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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 Bhau Daji 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
69th ANNUAL GENERAL BODY MEETING**

AND

**73rd ANNUAL REPORT AND ACCOUNTS FOR THE
FINANCIAL YEAR APRIL 2007 TO MARCH 2008**

WITH BEST COMPLIMENTS

FROM



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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
Shri K. R. Bhakta

JT. HON. TREASURERS

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

MANAGING COMMITTEE MEMBERS

Smt. Shanteri N. Nayak	Shri Krishna N. Bhandarkar
Shri Subhaschandra R. Rao	Shri Anil Acharya
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 Bhau Daji Road,
Matunga, Mumbai - 400 019.
Tel. : 2408 1499

NOTICE

Notice is hereby given that the 69th Annual General Body Meeting of the members of the G.S.B.Sabha, Mumbai will be held on Sunday, the 29th March 2009, at 4.30 p.m. in the I. M. Pai Hall, Sujir Gopal Nayak Memorial Kreedha Mandir, Entrance next to S.N.D.T. Women's College, King's Circle, Mumbai - 400 019, to transact the following business:

AGENDA

1. To confirm the Minutes of the 68th Annual General Body Meeting held on 18th November 2007.
2. To receive and adopt the Managing Committee's Report and the Audited Statement of Accounts for the year 2007-2008.*
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 2010-2011 or earlier.**
4. To ratify the appointment of Shri Shrikant B. Prabhu and Smt. Gita R. Pai as Trustees of the G.S.B.S. Medical Trust for a period of 3 years w.e.f. 1.7.2008.***
5. To appoint an Hon. Auditor for the year 2008-2009.
6. To consider revision in the membership fees of the Sabha w.e.f. 1st April 2009 as under:
Patron : To be revised to Rs.1000/- from Rs.500/- Life Member:
To be revised to Rs.500/- from Rs.250/- ****
7. To transact any other business with the permission of the Chair.

For and on behalf of the Managing Committee

Place: Mumbai
Date : 8th March 2009

Shri S. D. Shenoy
Shri Satish V. Manel
Shri K. R. Bhakta
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 5.00 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 Office of the Sabha before Wednesday, 25th March 2009, 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. Vatsala R. Shenoy	2. Shri V. R. Shenoy
3. Smt. Shanteri N. Nayak	4. Shri Krishna N. Bhandarkar
5. Shri Anil Acharya	6. Shri K. R. Bhakta
7. Shri P. R. Prabhu	8. Shri M. V. Kamath
9. Shri Ashok N. Hegdekar	10. Shri Uhas N. Shenoy

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 Wednesday, 25th March 2009.
- 4.*** The G.S.B.S. Medical Trust, vide its letter dated July 14th, 2008, has informed the Sabha, that two of its existing Trustees, Shri Shrikant B. Prabhu and Smt. Gita R. Pai, retire by rotation on June 30th, 2008 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 its meeting held on 26th July, 2008, has approved these re-appointments and now recommends ratification by the General Body of these re-appointments.
- 5.**** The present membership fees of the Sabha, being Rs.500/- for Patronship and Rs.250/- for Life Membership, have been in effect since April 1995. With all round increase in costs, it is proposed to increase the same to Rs.1000/- for Patronship and Rs.500/- to Life Membership w.e.f. 1st April 2009. As per Rule 47 of the Rules and Byelaws of the Sabha, any amendment to the Rules is required to be passed by a resolution with at least two thirds majority at a General Meeting. The Managing Committee, at its meeting held on 21st February, 2009 has discussed the above proposal and recommends the same to the General Body for acceptance.

GOWD SARASWAT BRAHMAN SABHA, MUMBAI.

73rd ANNUAL REPORT

Dear Members,

The 73rd Annual Report, together with the Audited Statement of Accounts for the financial year 2007-2008, is presented hereunder.

1. THE MANAGING COMMITTEE

The present Managing Committee was formed after the last Annual General Meeting of the Sabha held on 18th November 2007. The monthly meetings are, generally, held on the fourth Saturday of every month. In addition, special Meetings are held, if required. A total of 17 meetings and 2 special 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 19 (17+2)</u>
1.	Smt. Sudha G. Pai	16
2.	Smt. Vatsala R. Shenoy	15
3.	Shri M. V. Kamath	14
4.	Shri S. D. Shenoy	16
5.	Shri Satish V. Manel	16
6.	Shri K. R. Bhakta	10
7.	Shri V. R. Shenoy	14
8.	Shri Uday V. Malya	11
9.	Shri G. R. Shenoy	15
10.	Shri Anil Acharya	10
11.	Smt. Shanteri Nayak	11
12.	Shri Krishna N. Bhandarkar	12
13.	Shri Subhashchandra R. Rao	07
14.	Shri P. R. Prabhu	06
15.	Shri Uhas N. Shenoy	02
16.	Shri R. V. Prabhu	14
17.	Shri Ashok Hegdekar	03

2. NEW MEMBERS

During the year under review, 9 Patrons and 54 Life Members were enrolled as members of the Sabha. Total number of Members enrolled up to 31.3.2008 is 2513. A list of the Members admitted from 1st April 2007 to 31st March 2008 is given elsewhere in this Report.

3. 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 Sujir Gopal Nayak Memorial Kreedha Mandir.

A. 73rd FOUNDATION DAY PROGRAMME

The 73rd Foundation Day of the Sabha was held on 15th August 2007 at Little Angels' School, Sion. Smt. and Shri K. G. Malya, Retired Deputy General Manager, Syndicate Bank 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. Anukul T. Shenoy	SSC/ICSE/CBSE	95.23
2.	Mr. Akshay U Shenoy		94.86
3.	Ms. Medha D Kalelkar		92.00
4.	Mr. Chinmay V. Shenoy		91.07
5.	Ms. Nishika M. Prabhu		89.84
6.	Mr. Prathamesh G. Kini		89.69
7.	Ms. Yadnya D. Somparkar		89.53
8.	Ms. Priyanka D. Shenoy		89.14
9.	Ms. Prajakta P. Shanbhag		88.61

10.	Ms. Shruti S. Baliga		88.30
11.	Mr. Ambarish M. Nayak		88.15
12.	Ms. Akshata S. Mudur		87.84
13.	Mr. Ritvik R. Balgi		87.69
14.	Mr. Akshay U. Nayak		87.53
15.	Mr. Ameya S. Rege		86.85
16.	Ms. Neha A. Pai		86.46
17.	Ms. Aparna Pai		82.46
18.	Mr. Kartik R. Nayak	HSC (Science)	94.50
19.	Ms. Nameeta N. Nadkarni		89.83
20.	Mr. Neeraj N. Pai		89.33
21.	Mr. Tejas U. Pai	HSC (Commerce)	82.50
22.	Ms. Shweta M. Kamath		74.17
23.	Ms. Kamakshi S. Nayak	B.Sc.	80.16
24.	Ms. Megha S. Pai	B.M.S.	74.25
25.	Ms. Namita N. Kudva	MMS (Finance)	
26.	Mr. Nakul D. Prabhu	MMS (System)	
27.	Mr. Narsimh D. Kamath	B. (Tech (E&C)	
28.	Ms. Sheetal K. Shenoy	LL.M.	
29.	Ms. Shilpa M. Shenoy	C.A.	
30.	Ms. Maithili H. Shenoy	M.B.B.S.	

All the Sponsors of Sabha's programmes were also felicitated on this occasion,

On this occasion, a book 'India 60' authored by Shri K. G. Mallya was released by our President, Smt. Sudha G. Pai.

An entertainment programme, which comprised of a drama 'Phoren Returned' written by Late Smt. Meera Jois, was presented. This programme was sponsored by Smt. Varada Kamath. The refreshments were sponsored by Smt. Shanteri and Shri Nagesh Nayak.

B. ADHYATMIK PROGRAMME IN ENGLISH

The annual Adhyatmik Programme in English was held on 4th November 2007. The program was sponsored by Smt. Sanjivi Bhat Ex-President of the Sabha.

The spiritual programme was started with bright spirits with soulful renditions of Bhajans by Shri Kiran Kamath and his group. Thereafter a talk in English on the topic "Stithprajna" was delivered by Dr. Shantanu

Nagarkatti. The programme concluded with Bhojana Prasad. About 150 people attended the programme.

The programme was financially supported by the following Sevadars: Smt. Ranjana and Shri Raghuvveer Prabhu, Smt. Vidya and Shri Narasimha Shenoy, Smt. Meera Jois, Smt. Savitha and Shri Haridas Nayak, Smt. Durga and Shri R. C. Shenoy, Smt. Sudha and Shri K. G. Pai, Smt. Suman & Shri S. D. Shenoy, Smt. & Shri K. R. Bhakta, Smt. Ashalatha and Shri V. N. Kamath, Smt. Shanta L. Shenoy, Dr. Niranjana V. Pai and a well wisher. Dr. S. Nagarkatti felicitated all the sevadars

Smt. Sudha Pai, President of the Sabha, welcomed the audience. Shri Ulhas Shenoy, Shri Uday V. Malya and Smt. Vidya P. Bhat co-ordinated the programme arrangements.

C. PROGRAMME ON RIGHT TO INFORMATION ACT AND CONSUMER GUIDANCE.

The Sabha organized a half day programme on Sunday 9th December, 2007 on the Right to Information Act (RTI) and Consumer Guidance with specific reference to Medico Legal cases.

Well known RTI Activist, Shri Shailesh Gandhi, spoke on the subject. He said that RTI is the tool which has to be used by all of us to ensure good governance. He explained that the power of getting accountability, reducing corruption, impacting policy decisions and ensuring better governance has been bestowed on the people with the enactment of the RTI Act and urged everyone to use the same. He also distributed a booklet on RTI to all the participants.

Dr. Manohar S. Kamath spoke on medico-legal cases. He rued the commercialization in the field of medicine. He said the Doctors and patients were both to blame for the same. He urged the doctors fraternity to re-think on these issues and ensure better care of their patients.

The programme was financially supported by Smt. Vidya and Shri Narasimha Shenoy, Smt. Savitha and Shri Haridas Nayak, Smt. Durga and Shri R. C. Shenoy, Smt. Sudha and Shri K. G. Pai, Smt. & Shri K. R. Bhakta, Smt. Ashalatha and Shri V. N. Kamath, Smt. Lata and Shri Ashok Joshi, Shri Ulhas Shenoy and a well-wisher.

Smt. Sudha G. Pai welcomed the audience. Programme arrangements were co-ordinated by Shri S. D. Shenoy, Shri Satish Manel and Smt. Vidya Bhat.

D. PICNIC FOR SENIOR CITIZENS

A full day picnic for Senior Citizens was organised on 3rd February 2008 at Pavan Resort, Vajreshwari. During the picnic, temples in Vajreshwari and Ganeshpuri were visited. The senior citizens enthusiastically participated in the Antakshari and various games which were organised. A spiritual quiz was conducted by Shri N. G. Pai. A skit 'Tune Up And Tune Tune Down' was enacted by some of the participants and was enjoyed by all.

The programme was an enjoyable experience for all the participants.

The picnic was sponsored by Shri K. N. Shenoi, Dadar.

E. FIFTH ANNIVERSARY OF THE SATSANG SAMUHA

The Satsang Samuha group meets on the 1st / 2nd Saturday of every month at 6 p.m. for discussions on Bhagvad Gita and Pravachan on Shrimad Bhagvatam under the convenorship of Shri N. G. Pai.

The 5th Anniversary of this Samuha was celebrated on Saturday, 16th February 2008. The Chief Guest for the programme was Bhakta-Shastri Govinda Rama Dasa from Mangalore.

The programme started at 5 p.m. with Namavali-bhajans by Smt. Prema Kuloor and Smt. Maya Nayak. Smt. Sudha Pai, President of the Sabha welcomed the people present. Shri N. G. Pai mentioned that it is very creditable that the Sabha has continued this activity uninterruptedly for past 5 years. The Chief Guest, Bhakta-Shastri Govinda Rama Dasa, explained the importance of Satsanga and urged everyone to read at least one shloka from the Bhagvad Gita every day.

Subsequently, a Satsang Samuha session was held. Shri Uday Malya, Smt. Prema Kuloor, Shri Gopalkrishna Bhat and Shri V. S. Bhat explained their interpretation of Chapter 16 (entire chapter) and 17 (shlokas 1 to 11) of the Bhagvad Gita. Summing up was done by the Chief Guest, Bhakta-Shastri Govinda Rama Dasa, and Shri N. G. Pai. This was followed by two stories from the Shrimad Bhagvatam by Shri N. G. Pai.

Trivikram Bhat-mam did the parayan of the 10th Skanda of the Shrimad Bhagvatam and blessed the audience.

Shri Gurudutt Prabhu (Annu), who has been rendering catering services in all the anniversary celebrations of the group, was felicitated on this occasion. At the initiative of Shri N. G. Pai, few of the group members, namely Shri Uday Malya, Smt. Prema Kuloor, Shri Gopalkrishna Bhat and Shri V. S. Bhat were felicitated by the Chief Guest.

The programme ended with bhojana-prasada which was enjoyed by all.

Programme arrangements were co-ordinated by Shri Uday Malya and Smt. Vidya Bhat.

F. 7 HABITS WORKSHOP

The Sabha organized a half-day workshop on "7 Habits of Highly Effective People" based on the international bestseller book by Management Expert, Stephen R. Covey

The workshop was enthusiastically sponsored by Shri Sanoor Panduranga Shenoy, Proprietor Steel Plant Specialities. It was conducted by Shri Haridas Ramnath Shenoy, (Retd.) Manager, Larsen & Toubro, who is a Reiki Master and Teacher.

Shri H.R.Shenoy appraised the workshop participants about the 7 Habits. He regaled the participants with various anecdotes and snippets of daily experiences, which each one could relate to. The habits were narrated with subtle humour as also highlighted in its serious connotations. About 50 participants attended the workshop.

Smt. Sudha G. Pai welcomed the audience and sketched briefly the activities of the Sabha. Shri S.D.Shenoy and Shri Satish V. Manel co-ordinated the programme arrangements.

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. 73,007/- by way of donations and advertisements.

The Mahila Shakha Committee manages a Marriage Assistance Fund from which financial assistance of Rs. 6,000/- per beneficiary is given. In the year 2007-2008, 5 families availed the benefit of this assistance.

(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. and 6.00 p.m. where the parents of eligible boys/girls come and exchange information.

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 are held where the youngsters are given an opportunity to interact with each other. Detailed report of Mahila Shakha activities is given elsewhere in this Report.

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.1,81,200/- was disbursed, the break-up of which is given below:

1) From I std to X std.	221 students	Rs. 1,02,500
2) College	92 students	Rs. 55,200
3) Professional courses	18 students	Rs. 23,500

The Managing Committee is grateful to the donors who whole heartedly donate to this fund. The Managing Committee also thanks GSB Sarvajanic 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. Thirteen senior citizens are getting regular disbursement

of Rs.750/- per quarter from the fund. Assistance is also provided for medical treatment 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. evening 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 6th January 2008.
- The Annual changing of the sacred thread was held on 27th August 2007.
- 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.

8. SPORTS ACTIVITIES

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

(A) M. R. PAI MEMORIAL CARROM TOURNAMENT FOR PHYSICALLY CHALLENGED

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, 13th January 2008. Bank of Baroda has been supporting the Sabha since several years for this activity and we are grateful to them for the same.

The tournament was inaugurated by Shri Ramesh Vatnani, Chief Manager, Bank of Baroda, Bhau Daji Road Branch. A lamp was lit as a mark of respect to Late Mr. M. R. Pai, Ex-Trustee of the Sabha.

Events were held for physically handicapped Male/Female, persons on wheel chair, voice and hearing impaired and mentally challenged. Nearly 120 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 Mrs. Vinita D'Souza, Chief Administrative Officer of Premier Education Society.

Shri Sanjay Gharat was the Chief Organizer of the tournament. Smt. Sudha Pai, President of the Sabha, and Shri M. V. Kamath, Vice President, presided over the inaugural and prize distribution functions respectively. Sarvashri Uday Malya, Satish Manel, G. R. Shenoy, Ulhas Shenoy, K. R. Bhakta, S. D. Shenoy and Smt. Vidya P. Bhat co-ordinated the entire days programme.

(B) 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.

An Inter GSB Cricket Tournament was held on the Sujir Gopal Nayak Memorial Kreedha Mandir grounds on 25th December, 2007, to coincide with the Annual Anand Bazaar of the Mahila Shakha.

In response to our communication sent to all GSB organizations, we received entries from 7 GSB teams – 1) Dombivili – A Team 2) Dombivili – B Team 3) Seva Mandal, Sion 4) GSB United, Sion (formed predominantly by volunteers of Seva Mandal Ganeshotsav) 5) Borivili 6) Khar Danda 7) Rama Sevak Samiti, Wadala. In addition, a lot of under 15 youngsters turned up to play at the start time announced of 7.30 a.m.

Shri Saiprakash Nayak, owner of Café Udipi at King's Circle, inaugurated the tournament. The under 15 youngsters were divided into 2 teams – Innocent Devils and Almighty Warriors. An 8 over match was played between these 2 teams and was won by Almighty Warriors.

It was decided to divide the over 15 seven teams into 2 groups and play the matches in league format. For equal division, it was felt that an even number of teams was desirable. At this stage, some of the senior on-lookers got inspired and immediately formed a team called GSB Veterans.

The matches were played in league format, with each match of 4 overs. The 2 top teams from each group were Dombivili – A and GSB Seva Mandal. The final was played of 6 overs between these 2 teams and was won by GSB Seva Mandal.

A prize distribution function was held in the evening in which Shri N. G. Pai and Shri A. R. N. Nayak gave away the trophies/mementoes for Best and Runner-up Team, Batsman, Bowler, Fielder and Man of the Match.

Shri Ravi Gadiyar was the Tournament Director. Shri Uday Malya and Shri Ganesh Mallya co-ordinated the tournament arrangements.

(C) 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.

9. ACCOUNTS

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

	Rs. In lacs	
	2007-2008	2006-2007
INCOME		
a. Interest on Investments	4.06	3.14
b. Donations Received	4.62	7.94
c. Income from Advertising, Sports Activities etc.	3.21	2.63
TOTAL INCOME (A)	11.89	13.71
EXPENDITURE		
a. Property Expenses		
(excluding depreciation on office premises)	4.25	
Less : met from previous year allocation	-3.30	
Net Property Expenses	0.95	(0.38)
b. Establishment Expenses	3.55	2.04
c. Expenditure on Trust Objects	4.24	4.09
d. Depreciation	1.10	0.87
e. Contribution to Charity		
Commissioner Public Trust Fund	0.20	0.23
f. Loss on Investment in South Indian Co-op Bank	0.74	
TOTAL EXPENDITURE (B)	10.78	6.85

SURPLUS (C) (A-B)	1.11	6.86
Transferred to funds (D)	1.09	6.83
Surplus Carried forward (C-D)	0.02	0.03
Investments at year end	46.95	47.43
Total Assets at year end	102.79	103.88

An analysis of the above shows the following :

1. Although amount invested has remained approximately the same, the Sabha was able to generate higher interest income by taking advantage of higher interest rates and re-investing the matured deposits at these higher rates.
2. Establishment expenses are higher due to the following reasons:
 - a) After moving in to new office premises, society maintenance charges are increased.
 - b) Printing & Stationery expenses and Postage expenses have increased after the printing of Sabha's quarterly newsletter, Voice of GSB, and posting the same to all members. Earlier circulars were dispatched to members giving details of programmes only and so the cost of printing and postage was debited to Social Functions & Activities.
3. Depreciation is higher as full year depreciation is provided on office premises which was allotted to us in 2006-2007 and depreciation for that year was for part of the year.
4. Investments **do not include** the investments in South Indian Co-op Bank as the same have been classified as 'Other Receivables' (see point 11).

10. INVESTMENT IN SOUTH INDIAN CO-OP BANK LTD.

The moratorium imposed by Reserve Bank of India on the operations of South Indian Co-op Bank Ltd. continued during the year. The balance of Rs. 5,59,001.06 invested in the Fixed Deposits and Savings bank account of the said bank was classified as 'Other Receivables'. Interest of Rs. 42,595/- credited by the bank in 2004-2005 on these accounts was carried under Interest Suspense Account. Following principles of prudence, the Sabha has not accounted accrual of interest on these accounts from 2005-2006 onwards.

In Oct. 2008, RBI gave its approval to the merger of the said bank with Saraswat Co-op. Bank Ltd. Accordingly, as per the scheme of merger, we have received Fixed Deposit Certificates of Saraswat Co-op Bank Ltd. worth Rs. 3,65,706.55 and an amount of Rs. 76,433.99 has been credited in our Savings Bank Account with the said bank.

In view of the above, the 'Other Receivables' has been re-stated at Rs. 4,42,140.54 and net loss of Rs. 74,265.52, which represents the reduction of Other Receivables by Rs. 1,16,860.52 less the interest suspense of Rs. 42,595/-, had been accounted during the year.

11. REPAIRS AND RENOVATION OF KREEDA MANDIR

The Managing Committee decided to carry out necessary repairs and water-proofing work at Kreeda Mandir. It was also felt that the toilet facilities needed to be augmented and the dining area needed to be made more presentable. From earlier year surplus, a fund of approx Rs. 11.12 lacs had been built up. After inviting quotations, the job was awarded to M/s Prakash Furniture & Interior Works in March 2009 and commenced immediately. Till the close of the financial year, an amount of Rs. 3.54 lacs had been spent for this purpose.

12. VOICE OF GSB

Voice of GSB, the quarterly newsletter of the Sabha, continues to receive fantastic response from the members. The newsletter is used as a platform to update members about the activities of the Sabha and also provide an opportunity to them to share their experiences and creativity. We are happy to note that members have taken this in the right earnest and we are receiving steady stream of contributions from the members. The Kids Zone page has also been well received. 12th July 2008 was a Golden Letter day for VoG when the Sabha had an occasion to present copies of the newsletter to H.H. Shrimad Vidyadhiraj Teerth Shreepad Vader Swamiji of Shree Samsthan Gokarna Partagali Jeevottam Math during their visit to Mumbai. Swamiji appreciated the efforts of the members and blessed the newsletter. We are sure the blessings of the Guruvaryas and support from all of you will enable VoG to scale greater heights in future. You can contribute your original articles, poems, short stories, recipes etc. by post to the Sabha office or by e-mail (preferred) to gsbsabha@gmail.com. Advertising and financial support is most welcome as it costs us nearly Rs. 30,000/- to Rs. 35,000/- to print and dispatch one issue of the newsletter.

13. FRIDAY BHAJANS

The Friday Bhajans at the Sabha's office was originally started by Late Shri I. M. Pai, who used to provide the Prasad flowers etc. for the same. After his demise this tradition is being continued by his son Shri Prakash M. Pai and his family.

The Managing Committee expresses its sincere thanks to Shri Prakash and family for this gesture.

14. 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.

15. OBITUARY:

Dr. V. R. Prabhu and Shri V. N. Kamath, who had served in the Managing Committee of the Sabha in the past for several years, passed away during the year. Smt. Meera Jois, who was in the Mahila Shakha Committee, also passed away during the year.

The Managing Committee offers condolences to their families and the families of the other 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

Place : Mumbai
Date : 8th March 2009

Shri S. D. Shenoy
Shri Satish V. Manel
Shri K. R. Bhakta
Jt. Hon. Secretaries

Report of the GSB Sabha Mahila Shakha For 2007-2008

The following cultural and recreational activities were conducted by the Mahila Shakha during 2007-08.

24th July : Release of the Master List of eligible boys by Shri V. N. Kamath at Sabha's Office.

21st August : M.S. Members took part in Saptah Bhajan at Walkeshwar Kashi Math.

29th August: Shravan Haldi Kum Kum was held at Dwarkanath Bhavan Hall. Mrs. Jaya Shah brought few ayurvedic beauty care products and explained how to use it.

A competition of Rangoli made out of fresh flowers was held and the two judges were Smt. Vasudha Prabhu and Smt. Shobha Kamath. The programme was sponsored by Smt. Vidya Shenoy.

7th October: Bhajan Competition was held at Kreedha Mandir. Smt. Shantala Bhat and Smt. Ashwini Bhat were the two judges Smt. Shanthari Nayak sponsored refreshment.

15th October: Navaratri Haldi Kum Kum held at Kreedha Mandir Hall sponsored by Smt Sudha G. Pai. A talk on Adhyatma was given by Shri Cherdappa Prabhu Aarti was performed to Goddess Saraswati.

28th October: 46th Get-Together of eligible boys and girls with their parents / guardians was sponsored by a well wisher. The programme was held at Kreedha Mandir.

1st November: Annual Get-Together at Kreedha Mandir. A cookery competition in making a savoury using bread as the main ingredient was held. Smt. Rupali Prabhu and Smt. R. Jyoti Baliga were the two Judges. Smt. Vasudha Prabhu gave a demonstration on bridal make up and saree draping.

12th December : Golden Jubilee celebrations were held on 12th December, 2007 between 4 p.m. and 6 p.m. at the I. M. Pai Hall of Kreedha Mandir. About 150 members were present.

The programme started with bhajans by Shri Kiran Kamath and group. Smt. Vatsala Shenoy, President of the Mahila Shakha, did "Deepa Jwala" (Lighting the lamp) ceremony. This was followed by felicitation of the founder members, Past Presidents and past office bearers who contributed to the progress of the Mahila Shakha. Following dignitaries were felicitated Smt. Sanjivi Bhat, Smt. Shashikala Kamath, Smt. Meenakshi Bhandarkar, Smt. Sudha Kini, Smt. Prema Kuloor and Smt. Gita Pai.

Smt. Vatsala Shenoy welcomed the guests of honour and audience. She recalled the various activities carried out by the Mahila Shakha during its long 'yatra' of 50 years. Smt. Sudha Pai, President of the Sabha, was honoured by Mahila Shakha members. Smt. Vatsala Shenoy and Smt. Shanteri Nayak were also honoured by Mahila Shakha members in appreciation of the continued services rendered by them as President and Secretary respectively. The guests of honour were requested to say a few words about their association with Mahila Shakha. A lucky draw was held and the lucky winner, Smt. Sangeeta Shenoy, was crowned Golden Jubilee Queen. Vote of Thanks was given by Smt. Geeta Shenoy. Haldi Kum Kum was offered to ladies. Smt. Sharda M. Pai sponsored the Haldi Kum Kum programme. To commemorate the Golden Jubilee occasion, a memento was distributed to the members present on behalf of Mahila Shakha.

25th December :- Anand Bazaar was held at I.M. Pai Hall, Kreedha Mandir from 11 a.m. to 6 p.m. Inauguration was by Smt. Sharada Manoranjan Pai. There was lot of fun with games, lucky dip, stalls of saris, costume jewelry and typical Konkani food stuff. Lucky draw was held in the evening at the hands of Smt. Vasudha Shenoy. A painting competition, sponsored by Pidilite Industries Ltd., was held for children from 5 years to 16 years. The famous artiste, Shri Indraneel Kamath, was the judge.

A medical check-up camp was held by G.S.B.S. Medical Trust at a nominal charge of Rs.50/- per person. The tests were ECG, Blood Sugar, Bone density and eye check-up.

Anand Bazaar was a grand success.

19th January:- Sankranthi Haldi Kum Kum sponsored by Smt. Vijayalaxmi Shenoy, was held at Kreedha Mandir. An elocution competition was held the topic being "Increase in Divorce Cases." Smt. Geeta Nayak and Smt. Usha Kamath were the judges.

20th January :- 47th Get-Together of eligible boys and girls with their parents / guardians sponsored by Smt. Poornima Kamath and Shri Pundlik Kamath. The Programme was held at Kreedha Mandir.

26th January :- Republic Day get-together and contributory dinner at Kreedha Mandir. Smt. and Shri Raghunandan Kamath of Natural Ice-Cream were the Chief Guests. A Fancy Dress competition was held and the judges were Smt. Shraddha Prabhu and Kum. Shibani Shenoy. A supplementary list of eligible boys was released by the Chief Guest. A house game was held followed by an entertainment programme by youngsters, and dance by Senior Citizens of Dignity Foundation. Smt. Varada Kamath sponsored the cash prize to all participants of entertainment programme. Smt. Usha Prabhu of Usha Corals donated a jewellery set for the lucky draw.

The programme was sponsored by Larsen & Toubro Ltd. Many companies supported the programme by giving their banners which were prominently displayed at the venue.

12th March :- Ladies Day was held at Kreedha Mandir from 11 a.m. - 5 p.m. Ladies enjoyed the day with games. Quiz, Antakshari, jokes, songs and dance. Lunch, Tea and snacks were served. Prize distribution was done at the hands of Smt. Varada Kamath.

The attendance particulars of the Mahila Shakha committee members at meetings held during the year 2007-2008 are as under :

ATTENDANCE PARTICULARS

Name	Designation	Total No. of Meetings	
		Attended	Out of
Smt. Vatsala R. Shenoy	President	11	11
Smt. Durga C. Shenoy	Vice President	09	11
Smt. Meera Shenoy	Vice President	03	07
(Till December, 07)			
Smt. Prema R. Kuloor	Vice President	08	11
Smt. Shanteri N. Nayak	Hon. Secretary	11	11
Smt. Vidya Kamath	Jt. Hon. Secretary	10	11
Smt. Maya S. Nayak	Hon. Treasurer	10	11
Smt. Ashalata V. Kamath	Jt. Hon. Treasurer	05	08
(Retd. on Jan. 08)			

Smt Chandrika Bhat	Jt. Hon. Treasurer	09	11
Smt. Sudha G. Pai	Sabha's President	06	11
Smt. Vatsala K. Nayak		09	11
Smt. Meera N. Jois		06	11
(Expired on 25.03.2008)			
Smt. Vilasini Bhandarkar		05	11
Smt. Vasanti Nayak		08	11
Smt. Rekha P. Bhat		09	11
Smt. Lata A. Joshi	(Joined in Dec. 07)	05	11
Smt. Savitha H. Nayak		06	11
Smt. Beena Shenoy		07	11
Smt. Prafulla Rao		08	11

REPORT OF THE G.S.B.S. MEDICAL TRUST ANNUAL REPORT FOR THE PERIOD OF APRIL, 2007 TO MARCH, 2008.

The year 2007-2008 came good in most ways for the Trust. Improved working results further assured Trustees to plan for expansion of activities.

The Board of Trustees comprised Dr. Suhas Prabhu, President, Dr. A.V. Rao Hon. Secretary, Dr. P.A. Prabhu, Jt. Hon. Secretary, Mr. Shrikant Prabhu, Treasurer, Mr. D. A. Kamat, Dr. (Mrs.) Maya Kalelkar and Mrs. Gita Pai met six times during the financial year and exercised commendable control over the operations. Mr. R.M. Kini, CEO, made his contribution in planning and execution of the Board's decisions.

Dr. A. V. Rao and Dr. Maya Kalelkar, Trustees who were due to retire at the end of June, 2007, tendered their resignations and being eligible were re-appointed on the Board for 3 years.

FINANCE: Despite an otherwise cheerless year economically, the financial situation of the Trust remained reassuring and sound. The gross earnings touched Rs. 1.41 crore. The Trust's fixed Deposits totaled Rs.1,02,39,701/- in various banking and non-banking institutions. There was a modest surplus at the end of the year in March, 2008.

SUPERSPECIALITY CENTRE: The Centre had a good run during the year. Equipment downtime was kept to the minimum with most of them covered by annual maintenance contracts. There were 143 Gastoscopies, 13 Colonoscopies, 326 Mammographies, 365 Stress Tests, 889 2 D Echocardiograms, 1288 ECGs, 1386X-rays, 1330

Ultrasonographies, 912 Orthopantomographs, 179 Cephalograms, 92 Pulmonary Function Tests, 89 Electroencephalograms, 43 Audiometries, 24 Speech Theropies, 240 Complete Health Check ups during 2007-2008. The Total footfall during the year at this Centre remained at 14,655

MEDICAL CENTRE: There was a steady flow of patients at Dasturwadi Centre, The total patients serviced during the year remained at 54,344, One crucial decision of the Trustees during the year that lighted up the hearts of the patients was reducing the consulting fees from Rs. 80/- to Rs. 50/- of every consultation. This action was something the Board of Trustees was desiring to take for quite sometime in keeping with the Board's objective of serving the poor with a smile.

MEDICAL CAMPS: To further boost the visibility of Dharavi Centre which is going through a lean patch, the Trust held seven free camps since its inception till date at Dharavi. The Camps did attract sizeable patients, but there was no perceptible increase in the footfall on normal days.

HEALTHY BABY CONTEST: The Contest during 2007-2008 was held on 23rd September, 2007 and had 22 entries in age group 0-1 year and 32 entries in the age group 1-3 years. Mrs. Sudha Pai, President of G.S.B. Sabha, Mumbai was invited to preside over the function.

With no major glitches in any of the investigative equipments performances, the year passed off satisfactorily.

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.**

**NAMES OF MEMBERS ENROLLED FROM
1ST APRIL 2007 TO 31ST MARCH 2008**

PATRONS

BORCAR

Dr. JIVAN M. NP-2479

MAHALE

SMT. SUREKHA RADHAKRISHNA NP-2508

MALLYA

SHRI VASUDEV NP-2505

NAYAK

SHRI ARVIND ACHUTH NP-2454
SMT. GEETA GOPAL NP-2496

SHANBHOGUE

SHRI G. DIVAKAR NP-2464

SHENOY

SHRI UDAY VASUDEV NP-2471
SMT. RANJAL VINAYAK NP-2498

PRABHU

SMT. POORNIMA DINESH NP-2458

LIFE MEMBERS

BHAT

SMT. VATSALA N. NL-2474
SHRI GANESH S. NL-2476
SHRI RANJAN NL-2477
SMT SHANTALA R. NL-2482
SHRI SHAILESH SHESHGIRI NL-2491

BALGI

SMT. DIVYA R. NL-2469

HEGDE

SMT. INDUMATI VASUDEVA NL-2483
SMT. RAMYA R. NL-2502

JOSHI

SMT. YOGINI NL-2485

KAMATH

SHRI PRAKASH A. NL-2451
SHRI PRABHAKAR GOVARDHAN NL-2459
SHRI N.G. NL-2484
SHRI VIVEK VASUDEV NL-2486
SHRI GAUTAM BHASKAR NL-2490
SMT. SAVITA NL-2494
SHRI MAYUR NIRANJAN NL-2511
SUDHIR NARAHARI NL-2513

MUDUR

SMT. REKHA SHEKHAR NL-2468

MALLYA

SMT. JAIMALA (GOWRI) NL-2481
SMT. BHARATHI S. NL-2493

NADKARNI

SHRI MUKUNDA. NL-2478

NAYAK

SHRI U. SARVOTHAM NL-2463
SMT. NIRMALA MUKUND NL-2465
SMT. SANGEETA SADANAND NL-2467
SMT. SHREEYA S. NL-2480
SMT. LATA PRAKASH NL-2492
SHRI SUDHIR NL-2506
SHRI K. VISHNU NL-2510

PAI

SHRI SUNIL NARASINHA	NL-2456
SHRI LAXMINARAYAN A.	NL-2460
SHRI SHRIDHAR RAMANATH	NL-2470
SMT. ARCHANA ANANT	NL-2472
SMT. DEVAPPA NARAYANA	NL-2475
SHRI HARIDAS V.	NL-2488
SHRI SADANAND	NL-2489
SMT. VASANTHI	NL-2497

PRABHU

SHRI LAXMAN G.	NL-2452
SHRI N.L.	NL-2455
SHRI HARISH	NL-2457
SMT. SHAMALA MAHADEV	NL-2503
SMT. CHANDRAKANT SUBRAYA	NL-2504
SHRI K.P. MURALIDHAR	NL-2507
SMT. SUPRIYA U.	NL-2512

PYE

AMMEMBAL ANANTH	NL-2453
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RAO

SMT. ROHINI	NL-2495
SMT. SUMAN SURENDRA	NL-2501

SALITRI (NAYAK)

SHRI MOHAN K.	NL-2462
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SHENOY

SHRI TARANATH NAYAYAN	NL-2461
SHRI DILIP SADASHIV	NL-2466
SMT. SHOBHA B.	NL-2499
SMT. MITA MOHAN	NL-2509

SHANBHAG

SMT. KALPANA P.	NL-2473
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SONDE

SHRI ANANT G.	NL-2500
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WAGLE

SHRI ARUN M.	NL-2487
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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, 2008 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 this audit.

I conducted my audit in accordance with accounting standards generally accepted in India. These 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 Trusts 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 expected in India:
 - (a) in case of the Balance Sheet, of the state of affairs of the Sabha as at 31st March, 2008: and
 - (b) in case of the income and expenditure account, of the surplus for the year ended on that date (after appropriations made shown therein).

My audit report under Rule 19 of the Bombay Public Trust Rules, 1961 is annexed thereto.

Place : Mumbai

Date : March 8, 2009

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 2008

- | | |
|---|------|
| (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. | 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 : 8.3.2009

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 : 8.3.2009

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	46,400.00	
Rates, Taxes & Cesses	14,262.00	
Water Charges	4,468.00	
Building Repairs & Renovation	353,552.53	
Other Repairs & Maintenance	5,851.50	
Depreciation	64,026.00	488,560.03
TO ESTABLISHMENT EXPENSES		
Salaries, Wages & Allowances	53,333.00	
Repairs & Maintenance	89,540.47	
Printing & Stationery	82,885.10	
Electricity Charges	6,093.00	
Postage & Telephone	40,886.00	
Sundry Expenses	82,386.50	355,124.07
TO DEPRECIATION		45,886.00
TO CONTRIBUTION TO PUBLIC TRUST FUND		19,713.00
TO EXPENDITURE ON OBJECTS OF THE TRUST		
Educational	202,138.00	
Relief Of Poverty	68,250.00	
Religious	17,264.00	
Sports	129,737.17	
Social Functions & Activities	6,914.00	424,303.17
TO AMOUNTS TRANSFERRED TO SPECIFIC FUNDS (NET) (As per Schedule 'E' Attached)		109,254.63
TO Impairment loss in Other Receivables See Schedule F - Notes to Accounts - Note 2		74,265.52
TO EXCESS OF INCOME OVER EXPENDITURE		2,470.28
TOTAL		1,519,576.70

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

Mumbai
March 8, 2009

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

**SABHA, MUMBAI (A-1618[BOM])
FOR THE YEAR ENDED 31st MARCH 2008**

INCOME	Rs.Ps.	Rs.Ps.
BY INTEREST ACCRUED		
On Securities (Bonds)	156,000.00	
On Fixed Deposits with Banks	240,483.68	
On Savings Accounts with Banks	10,240.02	406,723.70
BY DONATIONS IN CASH OR IN KIND		461,996.00
BY ADVERTISING RECEIPTS		126,105.00
BY INCOME FROM OTHER SOURCES		
Sports Club Fees, Sponsorships & Ground Charges	143,635.00	
Miscellaneous Receipts	33,054.00	176,689.00
BY PATRONSHIP, LIFE MEMBERSHIP & ENTRANCE FEES RECEIVED		18,063.00
BY TRANSFER FROM		
Sports Pavilion Building & Office Repairs Renovation & Extension Fund for utilisation towards building repairs & renovation expenses incurred during the year		330,000.00
TOTAL		1,519,576.70

(SMT. SUDHA V. KINI)
Trustee

(SMT. SUDHA G. PAI)
President

(S. D. SHENOY)
(SATISH V. MANEL)
(K. R. BHAKTA)
Jt. Hon. Secretaries

(V. R. SHENOY)
(UDAY V MALYA)
(G. R. SHENOY)
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	459,847.72	
Add : Transfer from Income & Expenditure Account (being Patronship, Life Membership & Entrance Fees)	<u>18,063.00</u>	477,910.72
OTHER EARMARKED FUNDS		
Endowments & Other Corpus Funds	6,859,221.51	
As per Schedule 'A' attached		
Other Funds & Reserves	<u>2,225,443.83</u>	9,084,665.34
As per Schedule 'B' attached		
LIABILITIES		
For Expenses & Others	176,665.00	
For Deposits	111,200.00	
For Advance Subscriptions & Sponsorships	<u>16,200.00</u>	304,065.00
INCOME & EXPENDITURE ACCOUNT		
Balance as per last Balance Sheet	409,520.79	
Add : Excess of Income over Expenditure during	<u>2,470.28</u>	411,991.07
TOTAL		<u>10,278,632.13</u>

See Schedule 'F' for Notes to Accounts

AS PER MY REPORT OF THIS DATE

Mumbai
March 8, 2009

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

**SABHA, MUMBAI (A-1618[BOM])
31st MARCH 2008**

ASSETS	Rs.Ps.	Rs.Ps.
IMMOVABLE PROPERTIES		
Sports Pavilion Building		
- As per last Balance Sheet		723,882.09
Office Premises		
- As per last Balance Sheet	3,874,645.00	
Less : Depreciation for the year	<u>64,026.00</u>	3,810,619.00
Water Pipe Line, Compound Wall & Monsoon Protection Cover & Water Tank		
- As per last Balance Sheet	9,734.00	
Less : Depreciation for the year	<u>1,947.00</u>	7,787.00
INVESTMENTS (AT COST)		
As per Schedule 'C' attached		4,694,597.00
FURNITURE, FIXTURES & EQUIPMENTS		
As per Schedule 'D'		109,273.90
ADVANCES(Including Deposits)		175,635.65
OTHER RECEIVABLE		442,140.54
See Schedule 'F' Notes to Accounts Note 2		
INCOME OUTSTANDING		
Interest Accrued		188,922.17
CASH & BANK BALANCES		
Cash on hand	12,906.47	
In Savings Accounts with Banks (in the name of the Sabha)		
Bank of Baroda	14,154.00	
Canara Bank	3,399.50	
Syndicate Bank	17,499.81	
Union Bank of India	<u>77,815.00</u>	125,774.78
TOTAL		<u>10,278,632.13</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) (K. R. BHAKTA) 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 2008

DESCRIPTION	Balance As On 01.04.07 Rs.Ps.	Contribution During the Year Rs.Ps.	Balance As On 31.03.08 Rs.Ps.
A) ENDOWMENT FUNDS			
Bhajan & Adhyatmik Programme Endowment Fund	31,894.00		31,894.00
Vidyanidhi Endowment Fund	857,942.00	100,000.00	957,942.00
M. S. Bhajan Class Endowment Fund	10,000.00		10,000.00
M.S. Marriage Assistance Endowment Fund	307,684.00		307,684.00
M.S. Educational Awards Endowment Fund	156,900.00	10,000.00	166,900.00
M.S. Social Activities Endowment Fund	70,001.00		70,001.00
GSB Talent Recognition Endowment Fund	10,000.00	10,000.00	20,000.00
Destitute Senior Citizens Welfare Endowment Fund	494,215.56	50,001.00	544,216.56
TOTAL ENDOWMENT FUNDS	1,938,636.56	170,001.00	2,108,637.56
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 **	3,928,000.00		3,928,000.00
TOTAL OTHER CORPUS FUNDS	4,750,583.95	0.00	4,750,583.95
TOTAL	6,689,220.51	170,001.00	6,859,221.51

- * Represents amounts transferred from certain specific funds in earlier years being amounts utilized from those funds for capital expenditure
- ** Represents value of self ownership premises allotted to the Sabha in 2006-2007 in lieu of surrender of tenancy rights in earlier rented premises

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2008

	Rs.Ps.	Rs.Ps.	Rs.Ps.
1. BHAJAN COMMITTEE FUND			
Balance as per last Balance Sheet		27,786.36	
Less : Transfer to Income & Expenditure Account		<u>(6,058.00)</u>	21,728.36
Representing :			
Interest		<u>2,552.00</u>	
		2,552.00	
Less : Bhajan Expenses		<u>8,610.00</u>	
		(6,058.00)	
2. VIDYANIDHI FUND			
Balance as per last Balance Sheet		285,804.74	
Add : Transfer from Income & Expenditure Account		<u>61,266.00</u>	347,070.74
Representing :			
Donation		175,071.00	
Interest		<u>68,635.00</u>	
		243,706.00	
Less : Educational Assistance Disbursed		181,200.00	
Printing & Stationery Expenses		<u>1,240.00</u>	
		61,266.00	
3. M. S. BHAJAN CLASS FUND			
Balance as per last Balance Sheet		6,474.49	
Add : Transfer from Income & Expenditure A/c		<u>6,301.00</u>	12,775.49
Representing :			
Donations		6,001.00	
Interest		<u>800.00</u>	
		6,801.00	
Less : Expenses		<u>500.00</u>	
		6,301.00	

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2008
(Cont'd)

	Rs.Ps.	Rs.Ps.	Rs.Ps.
4. M.S. MARRIAGE ASSISTANCE FUND			
Balance as per last Balance Sheet	116,017.65		
Less : Transfer to Income & Expenditure A/c	<u>(4,414.00)</u>	111,603.65	
Representing :			
Donation	1,471.00		
Interest	<u>24,615.00</u>		
	26,086.00		
Less : Marriage Assistance Given	30,000.00		
Printing Expenses	<u>500.00</u>		
	<u>(4,414.00)</u>		
5. M. S. EDUCATIONAL AWARDS FUND			
Balance as per last Balance Sheet	52,019.00		
Add : Transfer from Income & Expenditure A/c	<u>5,354.00</u>	57,373.00	
Representing :			
Donation	12,500.00		
Interest	<u>12,552.00</u>		
	25,052.00		
Less : Awards Given	19,298.00		
Printing Expenses	<u>400.00</u>		
	<u>5,354.00</u>		
6. M. S. SOCIAL ACTIVITIES FUND			
Balance as per last Balance Sheet	52,544.11		
Less : Transfer to Income & Expenditure A/c	<u>(3,750.00)</u>	48,794.11	
Representing :			
Donation	7,285.00		
Interest	<u>5,600.00</u>		
	12,885.00		
Less : Expenses	<u>16,635.00</u>		
	<u>(3,750.00)</u>		
7. DESTITUTE SENIOR CITIZENS WELFARE FUND			
Balance as per last Balance Sheet	153,494.00		
Add : Transfer from Income & Expenditure A/c	<u>22,490.00</u>	175,984.00	
Representing :			
Donations	20,703.00		
Interest	<u>39,537.00</u>		
	60,240.00		
Less : Welfare Assistance Given during the year	<u>37,750.00</u>		
	<u>22,490.00</u>		

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'B'
OTHER FUNDS AND RESERVES AS ON 31st MARCH 2008
(Cont'd)

	Rs.Ps.	Rs.Ps.	Rs.Ps.
8. GSB TALENT RECOGNITION FUND			
Balance as per last Balance Sheet	134.00		
Add : Transfer from Income & Expenditure A/c	<u>800.00</u>	934.00	
Representing :			
Interest	<u>800.00</u>		
	<u>800.00</u>		
9. SPORTS COMMITTEE FUND			
Balance as per last Balance Sheet	492,963.85		
Less : Transfer to Income & Expenditure A/c	<u>(38,771.37)</u>	454,192.48	
Representing :			
Sports Fees etc.	16,285.00		
Interest	<u>2,800.80</u>		
	19,085.80		
Less : Expenses	50,361.17		
Depreciation	<u>7,496.00</u>		
	<u>(38,771.37)</u>		
10. GSBS PROJECT FOR DEVELOPING SPORTS TALENT AMONG YOUNGSTERS			
Balance as per last Balance Sheet	164,207.00		
Add : Transfer from Income & Expenditure A/c	<u>47,974.00</u>	212,181.00	
Representing :			
Fees	127,350.00		
Less : Net expenditure on Project activity	<u>79,376.00</u>		
	<u>47,974.00</u>		
11. SPORTS PAVILION BUILDING & OFFICE REPAIRS, RENOVATION & EXTENSION FUND			
Balance as per last Balance Sheet	996,800.00		
Less : Utilization of Previous Year Allocation towards Building Repairs & Renovation	<u>330,000.00</u>	666,800.00	
12. SPORTS PAVILION BUILDING REPAIRS & MAINTENANCE FUND			
Balance as per last Balance Sheet		116,007.00	
TOTAL		<u>2,225,443.83</u>	

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'C'
INVESTMENTS AS ON 31st MARCH 2008

	Rs.Ps.	Rs.Ps.
LONG TERM		
IN FIXED DEPOSITS WITH BANKS		
Bank of Baroda	414,000.00	
Syndicate Bank	220,000.00	
Union Bank Of India	360,011.00	
Corporation Bank	397,900.00	
Saraswat Co-operative Bank Ltd.	453,621.00	
NKGSB Co-op. Bank	600,000.00	
Shamrao Vithal Co-op Bank	<u>299,065.00</u>	2,744,597.00
IN BONDS OF		
GOI 8 % Bonds		1,950,000.00
TOTAL LONG TERM INVESTMENTS AS ON 31.03.2008		<u>4,694,597.00</u>

Note : Of the above investments, GOI 8 % Bonds of the value of Rs. 19,50,000/- are earmarked investments against the Endowment Funds as on 31.03.2008

GOWD SARASWAT BRAHMAN SABHA, MUMBAI
SCHEDULE 'D'
FURNITURE, FIXTURES AND EQUIPMENT
AS ON 31st MARCH 2008

Particulars	Written Down Value as on 01.04.2007 Rs. Ps.	Additions During the year Rs. Ps.	Depreciation For the year Rs. Ps.	Written Down Value as on 31.3.2008 Rs. Ps.
Bhajan Equipment	6,866.43		1,030.00	5,836.43
EDP Equipment	47,376.00		28,426.00	18,950.00
Office Equipment	11,434.72		1,715.00	9,719.72
Furniture & Fixtures	75,458.75	8,294.00	12,011.00	71,741.75
Sports Pavilion Equipment	1,618.00		324.00	1,294.00
Fire Fighting Equipment-Pavillion	2,165.00		433.00	1,732.00
TOTAL	144,918.90	8,294.00	43,939.00	109,273.90

SCHEDULE 'E'
AMOUNTS TRANSFERRED FROM / TO SPECIFIC ACTIVITIES
FUNDS FROM INCOME AND EXPENDITURE
ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2008

	Rs.Ps.
1. Trust Fund(Patronship, Life Membership & Entrance Fees)	18,063.00
2 Bhajan Committee Fund	(6,058.00)
3 Vidyandhi Fund	61,266.00
4 M.S.Bhajan Class Fund	6,301.00
5 M.S. Marriage Assistance Fund	(4,414.00)
6 M.S. Educational Awards Fund	5,354.00
7 M.S. Social Activities Fund	(3,750.00)
8 Destitute Senior Citizens Welfare Fund	22,490.00
9 GSB Talent Recognition Fund	800.00
10 Sports Committee Fund	(38,771.37)
11 GSBS Project for Developing Sports Talent Among Youngsters (Reserve)	47,974.00
	<u>109,254.63</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. 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.
- iv. All Income and Expenses for the year under different activities of the Sabha are included in the Income and Expenditure Account. The net surplus/deficit under each activity is then transferred to the specific activity fund from the Income & Expenditure Account

2. The Sabha had Fixed Deposits and Savings Account in South Indian Co-operative Bank.

A moratorium was imposed on the said bank by RBI on 09.08.2004. The total sum of Rs. 5,63,001.06 lying in Savings and Fixed Deposit Accounts of the Sabha as on 31.03.2005, as well as interest accrued but not received as on that date, was classified as 'Other Receivables.' During the year 2006-2007, the Sabha was allowed to withdraw Rs. 4000/- from the Savings Account. The balance amount of Rs. 5,59,001.06 remained in suspense with the Bank.

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

After the Balance Sheet date of the accounts, the South Indian Co-op Bank has been merged with Saraswat Co-op Bank Ltd. as per scheme approved by the regulatory authority. Consequently, Sabha has received Fixed Deposit Certificates of Saraswat Co-op Bank Ltd. worth Rs. 3,65,707.15 as of 01.10.2008 and 06.02.2009 and a sum of Rs. 76,433.99 has been credited in Sabha's Savings Bank Account with Saraswat Co-op Bank Ltd. in lieu of Sabha's claim against erstwhile South Indian Co-op Bank Ltd.

In view of the above, there is an impairment loss of Rs. 74,265.52 in the amount of 'Other Receivables' which has been written off during the year and the balance amount of Rs. 4,42,140.54 is carried forward under 'Other Receivables' as at 31.03.2008.

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Details of Donations of Rs. 1000/- and above for the financial year 2007-2008

Sr. No.	Name of Donor	Donated Towards	Amount Rs.
1	Shri G S Banavalikar	Vidyanidhi Endowment Fund in memory of Late Smt. Sarojini Ganesh Banavalikar	100,000
2	Shri M. V. Kini	Destitute Senior Citizens Welfare Endowment Fund	50,001
3	Smt. Veena & Shri Moodbidri Narayan Prabhu	Vidyanidhi Fund M S Educational Award Endowment Fund	20,001 <u>5,000</u> 25,001
4	Shri K G Nayak	General Donation	25,001
5	Smt. Maya Vittal Rao & Shri Mulky Vittal Rao	Vidyanidhi Fund	16,000
6	Smt. Jayashree R. Shenoy	M S Educational Awards Fund	12,000
7	Mr. Prashant Pandurang Pai & Mrs. Vidya P. Pai	Destitute Senior Citizens Welfare Fund in memory of Dr. Pandurang M. Pai & Dr. (Mrs.) Nalini P. Pai Destitute Senior Citizens Welfare Fund Vidyanidhi Fund	2,501 5,000 <u>2,501</u> 10,002
8	Shri Satish K Mallya & Smt. Nilima Mallya	Vidyanidhi Fund	10,000
9	Shri Harish Prabhu	Vidyanidhi Fund	10,000
10	Shri Baburaya Prabhu	Vidyanidhi Fund	10,000
11	Shri P U Pai	Vidyanidhi Fund (2007) Vidyanidhi Fund (2008)	5,000 <u>5,000</u> 10,000
12	Shri K.M.Kamath and family	GSB Talent Recognition Endowment Fund	10,000
13	Shri Neeraj U Shenoy	Vidyanidhi Fund in memory of Shri Arkal Upendra Shenoy & Smt. Mohini Upendra Shenoy	10,000

Sr. No.	Name of Donor	Donated Towards	Amount Rs.
14	Smt. Aruna & Shri B. Vasanthan	Vidyanidhi Fund Destitute Senior Citizens Welfare Fund	5,000 <u>5,000</u> 10,000
15	GSB Seva Mandal	General Donation	10,000
16	Smt. Sharada & Shri Manoranjan M. Pai	Vidyanidhi Fund M.S. Marriage Assistance Fund Destitute Senior Citizens Welfare Fund	3,000 1,001 <u>1,001</u> 5,002
17	Dr Anand Pandurang Pai & Mrs. Sonali A. Pai	in memory of Dr. Pandurang M. Pai & Dr. (Mrs.) Nalini P. Pai Vidyanidhi Fund Destitute Senior Citizens Welfare Fund	2,501 <u>2,501</u> 5,002
18	Shri Gurudutt Kamath	Vidyanidhi Fund	5,000
19	Smt. C. M. Pai	Vidyanidhi Fund	5,000
20	Smt. Sudha G. Pai	M S Educational Award Endowment Fund in memory of her parents Karkala Meera & Vasudev Joishy	5,000
21	Shri S. P. Kamath	Vidyanidhi Fund	5,000
22	Shri N S Pai, Prabhadevi	Vidyanidhi Fund	5,000
23	Smt. Sumathi R. Shenoy	M S Bhajan Class Fund	5,000
24	Smt. Asha Pankaj Dhume	Vidyanidhi Fund	5,000
25	Shri M. V. Hegde	In memory of Late Smt. Chandrakala Bhandarkar Vidyanidhi Fund Destitute Senior Citizens Welfare Fund	2,500 <u>2,500</u> 5,000
26	GSB Sarvajani Ganeshotsav Samiti	Vidyanidhi Fund	5,000
27	Shri V. S. Bhat & Smt. V. V. Bhat	Destitute Senior Citizens Welfare Fund Vidyanidhi Fund	2,200 <u>2,200</u> 4,400

Sr. No.	Name of Donor	Donated Towards	Amount Rs.
28	Smt. Sanjivi Bhat and family	Vidyanidhi Fund	4,000
29	a well wisher	Vidyanidhi Fund(2008) Vidyanidhi Fund(2007)	3,500 <u>1,000</u> 4,500
30	Shri M. S. Shenoy	Vidyanidhi Fund	3,000
31	Smt. Vilasini Bhandarkar	Vidyanidhi Fund M.S. Bhajan Class Fund	1,001 <u>1,001</u> 2,002
32	Shri Rajgopal Kudva	Vidyanidhi Fund	2,001
33	Smt. Sumathi M. Kamath	Vidyanidhi Fund in memory of Shri Shrinivas Shenoy	2,000
34	Shri H. A. Prabhu	Vidyanidhi Fund	2,000
35	Shri R. R. Prabhu	Vidyanidhi Fund	2,000
36	Shri T. Mohandas P. Pai	Vidyanidhi Fund	2,000
37	Smt. Indira R. Shenoy	Vidyanidhi Fund	2,000
38	Shri N. G. Mallya	Vidyanidhi Fund	2,000
39	Smt. Prabha S. Rao	Vidyanidhi Fund	1,501
40	Shri Bola Annappa Kamath	Vidyanidhi Fund	1,111
41	Smt. Mukta V. Kamath	Vidyanidhi Fund	1,001
42	Shri P. R. Shenoy	Vidyanidhi Fund	1,001
43	Smt. Shambhavi R. Shenoi	Vidyanidhi Fund	1,001
44	Smt. Premalata P. Prabhu	Vidyanidhi Fund in memory of Shri P. V. Prabhu	1,001
45	Smt. Rhea R. Pai	Vidyanidhi Fund	1,000
46	Smt. Radha Sharma	Donation for Anand Bazaar	1,000
47	Smt. Gita R. Pai	Vidyanidhi Fund	1,000
48	Shri K. G. Nayak	Vidyanidhi Fund	1,000
49	Smt. Meera R. Gadiyar	Vidyanidhi Fund	1,000
50	Shri U. T. Kini	Vidyanidhi Fund	1,000

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G.S.B. Sabha's Charitable Initiatives

1. **Vidyanidhi Fund** : A scheme to disburse educational assistance to the needy sections of our community. Approx. Rs.2.00 lacs is disbursed every year.
2. **Destitute Senior Citizens' Welfare Fund** : A scheme wherein Rs.750/- is given every quarter to the needy senior citizens. Also, medical assistance is being provided on case to case basis.
3. **M. S. Marriage Assistance Fund** : A scheme wherein Rs.6000/- per applicant is disbursed for marriage assistance.

You can help the Sabha in these initiatives. Donations are gratefully accepted. Cheques may be drawn in favour of G.S.B. Sabha, Mumbai



*Annual Gudi Padva Sneha Milan programme
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