIAGE ASSISTANCE FUND			
Balance as per last Balance Sheet	105,069.65		
Less: Transfer to Income & Expenditure A/c	<u>10,948.00</u>		116,017.65
Representing :			
Donation	6,351.00		
Interest	23,597.00		
Surplus from release of Eligible Boys Information List	<u>1,000.00</u>		
	30,948.00		
Less : Marriage Assistance Given	<u>20,000.00</u>		
	<u>10,948.00</u>		
5. M. S. EDUCATIONAL AWARDS FUND			
Balance as per last Balance Sheet	54,914.00		
Less: Transfer to Income & Expenditure A/c	<u>(2,895.00)</u>		52,019.00
Representing :			
Donation	10,250.00		
Interest	<u>11,847.00</u>		
	22,097.00		
Less : Awards Given	23,442.00		
Printing Expenses	<u>1,550.00</u>		
	<u>(2,895.00)</u>		
6. M. S. SOCIAL ACTIVITIES FUND			
Balance as per last Balance Sheet	49,508.11		
Add : Transfer from Income & Expenditure A/c	<u>3,036.00</u>		52,544.11
Representing :			
Donation	500.00		
Interest	<u>5,455.00</u>		
	5,955.00		
Less : Expenses	<u>2,919.00</u>		
	<u>3,036.00</u>		
7. DESTITUTE SENIOR CITIZENS WELFARE FUND			
Balance as per last Balance Sheet	124,597.00		
Add : Transfer from Income & Expenditure A/c	<u>28,897.00</u>		153,494.00
Representing :			
Donations	19,150.00		
Interest	<u>36,747.00</u>		
	55,897.00		
Less : Welfare Assistance Given during the year	<u>27,000.00</u>		
	<u>28,897.00</u>		

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2007
(Cont'd)

	Rs.Ps.	Rs.Ps.	Rs.Ps.
8. GSB TALENT RECOGNITION FUND			
Balance as per last Balance Sheet		105.00	
Add : Transfer from Income & Expenditure A/c		<u>29.00</u>	134.00
Representing :			
Interest	779.00		
Less : Expenses	<u>750.00</u>		
	29.00		
9. SPORTS COMMITTEE FUND			
Balance as per last Balance Sheet	460,044.72		
Add : Transfer from Income & Expenditure A/c	<u>32,919.13</u>		492,963.85
Representing :			
Sports Fees etc.	38,635.00		
Donations	350,000.00		
Carrom Tournament Surplus	4,774.00		
Interest	<u>7,410.13</u>		
	400,819.13		
Less : Expenses	59,057.00		
Depreciation	<u>8,843.00</u>		
	332,919.13		
Less : Amount set aside and transferred to Sports Pavilion Building & Office Repairs, Renovation And Extension Fund	<u>300,000.00</u>		32,919.13
10. GSBS PROJECT FOR DEVELOPING SPORTS TALENT AMONG YOUNGSTERS			
Balance as per last Balance Sheet		116,976.00	
Add : Transfer from Income & Expenditure A/c	<u>47,231.00</u>		164,207.00
Representing :			
Fees	95,300.00		
Less: Net expenditure on Project activity	<u>48,069.00</u>		
	47,231.00		
11. SPORTS PAVILION BUILDING & OFFICE REPAIRS, RENOVATION & EXTENSION FUND			
Balance as per last Balance Sheet	521,800.00		
Add : Appropriation from surplus for the year	175,000.00		
Add : Amount transferred from Sports Committee Fund from current year surplus	<u>300,000.00</u>		996,800.00
12. SPORTS PAVILION BUILDING REPAIRS & MAINTENANCE FUND			
Balance as per last Balance Sheet		116,007.00	
TOTAL		<u>2,464,252.20</u>	

GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'C'

INVESTMENTS AS ON 31st MARCH 2007

	Rs.Ps.	Rs.Ps.
LONG TERM		
IN FIXED DEPOSITS WITH BANKS		
Bank of Baroda	386,238.00	
Syndicate Bank	320,000.00	
Union Bank Of India	350,000.00	
Corporation Bank	400,000.00	
Saraswat Co-operative Bank Ltd.	437,152.00	
NKGSB Co-op. Bank	600,000.00	
Shamrao Vithal Co-op Bank	<u>300,000.00</u>	2,793,390.00
IN BONDS OF		
GOI 8 % Bonds		1,950,000.00
TOTAL LONG TERM INVESTMENTS AS ON 31.03.2007		<u>4,743,390.00</u>

Note : Of the above investments, GOI 8 % Bonds of the value of Rs. 17,50,000/- and Fixed Deposit with Banks totalling to Rs. 16,23,420/- are earmarked investments against the Endowment Funds as on 31.03.2007.

GOWD SARASWAT BRAHMAN SABHA, MUMBAI

SCHEDULE 'D'

FURNITURE, FIXTURES AND EQUIPMENT

AS ON 31st MARCH 2007

Particulars	Written Down Value as on 01.04.2006 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 31.3.2007 Rs. Ps.
Bhajan Equipment	8,078.43			1,212.00	6,866.43
EDP Equipment	568.00	63,064.00	568.00	15,688.00	47,376.00
Office Equipment	4,058.72	8,400.00		1,024.00	11,434.72
Furniture & Fixtures	109,335.75		20,560.00	13,317.00	75,458.75
Sports Pavilion Equipment	2,023.00			405.00	1,618.00
Fire Fighting Equipment - Pavillion	2,706.00			541.00	2,165.00
TOTAL	126,769.90	71,464.00	21,128.00	32,187.00	144,918.90

SCHEDULE 'E'

AMOUNTS TRANSFERRED FROM / TO SPECIFIC ACTIVITIES

FUNDS FROM INCOME AND EXPENDITURE

ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2007

	Rs.Ps.
1. Trust Fund(Patronship, Life Membership & Entrance Fees)	19,215.00
2. Bhajan Committee Fund	(3,481.50)
3. Vidyanidhi Fund	72,021.00
4. M.S.Bhajan Class Fund	279.00
5. M.S. Marriage Assistance Fund	10,948.00
6. M.S. Educational Awards Fund	(2,895.00)
7. M.S. Social Activities Fund	3,036.00
8. Destitute Senior Citizens Welfare Fund	28,897.00
9. GSB Talent Recognition Fund	29.00
10. Sports Committee Fund	32,919.13
11. GSBS Project for Developing Sports Talent Among Youngsters (Reserve)	47,231.00
12. Sports Pavilion Building & Office Repairs, Renovation & Extension Fund	300,000.00
TOTAL	<u>508,198.63</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. Depreciation on Office Premises acquired during the year is provided at 1.63 % per annum on Straight Line Method and on other assets (other than Sports Pavilion Building) at the rates considered adequate by the Trustees on Written Down Value (W.D.V.) Method.
- iv. Long Term Investments are stated at cost less provision made for permanent diminution, if any, in it's value.
Short Term Investments are stated at lower of cost or net realisable value.
- v. 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. In view of the moratorium imposed on South Indian Co-operative Bank by RBI on 09.08.2004, the balance of Rs. 5,63,001.06 lying in Savings and Fixed Deposit Accounts of the Sabha as on 31.03.2005, as well as the interest accrued but not received as on that date, was classified as Other Receivables. During the year, the Sabha was allowed to withdraw Rs. 4000/- from the Savings Account.

The balance amount of Rs. 5,59,001.06 is carried forward in the 'Other Receivables' Account.

Interest of Rs. 42,595/- credited by the bank in 2004-2005 on these accounts has been carried under Interest Suspense Account. Following principles of prudence, the Sabha has not accounted accrual of interest on these accounts from 2005-2006 onwards.

The moratorium imposed by RBI is still in operation as at the date of adopting of these accounts by the Managing Committee and the Trustees, and there has been no reliable information available on the present status thereof for enabling the Trustees to form an opinion as to the realisability, either in full or in part, of the amount classified as 'Other Receivables'. Hence, no provision has been made in the accounts against any possible loss thereon.

3. The Sabha was operating its office from rented premises at Heera House for several years.

In 2002, this building was taken up for re-development. This re-development was completed in 2006 and a new building called Shreenidhi has come up in the same place.

In lieu of the tenancy right which the Sabha had in the earlier premises, the Sabha was offered ownership premises of equivalent area in the new building. The possession of the premises, admeasuring 491 sq ft (built-up) was given to the Sabha in June 2006.

The Sabha has got the premises valued by Patki & Associates, Architects, who have valued the premises at Rs. 39,28,000/- and the same has been incorporated in the books by crediting Capital Reserve with equivalent amount.

With Best Compliments From :



Shri K. L. Mohandas

Flat No. A-407, Sangeetha Apts.,

5 Cross Malleswaram

BANGALORE - 560 003.

WITH BEST COMPLIMENTS
FROM :



Shri M. P. Kini

Flat No. 403, Sangeetha Apts.,

5 Cross Malleswaram,

BANGALORE - 560 003.

WITH BEST COMPLIMENTS FROM :



Miss Meghana J. Pai

B-52, Diamond Court,
40, Napean Sea Road,
MUMBAI - 400 026.
Tel.: 2368 4775

With Best Compliments From :



Prof. K. L. Ramadas

Bharatiya Vidya Bhavan,
BANGALORE - 560 001.

*With Best
Compliments From :*



Smt. K. L. Meera Bai

Flat No. C-210, Sangeetha Apts.,
5, Cross Malleswaram
BANGALORE - 560 003.

With Best Compliments From :



Shri Ravindra M. Pai

Flat No. 407, Sangeetha Apts.
5 Cross Malleswaram,
BANGALORE - 560 003.

*With Best Compliments
From :*



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&
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**TIME : 9.30 A.M. TO 1.30 P.M. & 4.00 P.M. TO 8.00 P.M.
SUNDAY CLOSED**

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From :*



Mr. G. Arvind Rao

M/s. Evergreen Engineering Works P. Ltd.

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Our Performance

as on 31st March 2007

Share Capital	22.78 Crs.
Reserves	101.84 Crs.
Deposit	1285.30 Crs.
Advances	788.70 Crs.
Net Profit	15.03 Crs.
CRAR	13.04 %
Gross NPA	2.74 %
Net NPA	0%
Audit Class	"A"

Attractive Deposit Schemes

Special Fixed Deposit	Earn compound interest on fixed deposits	Anticipation Deposit	Invest up to Rs.1,00,000/- and avail Income-Tax benefit under Sec.80cc of I.T. Act.
Auto Renewal Certificate	Automatic Renewal of FDR for Six Times	Recurring Deposit	Monthly deposits in multiples of Rs 100/- for a period of one year and above
FDR Unit	Keep FDs in units of Rs.1,000/- each & avail benefit of withdrawing part amount with no penalty.	Current Deposit	For your business transactions
Senior Citizen Deposit	Extra interest on Term Deposit. No Penalty for Premature Withdrawal	Savings Deposit	For regular savings

Value Added Services

RTGS	For immediate remittance of fund throughout the country	Safe Deposit Lockers	Locker facility available at 17 Branches
Any Branch Banking	Withdraw or transfer funds from and to any of our branches.	Desk Drawing	Avail 'At Par' Cheque facility on major locations in India.
Quick ATM	Withdraw & Deposit facility on any of our ATMs	Stamp FRANKING	Stamp Franking facility available at Bandra & Thane Branch.
DEMAT	Demat facility for Shares and Bonds	LIFE / MED-TERM INSURANCE	Insure your Life and your Assets

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Sabha's initiatives in giving relief to the needy sections of our community

1) Vidyanidhi Fund

2) M. S. Marriage Assistance Fund

3) Destitute Senior Citizens Welfare Fund

For donating to the above funds, contact the
Sabha Office or any of the Managing Committee/
Mahila Shakha Committee Members

***PLEASE HELP THE SABHA
IN MEETING ITS OBJECTIVES***

With Best Compliments From :



Shri Jagdish Pai K. L.

Bank of India

BKC, Bandra East,

MUMBAI - 400 051.

(M) 9819850489

**Details of Donations of Rs.1000/- and above
for the financial year 2006 – 2007**

Sr. No.	Name of Donor	Donated Towards	Amount Rs.
1.	Shri Sujir Gopalkrishna Nayak	Vidyanidhi Endowment Fund	75,000
2.	Smt. Radha & Shri M. Gopal & Ms. Ajitha Kini	Destitute Sr. Citizens Welfare Endowment Fund	50,000
3.	Shri A. R. N. Nayak	Vidyanidhi Fund	47,000
4.	Smt. Sanjivi Bhat & family	Bhajan & Adhyatmik Programme Endowment Fund	25,000
5.	Smt. Sanjivi Bhat & Family	Vidyanidhi Endowment Fund	10,000
6.	Bank of India	Vidyanidhi Fund	25,000
7.	Shri B. T. Mallya	Vidyanidhi Endowment Fund	25,000
8.	Dr. Ramakant Deshpande	Vidyanidhi Endowment Fund	25,000
9.	Mr. & Mrs. M. V. Rao	Vidyanidhi Endowment Fund	15,000
10.	Shri D. N. Nayak	Vidyanidhi Endowment Fund	15,000
11.	Smt. Ruzena N. Kamath	Destitute Sr. Citizen Welfare Endowment Fund	12,000
12.	Shri N. P. Kamath	Vidyanidhi Fund	11,000
13.	Smt. Poornima R. Nayak	Vidyanidhi Endowment Fund	10,001
14.	G.S.B. Seva Mandal	General Donation	5,000
15.	G.S.B. Seva Mandal	General Donation	5,000
16.	Shri V. S. Kamath	Vidyanidhi Endowment Fund	10,000
17.	Shri B.S. Hegde	Vidyanidhi Fund	10,000
18.	Dr. Anushree & Dr. Ashok G.Pai	Vidyanidhi Fund	2,500
19.	Dr. Anushree & Dr. Ashok G.Pai	Destitute Sr. Citizen Welfare Endowment Fund	2,500
20.	Dr. Anushree & Dr. Ashok G.Pai	M.S. Education Awards Endowment Fund	5,000
21.	Smt. Jayashree R. Shenoy	M. S. Educational Awards Fund	10,000
22.	Smt. Gita R. Pai	Destitute Sr. Citizen Welfare Endowment Fund	3,000
23.	Smt. Gita R. Pai	Vidyanidhi Fund	3,000
24.	Shri B. G. Shency	M. S. Marriage Assistance Endowment Fund	5,001
25.	Shri V. G. K. Shenoy	Destitute Sr. Citizen Welfare Endowment Fund	5,000
26.	Shri M. S. Prabhu	Vidyanidhi Endowment Fund	5,000

Sr. No.	Name of Donor	Donated Towards	Amount Rs.
27.	Shri S. P. Kamath	Destitute Sr. Citizen Welfare	5,000
28.	Shri Girish V. Pai	Vidyanidhi Fund	5,000
29.	Shri Ashok Nayak	Vidyanidhi Endowment Fund	5,000
30.	Smt. Ashalatha Kamath	Vidyanidhi Endowment Fund	5,000
31.	Smt. Varada Kamath	Destitute Sr. Citizen Welfare Endowment Fund	5,000
32.	Shri Uday Nayak	General Donation	5,000
33.	Smt. Shaila S. Shanbhag	Vidyanidhi Endowment Fund	5,000
34.	Somnath Gruh Vastu Bhandar	General Donation	5,000
35.	Shri N. G. Pai	Vidyanidhi Fund	5,000
36.	Dr. Vijaya V. Bhat	Destitute Sr. Citizen Welfare Endowment Fund	5,000
37.	G.S.B. Sarvajani Geneshotsav Samiti, Wadala.	Vidyanidhi Fund	5,000
38.	Smt. Saroj Shrinivas Shanbhag	Vidyanidhi Endowment Fund	5,000
39.	Smt. Anuradha & Shri Ramanand V. Prabhu	Vidyanidhi Endowment Fund	5,000
40.	Smt. Sharada & Shri Manoranjan Pai	Vidyanidhi Fund	3,000
41.	Smt. Sharada & Shri Manoranjan Pai	Destitute Sr. Citizen Welfare Endowment Fund	1,000
42.	Smt. Sharada & Shri Manoranjan Pai	M. S. Marriage Assistance Fund	1,000
43.	Shri V. S. & Smt. V. V. Bhat	Destitute Sr. Citizen Welfare Fund	2,150
44.	Shri V. S. & Smt. V. V. Bhat	Vidyanidhi Fund	2,150
45.	Smt. Renuka A. Rao	Vidyanidhi Fund	2,000
46.	Smt. Renuka A. Rao	M.S. Marriage Assistance Fund	2,000
47.	Smt. Padmavati V. Bhat	Vidyanidhi Fund	3,000
48.	Ms. M. Nalina Nayak	Vidyanidhi Fund	3,000
49.	Shri Madhukar M. Kamath	Vidyanidhi Fund	3,000
50.	Shri P. V. Pai	Vidyanidhi Fund	2,500
51.	Shri B. U. Bhat	General Donation	2,500
52.	Smt. P. Ajitha Nayak	Destitute Sr. Citizen Welfare Endowment Fund	2,500
53.	Smt. Sumati Suresh Prabhu	Vidyanidhi Fund	2,500
54.	Smt. Anasuya A. Mallya	Vidyanidhi Fund	2,500

Sr. No.	Name of Donor	Donated Towards	Amount Rs.
55.	Master Ashutosh & Ashwin A.Pai	Vidyanidhi Fund	2,002
56.	Shri Murlidhar & Smt. Mohini Hegde	Vidyanidhi Fund (2006)	2,001
57.	Smt. Mohini & Shri Muralidhar Hegde	Vidyanidhi Fund (2007)	2,001
58.	Smt. Swarupa Shrinath Kamat	Vidyanidhi Fund	2,001
59.	Shri R. S. Kudva	Vidyanidhi Fund	2,001
60.	Shri Devdas M. Shenoy	Vidyanidhi Fund	2,000
61.	Shri N. G. Mallya	Vidyanidhi Fund	2,000
62.	Shri V. N. Naik	Vidyanidhi Fund	2,000
63.	Shri H. A. Prabhu	Vidyanidhi Fund	2,000
64.	Shri Sudhir & Smt. Anita Pai	Vidyanidhi Fund	2,000
65.	Shri Pundalik N. Bhat	Vidyanidhi Fund	2,000
66.	Smt. Vidya Shenoy	Vidyanidhi Fund	2,000
67.	Smt. Surekha Kamath	Vidyanidhi Fund	2,000
68.	Smt. Vinaya Kamath	Vidyanidhi Fund	2,000
69.	Smt. Prema Kuloor	Vidyanidhi Fund	2,000
70.	Smt. & Shri V. N. Malya	Vidyanidhi Fund (2007)	2,000
71.	Smt. & Shri V. N. Malya	Vidyanidhi Fund (2006)	1,000
72.	Smt. Vilasini K. Bhandarkar	Vidyanidhi Fund	1,500
73.	Shri K. Rohidas Sharma	Vidyanidhi Fund (2006)	1,500
74.	Shri K. Rohidas Sharma	Vidyanidhi Fund (2007)	1,500
75.	Shri M. Vasudev Hegde	Vidyanidhi Fund (2006)	1,500
76.	Shri M. V. Hegde	Vidyanidhi Fund (2007)	1,500
77.	Shri B. S. Hegde	Vidyanidhi Fund	1,499
78.	Shri R. M. Pai	Destitute Sr. Citizen Welfare Endowment Fund	1,111
79.	Shri Bola Annappa Kamath	Vidyanidhi Fund	1,111
80.	Shri S. P. Kamath	Vidyanidhi Fund	1,151
81.	Shri S. J. Bhat	Vidyanidhi Fund	1,100
82.	Shri Santur Ganapati Mallya	Vidyanidhi Fund (2006)	1,010
83.	Shri Santur Ganapati Mallya	Vidyanidhi Fund (2007)	1,010
84.	Smt. Geeta & Dr. Govind Shenoy	Vidyanidhi Fund (2006)	1,005
85.	Dr. G. L. Shenoy & Smt. Geetha G. Shenoy	Vidyanidhi Fund (2007)	1,001
86.	Smt. Shilpa & Shri Rajesh Nayak	Vidyanidhi Fund	1,005

Sr. No.	Name of Donor	Donated Towards	Amount Rs.
87	Smt. Meera U. Shenoy	Vidyanidhi Fund	1,001
88	Shri P. R. Shenoy	Vidyanidhi Fund	1,001
89	Smt. Vatsala Nayak	Vidyanidhi Fund (2006)	1,001
90	Mrs. Chitra G. Pai	Vidyanidhi Fund	1,001
91	Smt. Savita S. Bhat	Vidyanidhi Fund	1,001
92	Dr. A. R. Shenoy	Vidyanidhi Fund	1,001
93	Smt. Shambavi Shenoy	Vidyanidhi Fund	1,001
94	Smt. Premilata P. Prabhu	Vidyanidhi Fund	1,001
95	Shri M. S. Shenoy	Vidyanidhi Fund (2006)	1,000
96	Smt. & Dr. S.G. Bhat	Vidyanidhi Fund	1,000
97	Shri R. R. Prabhu	Vidyanidhi Fund	1,000
98	G.S.B. Sabha's Mahila Shakha	Vidyanidhi Fund	1,000
99	Smt. Meera Gadiyar	Vidyanidhi Fund	1,000
100	Shri V. J. Kini	Vidyanidhi Fund	1,000
101	Shri Ajay C. Shenoy	Vidyanidhi Fund	1,000
102	Shri Vikram Vijendra Kamath	Vidyanidhi Fund	1,000
103	Shri T. Mohandas Pai	Vidyanidhi Fund	1,000
104	Silk Mark Organisation of India	General Donation	1,000
105	Shri Krishnanand Pai	M.S. Marriage Assistance Fund	1,000
106	Smt. V. M. Pai	Vidyanidhi Fund	1,000
107	Shri Chandrakant Kamath	General Donation	1,000
108	M/s. Pidilite Industries Ltd.	General Donation	1,000
109	M/s. SMS Financial Service P.Ltd.	General Donation	1,000
110	Smt. Radha R. Sharma	General Donation	1,000
111	Shri Manohar P. Nayak	M.S. Marriage Assistance Fund	1,000
112	Smt. Shantala Kamath	M.S. Marriage Assistance Fund	1,000
113	Shri Leela R. Rao	Vidyanidhi Fund	1,000
114	Shri S. K. Kini	Vidyanidhi Fund	1,000
115	Shri M. S. Shenoy	Vidyanidhi Fund (2007)	1,000
116	Shri Chandrakant V. Gole	Vidyanidhi Fund	1,000
117	Smt. Vatsala Nayak	Vidyanidhi Fund (2007)	1,000
118	Smt. Pratima Mallya	General Donation	2,500
119	Smt. Vatsala Nayak	General Donation	2,000
120	Smt. Geetanjali Prabhu	General Donation	2,000
121	Smt. Gita R. Pai	General Donation	1,000
122	Smt. Vasanthi Nayak	General Donation	1,000

**Enrol your G.S.B. friends and relatives
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Life Membership Rs. 251/-

Patronship Rs. 501/-

**Forms available in Sabha's Office or with
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E-mail : sunren@vsnl.com

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93	Smt. Shambavi Shenoy	Vidyanidhi Fund	1,001
94	Smt. Premlata P. Prabhu	Vidyanidhi Fund	1,001
95	Shri M. S. Shenoy	Vidyanidhi Fund (2006)	1,000
96	Smt. & Dr. S.G. Bhat	Vidyanidhi Fund	1,000
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Tel.Nos.: 25235281 / 25236310 / 25241497

E-mail : sunren@vsnl.com

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.

Please contribute your original articles, poems, short stories, recipes etc. to

VOICE OF GSB

the quarterly newsletter of GSB Sabha, Mumbai.

You can send the material either to

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